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	QUARTERLY FINANCIAL STATEMEI	NTS AND D	ISCLOS	JRES AS	AT 31 MA	RCH 20	25
1	STATEMENT OF FINANCIAL POSITION.	BANK	RANK	RANK	GROUP	GROUP	GROUP
A	ASSETS	31 MAR 2024 Shs '000 (Unaudited)	Shs '000	BANK 31 MAR 2025 Shs '000 (Unaudited)	Shs '000		31 MAR 2025 Shs '000
1 2	Cash (both local and foreign) Balances due from Central Bank of Kenya	89,105 619,761	179,017 731,430	180,548 583,040	89,105 619,761	179,017 731,430	180,548 583,040
3 4 5	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss Investment Securities	182,722	531,178	2,042,081	182,722	531,178	2,042,081
•	a)Held to Maturity: a.Kenya Government Securities	<b>3,506,207</b> 3,506,207	<b>4,215,557</b> 4,215,557	<b>4,288,929</b> 4,288,929	<b>3,527,763</b> 3,527,763	<b>4,236,539</b> 4,236,539	<b>4,310,469</b> 4,310,469
	b.Other securities b]Available for sale: a.Kenya Government Securities	456,781	456,781 -	456,781	456,781	456,781 -	456,781
6 7 8	b.Other securities Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad Tax recoverable	456,781 2,079,849 346,871 38,639	456,781 3,095,532 165,626 61,268	456,781 1,584,132 422,622 53,198	40,374	456,781 3,095,532 165,626 63,340	456,781 1,584,270 422,622 55,107
9 10 11 12 13	Loans and advances to customers [net] Balances due from banking institutions in the group Investments in associates Investments in subsidiary companies Investment in joint ventures	10,352,335 - 268,490 32,048 -	10,944,078 - 268,490 32,048 -	11,292,759 - 268,490 32,048 -	10,352,335 - 268,490 - -	10,944,078 - 268,490 - -	11,292,759 - 268,490 - -
14 15 16 17	Investment properties Property, plant and equipment Prepaid lease rentals Intangible assets	138,779 105,365	142,886 109,193 17,910	155,624 104,865	138,779 105,365	142,886 109,193 17,910	155,624 104,865
18 19 20	Deferred tax asset Retirement benefit asset Other assets	129,094 - 136.344	124,679 - 157,422	129,094 - 158,538	129,365 - 136,457	124,980 - 157,422	129,395 - 158,596
21 B	TOTAL ASSETS LIABILITIES	18,482,390	21,233,095	21,752,749	18,474,017	21,224,402	21,744,647
22 23 24 25 26	Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	3,279,729 8,410,883 2,220,934	2,975,551 12,088,415 1,541,544 -	2,667,522 12,764,742 1,463,796	3,279,729 8,377,477 2,220,934	2,975,551 12,053,520 1,541,544	2,667,522 12,729,939 1,463,796
27 28	Borrowed funds Balances due to banking institutions in the group	370,965	330,457 -	580,689	370,965	330,457 -	580,689
29 30 31	Tax payable Dividends payable Deferred tax liability	-	-	- - -	-	-	=
32 33	Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES	399,972	431,767	391,809	401,869	433,868	394,035
34 C 35	SHAREHOLDERS' EQUITY Paid up/Assigned capital	1 <b>4,682,483</b> 1,042,500	1 <b>7,367,735</b> 1,042,500	<b>17,868,558</b> 1,042,500	1 <b>4,650,974</b> 1,042,500	1 <b>7,334,941</b> 1,042,500	1 <b>7,835,981</b> 1,042,500
36 37	Share Premium(discount) Revaluation reserves	392,946	392,946	392,946	392,946	392,946	392,946
38 39 40	Retained earnings Statutory loan loss reserve Other reserves	1,173,052 1,191,128 281	1,098,621 1,331,013 280	1,044,119 1,404,345 281	1,196,188 1,191,128 281	1,122,722 1,331,013 280	1,068,594 1,404,345 281
41 42 43	Proposed Dividends Capital grants TOTAL SHAREHOLDERS' EQUITY	3,799,907	3,865,360	3,884,191	3,823,043	3,889,461	-
44 45	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	18,482,390	21,233,095	21,752,749	18,474,017	21,224,402	3,908,666 - 21,744,647
44	Minority Interest	18,482,390	21,233,095	21,752,749	18,474,017	21,224,402	21,744,647
44 45	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	18,482,390 BANK	21,233,095 BANK 31 DEC 2024 Shs '000	21,752,749 BANK 31 MAR 2025 Shs '000	18,474,017 GROUP 31 MAR 2024 Shs '000	21,224,402 GROUP	21,744,647 GROUP 31 MAR 2025 Shs '000
44 45	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME.  INTEREST INCOME	18,482,390 BANK 31 MAR 2024 Shs '000 (Unaudited)	21,233,095 BANK 31 DEC 2024 Shs '000 Audited	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited]	18,474,017 GROUP 31 MAR 2024 Shs '000 (Unaudited)	21,224,402 GROUP 31 DEC 2024 Shs '000 Audited	21,744,647 GROUP 31 MAR 2025 Shs '000 (Unaudited)
44 45 II	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities	BANK 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,331	21,233,095 BANK 31 DEC 2024 Shs '000 Audited 1,265,072 491,313	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited]  287,169 168,975	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890	GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548	21,744,647 GROUP 31 MAR 2025 Shs '000 (Unaudited) 287,169 169,534
1	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME.  INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	BANK 31 MAR 2024 Shs '000 (Unaudited)	21,233,095 BANK 31 DEC 2024 Shs '000 Audited	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited]	18,474,017 GROUP 31 MAR 2024 Shs '000 (Unaudited)	21,224,402 GROUP 31 DEC 2024 Shs '000 Audited	21,744,647 GROUP 31 MAR 2025 Shs '000 (Unaudited)
44 45 II	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	18.482,390  BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449	21,233,095  BANK 31 DEC 2024 Shs '000 Audited  1,265,072 491,313 151,651 1,908,036  1,208,107 442,660	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678  502,822 355,167 80,150	18.474,017 GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449	GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660	GROUP 31 MAR 2025 Shs '000 (Unaudited) 287,169 169,534 46,678 503,381 355,029 80,150
1	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079	21,233,095  BANK 31 DEC 2024 Shs '000 Audited  1,265,072 491,313 151,651 1,908,036 1,08,107 442,660 36,909	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198	18.474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449 9,447 33,447	GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 1,687,116	21,744,647  GROUP 31 MAR 2025 Shs '000 (Unaudited) 287,169 169,534 46,678 503,381 355,029 80,150 14,881 14,881 450,060
1	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses	18,482,390  BANK 31 MAR 2024 Shs '000 [Unaudited]  280,525 109,331 29,921  419,777  255,183 109,449 9,447 374,079 45,698	21,233,095  BANK 31 DEC 2024 Shs '000 Audited  1,265,072 491,313 151,651  1,908,036  1,208,107 442,660 36,909 1,687,676 220,360  5,229	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited)  280,525 109,890 29,921  420,336  255,045 109,449 9,447 373,941 46,395 730	GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678 503,381 355,029 80,150 81,4881 450,060 53,321
1 2	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total interest Expenses NET INTEREST INCOME NON-OPERATING INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income	18,482,390  BANK 31 MAR 2024 Shs '000 (Unaudited)  280,525 280,525 29,921 419,777 255,183 109,4449 9,447 374,079 45,698 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited  1,265,072 1,908,036  1,208,107 442,680 36,909 1,687,676 220,360  5,229 10,424 12,435 45,513	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited)  280,525 109,890 29,921  420,336  255,045 109,449 9,447 373,941 46,395  730 2,817 2,097	GROUP 31 DEC 2024 Shs '000 Audited 1.265.072 493.548 151,651 1.207,547 442.680 36.909 1,687,116 223,155 5.229 10,424 12,435 - 45,513	21,744,647  3 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678 503,381 355,029 80,150 81,4881 4,881 1,033 2,390 1,367 33,066
1 2	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 1.7 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.5 Other Income 4.6 Total Non-Interest income	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079 45,698 730 2,817	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,724 491,313 151,651 1,908,036 1,208,107 442,660 36,909 1,687,676 220,360 5,229 10,424 12,435	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367	31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449 9,447 33,941 46,395	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229 10,424 12,435	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 1,033 2,390 1,367
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.Total Interest income 1.Total Interest income 1.Total Interest Expenses 2.1 Customer deposits 2.3 Other Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.5 Total Non-Interest income 1.5 Total OPERATING INCOME OTHER OPERATING SECONS 6.1 Loan loss provision 6.2 Staff coosts	BANK 31 MAR 2024 Shs '000 [Unaudited]. 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079 45,698 730 2,817 2,097 - 5,644 51,342 [83,711] 48,296	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,224 491,313 151,651 1,908,036 1,208,107 442,660 36,909 1,687,676 220,360 5,229 10,424 12,435 45,513 73,601 293,961 [292,728]	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 45,018 50,150 14,881 450,198 52,624 1,033 2,390 1,367 33,0866 90,480 [58,299) 53,431	18,474,017 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,890 29,921 420,336 255,045 9,447 373,941 46,395 730 2,817 2,097 5,644 52,039	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229 10,424 12,435 45,513 73,601 296,756 (292,793) 214,420	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 1,033 2,390 1,367 33,066 37,856 91,177 [58,299] 53,431
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income NITRESS TEXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.5 Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING SECONS 6.1 Loan loss provision 6.2 Staff coosts 6.3 Directors' emoluments 6.4 Rental charges	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079 45,698 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,072 491,313 151,651 1,208,107 1,228,107 1,422,650 36,909 1,687,676 220,360 5,229 10,424 12,435 45,513 73,601 293,961 [292,728]	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066 37,856 90,480 (58,299) (58,299) (58,299) (58,299) (58,299)	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited)  280,525 109,890 29,921  420,336  255,045 19,449 9,447 373,941 46,395  730 2,817 2,097 - 5,644 52,039	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited  1,265,072 1,910,271  1,207,547 42,660 36,909 1,687,116 223,155  5,229 10,424 12,435 45,513 73,601 296,756	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 1,033 2,390 1,367 33,066 37,856 91,177 [58,299] 58,291 4,46
1 2 3 4	INTEREST INCOME  INTEREST INCOME  INTEREST INCOME  IL Joans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest income 1.7 Total Interest income 1.8 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.1 Total Interest Expenses 2.1 Total Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on Joans & advances 4.2 Other fees and commissions income 4.5 Other income 6.5 Other Capacity Income 6.6 Itaan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	BANK 31 MAR 2024 Shs '000 [Unaudited]. 280,525 109,331 29,921 419,777 255,183 109,449 9,447,374,079 45,698 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,224 491,313 151,651 1,908,036 1,208,036 1,208,036 220,360 5,229 10,424 12,435 45,513 73,601 293,961 (292,728) (292,728) (24,420 17,310 70,290	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066 37,856 90,480 (58,299) 53,431 4,121 14,056	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited)  280,525 109,890 29,921  420,336 255,045 109,449 9,447 373,941 373,941 2,097 5,644 52,039  (83,776) 48,296 3,079 17,892 42,797	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229 10,424 12,435 45,513 73,601 296,756 (292,793) 214,420 174,020 70,290 215,064	31,744,647 31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678 355,029 80,150 14,881 450,060 53,321 1,033 2,390 1,367 33,066 37,856 91,177 (58,299) 53,431 4,146 14,056 50,405
1 2 3 4 5 6 6	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income NITEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SECONE 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit before tax and exceptional items Exceptional items	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079 45,698 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,224 491,313 151,651 1,908,036 1,208,107 442,660 36,909 1,687,676 220,360 5,229 10,424 12,435 45,513 73,601 293,961 (292,728) (292,728) (292,728) (214,420 17,310 70,290 214,426 223,553 70,408	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066 37,856 90,480 (58,299) 14,056 14,056 14,056 14,056 14,056 14,056 14,056	31 MAR 2024 Shs '000 (Unaudited) 280.525 109.890 29.921 420.336 255.045 9.447 733.941 46.395 730 2.817 2.097 5.644 52.039 (83.776) 17.892 42.797 17.892 42.797 28.288 23.751	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,756 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229 10,424 12,435 45,513 73,601 296,756 (292,793) 214,420 17,410 70,290 215,064 224,392 72,364	31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678 503,381 355,029 80,150 14,881 1,033 2,390 1,367 33,066 37,856 91,177 (58,299) 53,431 4,146 14,056 63,739 27,438
1 1 2 3 3 4 5 6 6 7 8 9 10	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.8 Total Interest income 1.8 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SECONS 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Eventronal items Profit after exceptional items Eventronal items	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079 45,698 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,224 491,313 151,651 1,908,036 1,208,107 442,660 36,909 1,687,676 220,360 5,229 10,424 12,435 45,513 73,601 293,961 (292,728) (214,420 17,310 70,290 214,426 214,420 17,310 70,290 214,426 17,310 70,408	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066 37,856 90,480 (58,299) 14,056 14,056 14,056 14,056 14,056	18,474,017  31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 9,447 373,941 46,395 730 2,817 2,097 5,644 52,039 (83,776) 48,296 3,079 17,892 42,797 28,288	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,756 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229 10,424 12,435 45,513 73,601 296,756 (292,793) 214,420 17,410 70,290 215,064 224,392 72,364 15,063	31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678 503,381 355,029 80,150 14,881 1,033 2,390 1,367 33,066 37,856 91,177 (58,299) 53,431 4,146 14,056 50,405 63,739
1 1 2 2 3 4 5 6 6 7 8 9 9 101 112 12 13 13	INTEREST INCOME  INTEREST INCOME  IL Joans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other frees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.2 Staff costs 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.7 Other operating expenses 6.8 Total other operating expenses 6.8 Total other operating Expenses Profit after exceptional items Exceptional items Profit after exceptional items Profit after tax and exceptional items	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447,374,079 45,698 730 2,817 2,097 5,644 51,342 (83,711) 48,296 3,054 17,892 42,642 28,173 23,169 (6,951) 16,218	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,072 491,313 151,651 1,208,107 442,660 36,909 1,687,676 220,360 293,961 (292,728) 214,420 17,310 70,290 214,261 223,553 70,408 15,679 70,408 15,679 14,4161 81,671	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 45,018 450,198 450,198 52,624 1,033 1,387 1,387 2,390 1,387 33,066 37,856 90,480 (58,299) 53,431 4,121 14,056 50,271 63,580 26,900 (8,070) 18,830	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449 9,447 373,941 46,395 730 2,817 2,097 5,644 52,039 (83,776) 48,296 48,296 3,079 17,892 42,797 28,288 23,751 (7,125) 16,626	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 10,424 12,435 12,435 45,513 73,601 296,756 (292,793) 214,420 70,290 215,064 224,392 72,364 15,063 83,041	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 450,060 53,321 1,337 2,390 1,367 33,066 37,856 91,177 (58,299) 53,431 14,056 50,405 63,739 27,438 27,438 (8,231) 19,207
1 1 2 2 3 4 5 5 6 6 7 8 9 10 11 12	INTEREST INCOME  INTEREST INCOME  IL Joans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.1 Outsomer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 8.1 TINTEREST INCOME 1.7 Enes and commissions income on loans & advances 4.2 Other frees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.2 Staff costs 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Deprediation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.7 Other operating expenses 8.8 Total other operating Expenses Profit after exceptional items Exceptional items Profit after exceptional items Profit after tax, exceptional items Profit after tax, exceptional items Profit after tax, exceptional items and minority interest	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,072 491,313 151,651 1,208,107 442,660 36,909 1,687,676 220,360 293,961 (292,728) 214,420 17,300 293,961 (292,728) 214,420 17,300 214,261 70,290 214,261 223,553 70,408	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066 37,856 90,480 (58,299) 53,431 4,121 14,056 50,271 63,580 26,900 (8,070)	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449 9,447 373,941 46,395 730 2.817 2.097 5.644 52.039 (83,776) 48,296 3.079 17,892 42,797 28,288 23,751 23,751 (7,125)	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 1,687,116 223,155 5,229 10,424 12,435 45,513 73,601 296,756 (292,793) 214,420 70,290 215,064 224,392 72,364 15,063	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 450,060 53,321 1,033 2,390 1,367 33,066 37,856 91,177 (58,299) 53,431 4,146 14,056 50,405 63,739 27,438 (8,231)
1 1 2 2 3 4 5 6 6 7 8 8 9 10 11 11 12 13 14	INTEREST INCOME  INTEREST INCOME  INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.1 Outer Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.5 Other income 7.5 Other income 8.6 Depreciation on property and equipment 8.6 Amortisation charges 8.1 Datal Other operating expenses 7.5 Depreciation on property and equipment 8.6 Amortisation charges 8.7 Other operating expenses 7.6 Incomparison of the property of the prop	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,183 109,449 9,447,374,079 45,698 730 2,817 2,097 5,644 51,342 (83,711) 48,296 3,054 17,892 42,642 28,173 23,169 (6,951) 16,218	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,229 491,313 151,651 1,908,036 1,008,7676 220,360 5,229 10,424 12,435 45,513 73,601 293,961 (292,728) 214,420 17,310 70,290 214,261 223,553 70,408 15,679 (4,416) 81,671	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 45,018 450,198 450,198 52,624 1,033 1,387 1,387 2,390 1,387 33,066 37,856 90,480 (58,299) 53,431 4,121 14,056 50,271 63,580 26,900 (8,070) 18,830	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921  420,336 255,044 9,447 733,941 46,395 730 2,817 2,097 5,644 52,039 (83,776) 17,892 23,751 23,751 (7,125) 16,626	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,756 1,910,271 1,207,271	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,060 \$3,321 1,387 1,387 33,086 37,856 91,177 [58,299) 53,431 4,146 14,056 63,739 27,438 27,438 27,438 [8,231] 19,207
1 1 2 2 3 4 5 6 6 7 8 8 9 10 11 11 12 13 14	Minority Interest TOTAL LIBILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 11 Loans and advances 1.2 Sovernment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.8 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 1.5 Total Non-Interest income TOTAL OPERATING INCOME 5.0 THER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff cost 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit after exceptional items Exceptional items Profit after exceptional items Profit after tax, exceptional items 1.5 Gains/(losses) from translating the financial Minority Interest 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	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,1644 9,447 374,079 45,698 730 2,817 2,097 5,644 51,342 (83,711) 48,296 3,054 17,892 23,169 23,169 23,169 16,218	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,229 491,313 151,651 1,908,036 1,008,7676 220,360 5,229 10,424 12,435 45,513 73,601 293,981 (292,728) 214,420 17,310 70,290 214,261 223,553 70,408 15,679 (4,4161) 81,671	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 45,018 450,198 450,198 52,624 1,033 1,387 1,387 2,390 1,387 33,066 37,856 90,480 (58,299) 53,431 4,121 14,056 50,271 63,580 26,900 (8,070) 18,830	18,474,017  GROUP 31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921  420,336 255,044 9,447 733,941 46,395 730 2,817 2,097 5,644 52,039 (83,776) 17,892 23,751 23,751 (7,125) 16,626	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,072 493,548 151,651 1,910,271 1,207,547 442,660 36,909 10,424 12,435 12,435 45,513 73,601 296,756 (292,793) 214,420 70,290 215,064 224,392 72,364 15,063 83,041	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,060 \$3,321 1,387 1,387 33,086 37,856 91,177 [58,299) 53,431 4,146 14,056 63,739 27,438 27,438 27,438 [8,231] 19,207
1 1 2 2 3 4 5 6 6 7 8 8 9 10 11 11 12 13 14	INTEREST INCOME  INTEREST INCOME  IL Joans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest income 1.7 Total Interest income 1.8 Total Interest income 1.9 Total Interest income 1.9 Total Interest income 1.1 Total Interest income 1.2 Deposits and placements from banking institutions 1.3 Other Interest expenses 1.2 Leposits and placements from banking institutions 1.3 Other Interest expenses 1.4 Total Interest Expenses 1.4 Total Interest Expenses 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Other operating Expenses 1.5 Depreciation on property and equipment 1.6 Amortisation charges 1.5 Depreciation on property and equipment 1.6 Amortisation charges 1.5 Total other operating Expenses 1.5 Total other operating Expenses 1.5 Other oper	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,1644 9,447 374,079 45,698 730 2,817 2,097 5,644 51,342 (83,711) 48,296 3,054 17,892 23,169 23,169 23,169 16,218	21,233,095  BANK 31 DEC 2024 Shs '000 Audited  1,265,072 491,313 151,651  1,208,107 442,660 36,909 1,687,676 220,360  5,229 10,424 12,435 45,513 73,601 293,961 (292,728) 214,420 17,310 70,290 214,261 223,553 70,408 70,408 15,679 81,671	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 45,018 450,198 450,198 52,624 1,033 1,387 1,387 2,390 1,387 33,066 37,856 90,480 (58,299) 53,431 4,121 14,056 50,271 63,580 26,900 (8,070) 18,830	18,474,017  31 MAR 2024 Shs '000 [Unaudited] 280,525 109,890 29,921 420,336 255,045 109,449 9,447 373,941 46,395 730 2,817 2,097	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,756 1,910,271 1,207,271	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 450,060 53,321 1,033 2,390 1,367 33,066 37,856 91,177 (58,299) 14,466 14,056 53,431 4,146 14,056 53,739 27,438 27,438 (8,231) 19,207
1 1 2 2 3 4 4 5 5 6 6 7 8 9 9 10 112 13 13 13 15 15	INTEREST INCOME  INTEREST INCOME  INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.1 Outsomer deposits 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.5 Other income 6.5 Data Mon-interest income TOTAL OPERATING INCOME 5.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit after exceptional items Exceptional items Profit after exceptional items 2.0 Gains/(losses) from translating the financial Minority Interest 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 sasets 15.3 Income tax relating to components of other comprehensive income Other comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income Other comprehensive income of the year net of tax	BANK 31 MAR 2024 Shs '000_[Unaudited]. 280,525 109,331 29,921 419,777 255,183 109,449 9,447 374,079 45,698 730 2,817 2,097	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,224 491,313 151,651 1,908,036 1,208,107 442,660 36,909 10,424 12,435 221,435 214,420 17,310 70,290 214,261 223,553 70,408 81,671	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 45,0198 52,624 1,033 2,390 1,367 33,086 90,480 (58,299) 14,056 14,056 90,271 63,580 26,900 (8,070) 18,830	18,474,017  31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449 9,447 373,941 46,395 730 2,817 2,097	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,756 1,910,271 1,207,271	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 450,060 53,321 1,033 2,390 1,367 31,056 37,856 91,177 (58,299) 14,056 63,739 27,438 27,438 27,438 (8,231) 19,207
11 1 2 2 3 4 4 5 5 6 6 7 8 9 10 112 13 13 13 15 15	INTEREST INCOME  INTEREST INCOME  INTEREST INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Sovernment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.1 Outer Interest expenses 2.4 Total interest Expenses NET INTEREST INCOME NON-OPERATING INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 1.5 Total Non-Interest income TOTAL OPERATING INCOME 5.0 THER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff cost 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit after exceptional items Exceptional items Profit after exceptional items Profit after exceptional items 1.5 Gains/(losses) from translating the financial Minority Interest Other Comprehensive income 15.3 Gains/(losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available-for-sale financial sasets 15.3 Income tax relating to components of other comprehensive income of associates 15.4 Share of other comprehensive income for the year net of tax Total comprehensive income for the year net of tax	BANK 31 MAR 2024 Shs '000 [Unaudited] 280,525 109,331 29,921 419,777 255,184 9,447 374,079 45,698 730 2,817 2,097 5,644 51,342 (83,711) 48,296 3,054 17,892 23,169 23,169 16,218	21,233,095  BANK 31 DEC 2024 Shs '000 Audited 1,265,223 1,681,681 1,208,107 442,660 36,909 1,687,676 220,360 5,229 10,424 12,435 45,513 73,601 293,961 (292,728) 214,420 17,310 70,290 214,261 231,553 70,408 81,671	21,752,749  BANK 31 MAR 2025 Shs '000 [Unaudited] 287,169 168,975 46,678 502,822 355,167 80,150 14,881 450,198 52,624 1,033 2,390 1,367 33,066 37,856 90,480 (58,299) 14,056 4,121 14,056 63,690 26,900 26,900 18,830	18,474,017  31 MAR 2024 Shs '000 (Unaudited) 280,525 109,890 29,921 420,336 255,045 109,449 9,447 373,941 46,395 730 2,817 2,097	21,224,402  GROUP 31 DEC 2024 Shs '000 Audited 1,265,756 1,910,271 1,207,271	21,744,647  31 MAR 2025 Shs '000 [Unaudited] 287,169 169,534 46,678  503,381 355,029 80,150 14,881 450,060 53,321 1,033 2,390 1,367 31,056 37,856 91,177 (58,299) 14,056 63,739 27,438 27,438 27,438 (8,231) 19,207

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1) a)	NON-PERFORMING LOANS AND ADVANCES Gross non-performing loans and advances	2.591.164	2.706.734	2.689.981		
u,	less:	2,001,104	2,700,704	2,000,001		
b)	Interest in suspense	413,121	398,103	403,610		
c)	Total Non-Performing Loans and Advances (a-b)	2,178,043	2,308,631	2,286,371		
-	less:					
d)	Loan loss provisions	1,641,967	1,623,788	1,581,903		
e)	Net Non-performing loans and adayances(c-d)	536,076	684,843	704,468		
f)	Discounted value of securities	536,076	684,843	704,468		
g) 2)	Net NPLs exposure(e-f)		-	-		
2)	Insider Loans and Advances					
a)	Directors, shareholders and associates	177,661	200,001	285,820		
b)	Employees	262,082	288,083	207,901		
c) 3)	Total Insider Loans, Advances and other facilities	439,743	488,084	493,721		
3)	Off-Balance Sheet Items					
a)	Letters of credit, guarantees, acceptances	596,900	588,075	490,088		
b)	Forwards, swaps, and options	129,140	118,991	10,165		
c)	Other contingent liabilities	92	92	92		
ď)	Total Contingent Liabilities	726,132	707,158	500,345		
4)	Capital Strength					
a)	Core capital	2,207,724	2,141,401	2,077,485		
b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000		
d)	excess	1,207,724	1,141,401	1,077,485		
ď)	Supplementary capital	254,139	282,181	275,322		
eĺ	Total capital (a+d)	2,461,863	2,423,582	2,352,807		
e) f)	Total risk weighted assets	12,472,179	14,715,558	14,166,831		
gj	Core capital/total deposit liabilities	25.8%	17.7%	16.3%		
g) h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%		
ij	excess[g-h]	17.8%	9.7%	8.3%		
ιŃ	Core capital/total risk weighted assets	17.7%	14.6%	14.7%		
j) k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%		
IJ	excess(j-k)	7.2%	4.1%	4.2%		
m)	Total capital/total risk weighted assets	19.7%	16.5%	16.6%		
nĺ	Minimum Statutory Ratio	14.5%	14.5%	14.5%		
οj	excess(m-n)	5.2%	2.0%	2.1%		
E)	Limida					
5)	Liqudity Liquidity Ratio	21.2%	35.0%	38.0%		
a)		20.0%	20.0%			
b)	Minimum Statutory Ratio	1.2%	15.0%	20.0% 18.0%		
c)	excess(a-b)	1.2%	15.0%	18.0%		
	age from the Directors					
These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures						
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accessed on the institutions website-www.devbank.com. They may also be accessed at the institutions head office located at Finance house, Loita street, Nairobi. SIGNED: JOHNSON KINITI CHIEF EXECUTIVE