

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2025

LISTING OF FINANCIAL POSITION											
	BANK					GROUP					
	30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025	30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025	
A. ASSETS											
1 Cash (both local and foreign)	162,152	125,445	131,235	151,657	153,886	1,417,581	3,636,398	1,580,182	1,104,243	885,515	
2 Balance with Central Bank of Kenya	770,034	964,249	1,084,779	812,338	831,279	779,034	964,249	1,084,779	812,338	831,279	
3 Money Government and other securities held for trading purposes	-	-	-	-	-	-	-	-	-	-	
4 Financial assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	
5 Held to Maturity:											
a) Kenya Government securities	1,601,279	1,670,432	1,604,326	2,198,021	4,801,930	1,601,279	1,670,432	1,604,326	2,198,021	4,801,930	
b) Other securities	-	-	-	-	-	11,328,839	8,838,774	6,862,342	9,671,691	10,571,325	
c) Available for sale	-	-	-	-	-	14,690,317	15,333,432	15,538,889	16,912,144	13,785,769	
d) Other securities	14,690,317	15,333,432	15,538,889	16,912,144	13,785,769	-	-	-	-	-	
6 Deposits and balances due from local banking institutions	57,785	39,348	59,917	38,586	60,243	57,785	39,348	59,917	38,586	60,243	
7 Deposits and balances due from banking institutions abroad	1,957,827	2,022,770	2,135,913	3,128,245	2,399,699	8,833,537	5,912,839	7,790,679	11,218,263	9,186,627	
8 Trade receivable	-	81,282	25,525	-	-	-	81,282	25,525	-	-	
9 Loans and advances to customers (net)	3,245,377	2,797,000	2,604,925	2,412,418	2,105,081	9,482,431	7,341,249	7,231,000	6,978,782	6,890,278	
10 Balances due from banking institutions in the group	5,821,863	6,110,502	6,059,714	5,957,174	5,892,895	7,185,683	7,175,075	6,438,788	6,893,490	6,353,333	
11 Investments in associates	-	-	-	-	-	-	-	-	-	-	
12 Investments in subsidiary companies	3,375,990	3,375,990	3,375,990	3,375,990	3,375,990	-	-	-	-	-	
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	
14 Investment properties	-	-	-	-	-	-	-	-	-	-	
15 Property, plant and equipment	621,533	792,910	791,388	771,603	918,091	1,315,654	1,505,941	1,595,164	1,724,689	2,057,988	
16 Prepaid lease rentals	7,005	6,538	5,908	5,297	5,355	4,273	2,561,914	155,757	156,649	165,384	
17 Intangible assets	179,594	385,821	385,822	385,822	385,822	578,596	471,702	469,685	469,284	469,284	
18 Deferred tax asset	-	-	-	-	-	-	-	-	-	-	
19 Retirement benefit asset	282,295	361,007	502,912	453,649	543,653	1,173,582	692,452	1,066,331	1,078,258	1,322,659	
20 Other assets	-	-	-	-	-	58,438,795	53,899,864	53,279,274	50,230,810	57,237,008	
21 TOTAL ASSETS	83,352,432	84,057,535	84,378,878	86,875,685	85,793,534	84,378,878	84,378,878	84,378,878	84,378,878	84,378,878	
B. LIABILITIES											
21 Balance due to Central Bank of Kenya	16,663,644	17,711,399	17,801,724	20,066,964	18,989,245	38,253,005	35,385,188	34,555,138	39,678,779	38,165,065	
22 Customer deposits	-	-	2,872	317	-	-	1,478	2,872	317	-	
23 Deposits and balances due to local banking institutions	-	1,478	-	-	-	-	18,959	15,699	12,449	8,371	
24 Deposits and balances due to foreign banking institutions	-	-	-	-	-	34,132	18,959	15,699	12,449	8,371	
25 Other money market deposits	-	-	-	-	-	-	-	-	-	-	
26 Borrowed funds	634	4,771,980	4,825,535	4,886,457	4,913,898	4,776,894	4,876,538	4,867,534	4,916,125	4,916,125	
27 Borrowed funds	25,282	-	-	42,811	95,739	225,873	-	32,417	126,115	228,359	
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-	
29 Other liabilities	-	-	-	-	-	-	-	-	-	-	
30 Dividend payable	-	-	-	-	-	-	-	-	-	-	
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	
33 Other liabilities	5,103,797	429,880	412,224	275,500	189,643	5,890,159	1,092,546	1,054,277	1,352,454	778,714	
34 TOTAL LIABILITIES	21,867,431	22,919,177	23,041,148	25,350,019	24,178,535	44,203,288	41,285,094	40,488,860	43,251,318	44,076,534	
C. SHAREHOLDERS' EQUITY											
35 Paid up share capital	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	
36 Share premium (discount)	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	
37 Reserves	5,575,306	5,575,306	5,575,306	5,575,306	5,575,306	7,874,239	7,759,711	7,867,130	8,222,472	8,222,472	
38 Retained earnings/accumulated losses	582,415	58,245	77,587	208,504	187,917	688,801	181,382	88,245	223,454	290,455	
39 Statutory (loan) loss reserve	-	-	-	-	-	22,149	(98,353)	(1,060,354)	(1,032,657)	(1,060,354)	
40 Other reserves	-	-	-	-	-	153,703	193,435	192,936	195,050	197,739	
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-	
42 Non-current interest	-	-	-	-	-	-	-	-	-	-	
43 Capital grants	-	-	-	-	-	-	-	-	-	-	
44 TOTAL SHAREHOLDERS' EQUITY	11,444,145	11,371,898	11,288,129	11,435,189	11,553,898	14,205,338	12,814,670	12,782,314	13,051,882	13,250,572	
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	94,802,432	96,057,535	95,667,007	98,305,894	97,347,432	98,584,216	97,193,548	97,161,192	97,430,260	97,629,450	
II. STATEMENT OF COMPREHENSIVE INCOME											
	BANK					GROUP					
	30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025	30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025	
1.0 INTEREST INCOME											
1.1 Loans and advances	583,709	894,413	95,552	286,822	382,891	1,303,884	1,643,075	260,002	605,172	913,940	
1.2 Government securities	1,982,888	2,309,522	602,487	1,183,057	1,745,926	2,546,916	3,381,784	801,887	1,582,781	2,291,002	
1.3 Deposits and placements with banking institutions	254,887	334,589	33,594	78,882	183,527	446,094	561,989	77,252	175,314	226,885	
1.4 Other interest income	92	92	-	-	-	92	92	-	-	-	
1.5 Total interest income	2,509,476	3,538,595	712,032	1,548,860	2,272,344	4,296,886	5,708,850	1,099,145	2,363,257	3,400,777	
2.0 INTEREST EXPENSES											
2.1 Customer deposits	806,547	1,120,989	281,230	559,275	845,120	1,038,288	1,428,917	342,218	688,916	1,050,282	
2.2 Deposits and placements from banking institutions	11,569	14,000	2,454	2,752	5,245	17,408	20,446	2,257	2,829	5,350	
2.3 Other interest expenses	20	201	-	-	-	593	638	35	63	-	
2.4 Total interest expenses	818,136	1,235,190	283,684	562,027	850,365	1,055,709	1,449,981	344,470	691,808	1,055,632	
3.0 NET INTEREST INCOME/(LOSS)	1,691,340	2,303,405	428,348	986,833	1,421,979	3,241,178	4,258,869	754,675	1,671,449	2,345,145	
4.0 OTHER OPERATING INCOME											
4.1 Fees and commissions on loans and advances	18,864	78,799	2,882	4,049	4,225	78,837	187,980	18,016	32,889	49,043	
4.2 Other fees and commissions	91,545	115,659	26,433	47,63							