

I STATEMENT OF FINANCIAL POSITION		Bank	Bank	Bank	Bank	Group	Group	Group	Group
		30th Jun 2025 Unaudited Shs '000'	31st Dec 2025 Audited Shs '000'	31st Mar 2026 Unaudited Shs '000'	30th Jun 2026 Unaudited Shs '000'	30th Jun 2025 Unaudited Shs '000'	31st Dec 2025 Audited Shs '000'	31st Mar 2026 Unaudited Shs '000'	30th Jun 2026 Unaudited Shs '000'
A ASSETS									
1	Cash (both Local & Foreign)	286,465	292,037	295,092	274,907	366,043	344,405	367,733	349,180
2	Balances due from Central Bank of Kenya	2,653,484	2,039,578	1,957,029	1,899,749	2,653,484	2,039,578	1,957,029	1,899,749
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:	7,935,756	7,031,552	6,630,242	4,346,497	8,169,195	7,240,795	6,775,503	4,491,758
a.	Kenya Government securities	7,935,756	7,031,552	6,630,242	4,346,497	7,939,773	7,035,569	6,775,503	4,491,758
b.	Other securities	-	-	-	-	229,422	205,226	-	-
b)	Available for sale:	96,979	99,386	106,287	100,315	96,979	101,525	108,426	102,454
a.	Kenya Government securities	96,979	99,386	106,287	100,315	96,979	99,386	106,287	100,315
b.	Other securities	-	-	-	-	-	2,139	-	-
6	Deposits and balances due from local banking institutions	1,651,254	2,021,225	1,944,369	1,196,521	1,649,090	2,153,107	2,008,960	1,375,696
7	Deposits and balances due from banking institutions abroad	2,164,277	1,126,010	1,022,067	648,370	3,010,766	1,899,149	1,934,059	1,563,045
8	Tax recoverable	79,065	18,909	18,909	18,909	104,621	37,915	40,366	41,539
9	Loans and advances to customers (net)	34,569,843	34,271,102	35,372,970	35,056,383	35,235,016	35,027,351	36,126,518	35,997,175
10	Balances due from banking institutions in the group	9,183	45,112	57,551	11,714	-	-	-	-
11	Investments in associates	-	-	-	-	-	-	-	-
12	Investments in subsidiary companies	890,935	890,935	890,935	890,935	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-
15	Property and equipment	495,187	482,948	460,748	446,645	538,101	669,676	617,013	647,578
16	Prepaid lease rentals	-	-	-	-	-	-	-	-
17	Intangible assets	62,550	57,794	53,080	50,144	91,335	79,244	53,870	52,459
18	Deferred tax asset	751,056	1,327,559	1,327,559	1,327,559	751,056	1,327,559	1,327,559	1,327,559
19	Retirement benefit asset	-	-	-	-	-	-	-	-
20	Other assets	299,096	338,462	353,556	322,549	361,796	339,140	517,213	400,375
21	TOTAL ASSETS	51,945,130	50,042,609	50,490,394	46,591,197	53,027,482	51,259,444	51,834,249	48,248,567
B LIABILITIES									
22	Balances due to Central Bank of Kenya	4,174,492	2,134,846	1,117,359	3,704,837	4,174,492	2,134,846	1,117,359	3,704,837
23	Customer deposits	42,749,640	43,572,343	44,311,727	38,113,598	43,412,426	44,326,788	45,109,050	39,006,564
24	Deposits and balances due to local banking institutions	279	12,267	762,710	433,398	279	12,267	762,710	433,398
25	Deposits and balances due to foreign banking institutions	301,422	502,021	465,993	493,826	301,422	456,909	408,442	482,112
26	Other money market deposits	-	-	-	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-	-	-	-
28	Balances due to banking institutions in the group	171,720	148,369	182,832	135,486	-	-	-	-
29	Tax payable	22,469	-	7,919	14,598	22,469	-	7,919	14,598
30	Dividends payable	-	-	-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	853	619	677	677
32	Retirement benefit liability	-	-	-	-	-	-	-	-
33	Other liabilities	387,630	373,132	319,931	360,976	588,925	761,688	717,782	851,811
34	TOTAL LIABILITIES	47,807,652	46,742,978	47,168,471	43,256,719	48,500,866	47,693,117	48,123,939	44,493,997
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	(3,796)	(1,515)	2,300	(730)	(122,727)	(232,655)	(150,341)	(124,392)
38	Retained earnings/(Accumulated losses)	2,180,911	2,251,146	2,269,823	2,285,206	2,180,871	2,277,252	2,308,833	2,332,566
39	Statutory loan loss reserves	910,363	-	-	-	923,804	7,227	12,935	-
40	Other Reserves	-	-	-	-	161,138	106,385	125,883	130,793
41	Proposed dividends	-	-	-	-	-	-	-	-
42	Capital grants	-	-	-	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	4,137,478	3,299,631	3,321,923	3,334,478	4,193,086	3,208,209	3,347,310	3,388,967
44	Minority interest	-	-	-	-	333,530	358,118	363,000	365,803
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	51,945,130	50,042,609	50,490,394	46,591,197	53,027,482	51,259,444	51,834,249	48,248,567
II STATEMENT OF COMPREHENSIVE INCOME									
1.0 INTEREST INCOME									
1.1	Loans and advances	2,972,971	5,897,615	1,320,839	2,848,994	3,041,088	6,039,285	1,358,462	2,929,135
1.2	Government securities	442,381	913,917	205,938	355,938	459,659	947,218	209,966	360,045
1.3	Deposits and placements with banking institutions	100,427	172,930	28,380	45,849	141,676	253,139	45,201	3,992
1.4	Other Interest Income	-	-	-	-	141	839	-	3,992
1.5	Total interest income	3,515,779	6,984,462	1,555,157	3,250,781	3,642,564	7,240,481	1,613,629	3,385,142
2.0 INTEREST EXPENSE									
2.1	Customer deposits	2,163,948	4,335,061	1,031,984	1,970,258	2,172,181	4,349,244	1,035,632	1,987,133
2.2	Deposits and placement from banking institutions	293,865	442,449	38,021	90,974	293,865	434,895	30,398	83,351
2.3	Other interest expenses	9,687	20,511	9,731	7,569	9,753	23,139	3,969	7,569
2.4	Total interest expenses	2,467,496	4,798,021	1,079,736	2,068,800	2,475,799	4,807,282	1,069,928	2,078,052
3.0	NET INTEREST INCOME/(LOSS)	1,048,283	2,186,441	481,421	1,181,981	1,166,765	2,433,213	543,701	1,307,090
4.0 NON-INTEREST INCOME									
4.1	Fees and commissions on loans and advances	-	-	-	-	7,977	12,079	2,402	10,234
4.2	Other fees and commissions	56,207	112,889	22,432	48,564	90,762	187,906	64,858	118,679
4.3	Foreign exchange trading income/(Loss)	25,341	15,744	17,006	30,224	30,067	24,608	19,350	33,834
4.4	Dividend Income	-	-	-	-	-	2,128	-	-
4.5	Other Income	2,162	33,238	26,390	47,936	13,661	77,255	33,398	65,596
4.6	Total Non-interest income	83,710	161,871	65,828	126,724	142,467	303,976	120,008	228,343
5.0	TOTAL OPERATING INCOME	1,131,993	2,348,312	547,249	1,308,705	1,309,232	2,737,189	663,709	1,535,433
6.0 OTHER OPERATING EXPENSES									
6.1	Loan loss provision	189,259	1,948,320	87,460	318,927	192,140	1,955,349	83,409	315,191
6.2	Staff costs	440,190	919,985	223,534	450,251	512,694	1,072,281	268,459	545,242
6.3	Directors' emoluments	72,088	144,988	38,594	66,839	72,088	156,938	39,975	69,348
6.4	Rental charges	5,722	6,481	374	3,188	8,227	7,786	1,315	5,238
6.5	Depreciation charge on property and equipment	47,435	82,738	21,022	42,947	60,890	110,856	33,775	60,649
6.6	Amortisation charges	6,160	11,229	2,940	5,876	13,253	25,550	6,123	12,378
6.7	Other operating expenses	296,242	537,215	146,929	372,017	346,559	644,791	184,253	447,235
6.8	Total Other Operating Expenses	1,057,096	3,650,956	520,853	1,260,045	1,205,851	3,973,551	617,809	1,455,281
7.0	Profit/(Loss) Before Tax and Exceptional Items	74,897	(1,302,644)	25,396	48,660	103,381	(1,236,362)	46,400	80,152
8.0	Exceptional Items	-	-	-	-	-	-	-	-
9.0	Profit/(Loss) After Exceptional Items	74,897	(1,302,644)	25,396	48,660	103,381	(1,236,362)	46,400	80,152
10.0	Current Tax	22,469	61,559	7,919	14,598	27,738	73,786	9,940	17,357
11.0	Deferred Tax	-	(576,503)	-	-	-	(576,737)	-	-
12.0	Profit/(Loss) After Tax and Exceptional Items	52,428	(787,700)	18,477	34,062	75,643	(733,411)	36,460	62,795
13.0	Minority Interest	-	-	-	-	6,065	11,046	4,882	7,485
14.0	Profit/(Loss) after tax, exceptional items and Minority Interest	52,428	(787,700)	18,477	34,062	69,578	(744,457)	31,578	55,310
15.0 Other Comprehensive Income									
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	16,567	51,669	19,498	24,408
15.2	Fair value changes in available for sale financial assets	2,389	4,670	3,815	785	2,389	3,884	3,815	785
15.3	Revaluation surplus on Property, plant and equipment	-	-	-	-	-	-	-	-
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	2,389	4,670	3,815	785	18,956	55,553	23,313	25,193
17.0	Total comprehensive income for the year	54,817	(783,030)	22,292	34,847	94,599	(677,858)	59,773	87,988
18.0	EARNINGS PER SHARE- BASIC & DILUTED	0.50	(7.50)	0.18	0.32	0.66	(7.09)	0.30	0.53
19.0	DIVIDEND PER SHARE -DECLARED	-	-	-	-	-	-	-	-
III OTHER DISCLOSURES									
1.0 NON-PERFORMING LOANS AND ADVANCES									
(a)	Gross Non-performing loans and advances	11,634,908	23,198,457	23,746,159	24,301,698	11,655,642	23,245,176	23,767,323	24,309,233
(b)	Less: Interest in Suspense	1,003,927	1,001,359	1,002,949	990,397	1,005,446	1,005,533	1,005,708	991,151
(c)	Total Non-Performing Loans and Advances [a-b]	10,630,981	22,197,098	22,743,210	23,311,301	10,650,196	22,239,643	22,761,615	23,318,082
(d)	Less: Loan Loss Provision	2,342,012	4,211,351	4,233,654	4,487,414	2,344,893	4,218,332	4,26	