



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

I STATEMENT OF FINANCIAL POSITION	Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
	30th Sept 2024	31st Dec 2024	31st Mar 2025	30th Jun 2025	30th Sept 2025	30th Sept 2024	31st Dec 2024	31st Mar 2025	30th Jun 2025	30th Sept 2025
	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'
<b>A ASSETS</b>										
1 Cash (both Local & Foreign)	237,594	229,428	252,288	286,465	293,060	312,807	297,257	314,665	366,043	344,660
2 Balances due from Central Bank of Kenya	2,035,035	2,412,408	3,362,534	2,653,484	1,839,696	2,035,035	2,412,408	3,362,534	2,653,484	1,839,696
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
5 Investment Securities:										
<b>a) Held to Maturity:</b>	<b>7,249,631</b>	<b>7,384,487</b>	<b>7,150,600</b>	<b>7,935,576</b>	<b>7,039,618</b>	<b>7,553,866</b>	<b>7,728,691</b>	<b>7,373,452</b>	<b>8,169,195</b>	<b>7,286,625</b>
a. Kenya Government securities	7,249,631	7,384,487	7,150,600	7,935,576	7,039,618	7,553,866	7,728,691	7,373,452	8,169,195	7,286,625
b. Other securities	-	-	-	-	-	-	-	-	-	-
<b>b) Available for sale:</b>	<b>85,679</b>	<b>94,597</b>	<b>102,344</b>	<b>96,979</b>	<b>103,620</b>	<b>126,699</b>	<b>136,597</b>	<b>144,344</b>	<b>96,979</b>	<b>103,620</b>
a. Kenya Government securities	85,679	94,597	102,344	96,979	103,620	126,699	136,597	144,344	96,979	103,620
b. Other securities	-	-	-	-	-	41,020	42,000	42,000	-	-
6 Deposits and balances due from local banking institutions	2,383,420	2,412,349	2,338,762	1,651,254	2,956,847	2,379,821	2,411,544	2,345,724	1,649,090	2,952,591
7 Deposits and balances due from banking institutions abroad	2,192,941	1,837,553	1,379,137	2,164,277	779,200	2,812,912	2,469,240	2,191,018	3,010,766	1,520,777
8 Tax recoverable	48,710	79,065	79,065	79,065	79,065	69,687	98,089	103,253	104,621	106,999
9 Loans and advances to customers (net)	32,754,543	33,015,617	33,613,317	34,569,843	35,352,165	33,369,620	33,743,037	34,323,681	35,235,016	36,138,800
10 Balances due from banking institutions in the group	80,840	62,683	5,722	9,183	69,575	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	890,936	890,935	890,935	890,935	890,935	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	435,479	528,435	505,056	495,187	470,351	495,149	582,334	553,156	538,101	548,236
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	73,406	68,710	65,595	62,550	57,860	112,118	103,997	98,398	91,335	61,843
18 Deferred tax asset	473,580	751,056	751,056	751,056	751,056	473,580	751,056	751,056	751,056	751,056
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	552,302	321,135	312,238	299,096	270,298	661,687	327,969	390,009	361,796	373,775
<b>21 TOTAL ASSETS</b>	<b>48,474,126</b>	<b>50,088,658</b>	<b>50,809,989</b>	<b>51,945,130</b>	<b>50,953,154</b>	<b>50,402,981</b>	<b>51,062,219</b>	<b>51,951,281</b>	<b>53,027,482</b>	<b>52,028,668</b>
<b>B LIABILITIES</b>										
22 Balances due to Central Bank of Kenya	4,589,408	5,896,679	5,504,050	4,174,492	3,153,159	4,589,408	5,896,679	5,504,050	4,174,492	3,153,159
23 Deposits and balances due to local banking institutions	39,289,151	39,596,269	40,279,044	42,789,640	42,675,364	39,950,820	39,693,402	40,963,154	43,412,426	44,289,875
24 Deposits and balances due to foreign banking institutions	269	269	269	279	298	269	269	269	279	298
25 Deposits and balances due to foreign banking institutions	429,560	587,077	386,990	301,422	342,063	429,560	524,824	386,990	301,422	429,560
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	109,478	-	-	-	-	109,478	-	-	-	-
28 Balances due to banking institutions in the group	280,193	209,187	130,827	171,720	219,545	-	-	-	-	-
29 Tax payable	28,421	-	9,856	22,469	28,938	32,778	-	14,617	22,469	28,938
30 Dividends payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	1,060	853	853	853	853
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	294,570	375,886	388,508	387,630	377,972	530,787	702,007	617,907	588,295	616,202
<b>34 TOTAL LIABILITIES</b>	<b>45,020,050</b>	<b>46,005,997</b>	<b>46,699,544</b>	<b>47,807,652</b>	<b>46,797,230</b>	<b>45,846,160</b>	<b>46,810,034</b>	<b>47,487,840</b>	<b>48,500,866</b>	<b>47,431,287</b>
<b>C SHAREHOLDERS' FUNDS</b>										
35 Paid up (Reserve 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	1,050,000	1,050,000
36 Share premium/(discount)	-	-	-	-	-	-	-	-	-	-
37 Retention reserves	(18,007)	(6,185)	(1,401)	(3,796)	(218)	(292,396)	(216,932)	(193,193)	(122,727)	(107,291)
38 Retained earnings/Accumulated losses	2,703,671	2,128,483	2,151,483	2,180,911	2,195,771	2,675,287	2,111,289	2,142,276	2,160,871	2,209,133
39 Statutory loan loss reserves	718,412	910,363	910,363	910,363	910,363	724,762	917,647	917,647	923,804	924,203
40 Other Reserves	-	-	-	-	-	192,848	54,716	154,277	161,138	184,623
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>	<b>4,454,076</b>	<b>4,082,661</b>	<b>4,110,445</b>	<b>4,137,478</b>	<b>4,155,916</b>	<b>4,350,501</b>	<b>3,916,720</b>	<b>4,313,827</b>	<b>4,193,086</b>	<b>4,260,686</b>
44 Minority Interest	-	-	-	-	-	408,320	327,465	331,614	333,530	336,713
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>48,474,126</b>	<b>50,088,658</b>	<b>50,809,989</b>	<b>51,945,130</b>	<b>50,953,154</b>	<b>50,402,981</b>	<b>51,062,219</b>	<b>51,951,281</b>	<b>53,027,482</b>	<b>52,028,668</b>
<b>II STATEMENT OF COMPREHENSIVE INCOME</b>										
<b>1.0 INTEREST INCOME</b>										
1.1 Loans and advances	3,856,265	5,483,929	1,359,186	2,972,971	4,631,873	3,961,084	5,626,555	1,391,552	3,041,088	4,737,744
1.2 Deposits and placements with banking institutions	673,110	902,455	219,449	442,381	682,557	710,177	950,826	228,477	459,659	708,077
1.3 Deposits and placements with government securities	146,720	181,869	52,732	100,427	135,004	175,908	222,586	70,296	146,676	202,932
1.4 Other Interest Income	-	-	-	-	-	-	-	522	141	-
<b>1.5 Total Interest Income</b>	<b>4,676,095</b>	<b>6,567,552</b>	<b>1,630,367</b>	<b>3,515,779</b>	<b>5,449,434</b>	<b>4,847,169</b>	<b>6,800,289</b>	<b>1,690,295</b>	<b>3,664,564</b>	<b>5,649,653</b>
<b>2.0 INTEREST EXPENSE</b>										
2.1 Customer deposits	2,927,950	3,994,296	1,030,678	2,163,948	3,253,019	2,894,223	4,004,231	1,034,508	2,172,181	3,268,389
2.2 Deposits and placements from banking institutions	539,283	724,683	186,570	293,863	380,060	539,283	724,683	186,570	293,863	380,060
2.3 Other interest expenses	8,668	13,678	4,949	9,683	14,209	9,835	15,981	5,017	9,753	14,281
<b>2.4 Total Interest expenses</b>	<b>3,476,881</b>	<b>4,732,636</b>	<b>1,202,197</b>	<b>2,467,496</b>	<b>3,647,288</b>	<b>3,482,321</b>	<b>4,743,573</b>	<b>1,206,095</b>	<b>2,475,799</b>	<b>3,662,730</b>
<b>3.0 NET INTEREST INCOME/(LOSS)</b>	<b>1,201,214</b>	<b>1,834,916</b>	<b>428,170</b>	<b>1,048,283</b>	<b>1,802,146</b>	<b>1,364,848</b>	<b>2,056,716</b>	<b>484,200</b>	<b>1,188,765</b>	<b>1,986,923</b>
<b>4.0 NON-INTEREST INCOME</b>										
4.1 Fees and commissions on loans and advances	-	-	-	-	-	6,010	9,995	3,445	7,977	6,837
4.2 Other fees and commissions	71,757	103,870	24,960	58,207	79,824	115,338	149,242	41,385	90,762	134,800
4.3 Foreign exchange trading income/(Loss)	65,998	50,653	10,242	25,341	44,342	72,211	59,114	12,499	30,067	50,281
4.4 Dividend Income	-	-	-	-	-	-	1,064	-	-	-
4.5 Other Income	1,710	11,830	2,962	2,162	24,625	26,888	164,308	6,673	13,661	50,492
<b>4.6 Total Non-interest income</b>	<b>145,465</b>	<b>266,353</b>	<b>381,64</b>	<b>83,710</b>	<b>148,791</b>	<b>220,447</b>	<b>383,723</b>	<b>64,002</b>	<b>142,467</b>	<b>242,510</b>
<b>5.0 TOTAL OPERATING INCOME</b>	<b>1,346,679</b>	<b>2,101,269</b>	<b>466,334</b>	<b>1,131,993</b>	<b>1,950,937</b>	<b>1,585,295</b>	<b>2,440,439</b>	<b>548,202</b>	<b>1,309,232</b>	<b>2,232,433</b>
<b>6.0 OTHER OPERATING EXPENSES</b>										
6.1 Loan loss provision	82,731	933,153	24,214	189,259	457,045	94,297	956,384	23,718	192,140	462,318
6.2 Staff costs	603,558	899,616	239,987	440,190	643,338	693,714	1,026,692	273,932	512,694	759,054
6.3 Directors' emoluments	96,668	134,673	27,297	72,088	101,827	97,418	143,660	28,995	72,088	106,021
6.4 Rental charges	3,674	7,106	455	5,722	8,139	5,270	9,193	683	8,227	11,943
6.5 Depreciation charge on property and equipment	64,667	105,844	24,230	47,435	62,236	92,752	133,086	30,425	60,890	81,822
6.6 Amortisation charges	14,778	19,474	3,115	6,180	11,942	26,358	35,104	6,657	13,253	22,153
6.7 Other operating expenses	385,865	595,416	114,390	296,242	571,894	455,474	695,398	135,582	346,559	642,800
<b>6.8 Total Other Operating Expenses</b>	<b>1,251,941</b>	<b>2,695,482</b>	<b>433,478</b>	<b>1,057,096</b>	<b>1,854,911</b>	<b>1,664,743</b>	<b>2,999,517</b>	<b>499,792</b>	<b>1,205,851</b>	<b>2,086,111</b>
<b>7.0 Profit/(Loss) Before Tax and Exceptional Items</b>	<b>94,738</b>	<b>(594,213)</b>	<b>32,856</b>	<b>74,897</b>	<b>96,126</b>	<b>120,552</b>	<b>(559,078)</b>	<b>48,410</b>	<b>103,381</b>	<b>143,322</b>
8.0 Exceptional Items	-	-	-	-	-	-	-	-	-	-
<b>9.0 Profit/(Loss) After Exceptional Items</b>	<b>94,738</b>	<b>(594,213)</b>	<b>32,856</b>	<b>74,897</b>	<b>96,126</b>	<b>120,552</b>	<b>(559,078)</b>	<b>48,410</b>	<b>10</b>	