

I STATEMENT OF FINANCIAL POSITION		Bank	Bank	Bank	Bank	Group	Group	Group	Group
		30th Jun 2024 Unaudited Shs '000'	31st Dec 2024 Audited Shs '000'	31st Mar 2025 Unaudited Shs '000'	30th Jun 2025 Unaudited Shs '000'	30th Jun 2024 Unaudited Shs '000'	31st Dec 2024 Audited Shs '000'	31st Mar 2025 Unaudited Shs '000'	30th Jun 2025 Unaudited Shs '000'
A	ASSETS								
1	Cash (both Local & Foreign)	218,473	229,428	252,628	286,465	289,466	297,257	314,665	366,043
2	Balances due from Central Bank of Kenya	2,186,928	2,412,408	3,362,534	2,653,484	2,186,928	2,412,408	3,362,534	2,653,484
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:	7,383,507	7,384,487	7,150,600	7,935,756	7,845,657	7,728,691	7,373,452	8,169,195
	a. Kenya Government securities	7,383,507	7,384,487	7,150,600	7,935,756	7,845,657	7,728,691	7,373,452	8,169,195
	b. Other securities	-	-	-	-	458,133	340,187	218,835	229,422
	b) Available for sale:	87,341	94,597	102,344	96,979	128,609	136,597	144,344	96,979
	a. Kenya Government securities	87,341	94,597	102,344	96,979	87,341	94,597	102,344	96,979
	b. Other securities	-	-	-	-	41,268	42,000	42,000	-
6	Deposits and balances due from local banking institutions	2,392,972	2,412,349	2,338,762	1,651,254	2,397,736	2,411,544	2,345,724	1,649,090
7	Deposits and balances due from banking institutions abroad	1,670,288	1,837,553	1,379,137	2,164,277	2,071,687	2,469,240	2,191,018	3,010,796
8	Tax recoverable	48,710	79,065	79,065	79,065	68,660	98,089	103,253	104,621
9	Loans and advances to customers (net)	31,509,419	33,015,617	33,613,317	34,569,843	32,164,726	33,743,037	34,323,681	35,235,016
10	Balances due from banking institutions in the group	81,266	62,893	5,722	9,183	-	-	-	-
11	Investments in associates	-	-	-	-	-	-	-	-
12	Investments in subsidiary companies	890,936	890,935	890,935	890,935	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-
15	Property and equipment	472,693	528,435	505,056	495,187	538,435	582,334	553,156	538,101
16	Prepaid lease rentals	-	-	-	-	-	-	-	-
17	Intangible assets	62,369	68,710	65,595	62,550	105,873	103,997	98,389	91,335
18	Deferred tax asset	473,580	751,056	751,056	751,056	473,580	751,056	751,056	751,056
19	Retirement benefit asset	-	-	-	-	-	-	-	-
20	Other assets	343,947	321,135	313,238	299,096	461,677	327,969	390,009	361,796
21	TOTAL ASSETS	47,822,429	50,088,658	50,809,989	51,945,130	48,733,034	51,062,219	51,951,281	53,027,482
B	LIABILITIES								
22	Balances due to Central Bank of Kenya	5,874,266	5,896,679	5,504,050	4,174,492	5,874,266	5,896,679	5,504,050	4,174,492
23	Customer deposits	36,349,306	38,936,289	40,279,044	42,749,640	36,860,169	39,693,402	40,963,154	43,412,426
24	Deposits and balances due to local banking institutions	100,379	269	269	279	100,379	269	269	279
25	Deposits and balances due to foreign banking institutions	421,719	587,707	386,990	301,422	421,719	524,824	386,990	301,422
26	Other money market deposits	-	-	-	-	-	-	-	-
27	Borrowed funds	109,690	-	-	-	109,690	-	-	-
28	Balances due to banking institutions in the group	147,874	209,187	130,827	171,720	-	-	-	-
29	Tax payable	20,395	-	9,856	22,469	24,651	-	14,617	22,469
30	Dividends payable	-	-	-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	1,060	853	853	853
32	Retirement benefit liability	-	-	-	-	-	-	-	-
33	Other liabilities	358,726	375,886	388,508	387,630	606,936	702,007	617,907	589,925
34	TOTAL LIABILITIES	43,382,355	46,005,997	46,899,544	47,807,652	43,998,870	46,818,034	47,487,840	48,500,866
C	SHAREHOLDERS' FUNDS								
35	Paid up/Assigned capital	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
36	Share premium/(discount)	-	-	-	-	-	-	-	-
37	Revaluation reserves	(13,282)	(6,185)	(1,401)	(3,796)	(298,948)	(216,932)	(132,193)	(122,727)
38	Retained earnings/Accumulated losses	2,684,944	2,128,483	2,151,483	2,180,911	2,651,143	2,111,299	2,142,276	2,180,871
39	Statutory loan loss reserves	718,412	910,363	910,363	910,363	724,965	917,647	917,647	923,804
40	Other Reserves	-	-	-	-	201,512	54,716	154,277	161,138
41	Proposed dividends	-	-	-	-	-	-	-	-
42	Capital grants	-	-	-	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	4,440,074	4,082,661	4,110,445	4,137,478	4,328,672	3,916,720	4,131,827	4,193,086
44	Minority Interest	-	-	-	-	405,492	327,465	331,614	333,530
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	47,822,429	50,088,658	50,809,989	51,945,130	48,733,034	51,062,219	51,951,281	53,027,482
II STATEMENT OF COMPREHENSIVE INCOME									
1.0	INTEREST INCOME								
1.1	Loans and advances	2,302,976	5,483,928	1,358,186	2,972,971	2,371,766	5,626,555	1,391,552	3,041,088
1.2	Government securities	446,296	902,455	219,449	442,381	472,427	950,626	228,447	459,659
1.3	Deposits and placements with banking institutions	59,306	181,169	52,732	100,427	76,351	222,588	70,296	141,679
1.4	Other Interest Income	-	-	-	-	-	522	-	141
1.5	Total Interest Income	2,808,578	6,567,552	1,630,367	3,515,779	2,920,544	6,800,289	1,690,295	3,642,564
2.0	INTEREST EXPENSE								
2.1	Customer deposits	1,683,095	3,994,296	1,030,678	2,163,948	1,687,183	4,004,231	1,034,508	2,172,181
2.2	Deposits and placement from banking institutions	378,507	724,662	166,570	293,865	378,507	723,361	166,570	293,865
2.3	Other interest expenses	6,077	13,678	4,949	9,683	6,851	15,981	5,017	9,753
2.4	Total Interest Expenses	2,067,679	4,732,636	1,202,197	2,467,496	2,072,541	4,743,573	1,206,095	2,475,789
3.0	NET INTEREST INCOME/(LOSS)	740,899	1,834,916	428,170	1,048,283	848,003	2,056,716	484,200	1,166,765
4.0	NON-INTEREST INCOME								
4.1	Fees and commissions on loans and advances	-	-	-	-	3,111	9,995	3,445	7,977
4.2	Other fees and commissions	51,820	103,870	24,960	56,207	75,713	149,242	41,385	90,762
4.3	Foreign exchange trading income/(Loss)	126,947	50,653	10,242	25,341	129,505	59,114	12,499	30,067
4.4	Dividend Income	-	-	-	-	-	1,064	-	-
4.5	Other Income	301	111,630	2,962	2,162	19,020	164,308	6,673	13,661
4.6	Total Non-Interest Income	179,068	266,353	38,164	83,710	227,349	383,723	64,002	142,467
5.0	TOTAL OPERATING INCOME	919,967	2,101,269	466,334	1,131,993	1,075,352	2,440,439	548,202	1,309,232
6.0	OTHER OPERATING EXPENSES								
6.1	Loan loss provision	57,935	933,153	24,214	189,259	70,614	956,384	23,718	192,140
6.2	Staff costs	406,269	899,816	239,987	440,190	466,428	1,026,692	273,732	512,694
6.3	Directors' emoluments	66,818	134,673	27,297	72,088	67,152	143,660	28,995	72,088
6.4	Rental charges	1,170	7,106	455	5,722	2,593	9,193	693	8,227
6.5	Depreciation charge on property and equipment	39,360	105,844	24,230	47,435	52,878	133,086	30,425	60,890
6.6	Amortisation charges	9,712	19,474	3,115	6,160	16,357	35,104	6,657	13,253
6.7	Other operating expenses	270,718	595,416	114,180	296,242	315,182	695,398	135,582	346,559
6.8	Total Other Operating Expenses	851,982	2,695,482	433,478	1,057,096	991,204	2,999,517	499,792	1,205,551
7.0	Profit/(loss) Before Tax and Exceptional Items	67,985	(594,213)	32,856	74,897	84,148	(559,078)	48,410	103,381
8.0	Exceptional Items	-	-	-	-	-	-	-	-
9.0	Profit/(Loss) After Exceptional Items	67,985	(594,213)	32,856	74,897	84,148	(559,078)	48,410	103,381
10.0	Current Tax	20,395	163	9,856	22,469	28,097	19,030	13,275	27,738
11.0	Deferred Tax	(277,476)	-	-	-	-	(277,476)	-	-
12.0	Profit/(Loss) After Tax and Exceptional Items	47,590	(316,920)	23,000	52,428	56,051	(294,632)	35,135	75,643
13.0	Minority Interest	-	-	-	-	2,313	4,309	4,149	6,065
14.0	Profit/(loss) after tax, exceptional items and Minority Interest	47,590	(316,920)	23,000	52,428	53,738	(298,941)	30,986	69,578
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	(776)	10,416	16,273	2,389	9,706	(210,105)	9,706	16,567
15.3	Revaluation surplus on Property, plant and equipment	-	-	-	-	(2,638)	9,272	16,273	2,389
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	(776)	10,416	16,273	2,389	7,068	(200,833)	25,979	18,956
17.0	Total comprehensive income for the year	46,814	(306,504)	39,273	54,817	63,119	(495,465)	61,114	94,599
18.0	EARNINGS PER SHARE - BASIC & DILUTED	0.45	(3.02)	0.22	0.50	0.51	(2.85)	0.30	0.66
19.0	DIVIDEND PER SHARE -DECLARED	-	-	-	-	-	-	-	-
III OTHER DISCLOSURES									
1.0	NON-PERFORMING LOANS AND ADVANCES								
	(a) Gross Non-performing loans and advances	6,546,517	10,587,847	10,981,690					