

I STATEMENT OF FINANCIAL POSITION											
	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024	30/09/2023	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024
	Bank	Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000
A ASSETS											
1 Cash (both local and foreign)	255,060	264,824	269,366	233,726	228,868	255,060	264,824	269,366	233,726	228,868	255,060
2 Balances due to Central Bank of Kenya	775,400	636,730	470,091	602,651	816,488	775,400	636,730	470,091	602,651	816,488	775,400
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	8,354	8,354	8,056	7,709	8,690	8,354	8,354	8,056	7,709	8,690	8,354
5 Investment Securities:											
a) Held to Maturity											
a. Kenya Government securities	3,814,173	3,759,019	4,015,906	4,291,060	4,630,447	3,824,970	3,769,458	4,026,012	4,301,493	4,640,557	3,824,970
b. Other securities	-	-	-	-	-	-	-	-	-	-	-
b) Available for sale:											
a. Kenya Government securities	-	-	-	-	-	-	-	-	-	-	-
b. Other securities	-	-	-	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	21,173	37,645	98,465	21,633	17,156	21,173	37,645	98,465	21,633	17,156	21,173
7 Deposits and balances due from banking institutions abroad	112,531	165,816	203,033	176,623	316,413	112,531	165,816	203,033	176,623	316,413	112,531
8 Tax recoverable	1,703	1,685	2,101	2,002	2,367	1,703	1,685	2,101	2,002	2,367	1,703
9 Loans and advances to customers (net)	9,291,269	8,943,138	8,836,190	8,827,767	8,497,062	9,291,269	8,943,138	8,836,190	8,827,767	8,497,062	9,291,269
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	-	-	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-
14 Investments in properties	-	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	918,135	914,897	919,032	902,909	886,523	918,135	914,897	919,032	902,909	886,523	918,135
16 Prepaid lease rentals	5,836	5,789	5,789	5,705	5,663	5,836	5,789	5,789	5,705	5,663	5,836
17 Intangible assets	131,530	105,913	97,175	92,578	84,996	131,530	105,913	97,175	92,578	84,996	131,530
18 Deferred tax asset	-	-	-	-	-	-	-	-	-	-	-
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	445,573	365,702	406,052	339,318	372,358	449,037	365,819	406,167	351,681	385,960	449,037
21 TOTAL ASSETS	15,780,737	15,209,512	15,331,256	15,503,687	15,867,031	15,785,795	15,220,314	15,341,476	15,526,434	15,890,601	15,785,795
B LIABILITIES											
22 Balances due to Central Bank of Kenya	3,035,395	3,118,544	3,140,639	3,322,844	3,045,101	3,035,395	3,118,544	3,140,639	3,322,844	3,045,101	3,035,395
23 Customer Deposits	11,239,431	10,655,362	11,097,922	11,127,345	11,755,828	11,239,431	10,655,362	11,097,922	11,127,345	11,755,828	11,239,431
24 Deposits and balances due to local banking institutions	144,822	332,378	7,937	30,929	25,242	144,822	332,378	7,937	30,929	25,242	144,822
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-	-
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	-	-	-	-	-	-	-	-	-	-
30 Dividends payable	-	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	545,530	441,247	476,552	463,943	529,453	545,530	437,469	468,889	463,944	529,453	545,530
34 TOTAL LIABILITIES	14,965,178	14,557,531	14,723,050	14,945,061	15,355,624	14,965,185	14,553,753	14,715,387	14,945,062	15,355,624	14,965,185
C SHAREHOLDERS' FUNDS											
35 Paid up/Assigned capital	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530
36 Share premium/(discount)	-	-	-	-	-	-	-	-	-	-	-
37 Reserve reserves	453,027	442,960	452,729	442,316	443,297	453,027	442,960	452,729	442,316	443,297	453,027
38 Retained earnings/Accumulated losses	(4,126,060)	(4,244,187)	(4,293,143)	(4,363,361)	(4,402,841)	(4,109,009)	(4,229,607)	(4,275,260)	(4,340,615)	(4,379,271)	(4,109,009)
39 Statutory loan loss reserve	767,062	733,678	729,090	760,141	751,421	767,062	733,678	729,090	760,141	751,421	767,062
40 Other Reserves	-	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	815,559	651,981	608,206	558,626	511,407	830,610	666,561	626,089	581,372	534,977	830,610
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	15,780,737	15,209,512	15,331,256	15,503,687	15,867,031	15,785,795	15,220,314	15,341,476	15,526,434	15,890,601	15,785,795
II STATEMENT OF COMPREHENSIVE INCOME											
	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024	30/09/2023	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024
	Bank	Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000
1 INTEREST INCOME											
1.1 Loans and advances	878,712	1,201,772	311,759	637,021	968,708	878,712	1,201,772	311,759	637,021	968,708	878,712
1.2 Investment securities	272,729	383,844	109,309	235,333	373,932	272,729	383,844	109,309	235,333	373,932	272,729
1.3 Deposits and placements with banking institutions	5,221	5,242	2,113	2,206	4,410	5,221	5,242	2,113	2,206	4,410	5,221
1.4 Other interest income	-	-	-	-	-	-	-	-	-	-	-
1.5 Total Interest Income	1,156,672	1,590,658	423,781	874,560	1,350,050	1,156,672	1,590,658	423,781	874,560	1,350,050	1,156,672
2 INTEREST EXPENSES											
2.1 Customer deposits	405,645	557,169	164,671	342,473	539,785	405,645	557,169	164,671	342,473	539,785	405,645
2.2 Deposits and placements from banking institutions	177,823	195,068	28,898	62,589	77,576	177,823	195,068	28,898	62,589	77,576	177,823
2.3 Other Interest Expenses	2,181	30,567	7,191	14,843	22,315	2,181	30,567	7,191	14,843	22,315	2,181
2.4 Total Interest Expenses	606,655	782,804	200,760	419,905	639,675	606,655	782,804	200,760	419,905	639,675	606,655
3 NET INTEREST INCOME/(LOSS)	550,017	807,854	223,021	454,655	710,375	550,017	807,854	223,021	454,655	710,375	550,017
4 NON-OPERATING INCOME											
4.1 Fees and commissions on loans and advances	93,976	125,108	26,544	61,119	75,303	93,976	125,108	26,544	61,119	75,303	93,976
4.2 Other fees and commissions	86,696	100,882	35,299	58,269	100,463	86,696	100,882	35,299	58,269	100,463	86,696
4.3 Foreign exchange trading income (Loss)	25,239	52,052	16,692	29,703	52,661	25,239	52,052	16,692	29,703	52,661	25,239
4.4 Other income	521	521	299	299	321	521	521	299	299	321	521
4.5 Other income	164,747	311,724	47,167	151,745	190,182	164,747	311,724	47,167	151,745	190,182	164,747
4.6 Total non-interest income	373,179	589,487	127,612	301,135	419,148	373,179	589,487	127,612	301,135	419,148	373,179
5 TOTAL OPERATING INCOME	923,196	1,397,341	350,633	755,790	1,129,524	923,196	1,397,341	350,633	755,790	1,129,524	923,196
6 OTHER OPERATING EXPENSES											
6.1 Loan loss provision	202,304	439,684	65,471	156,875	210,575	202,304	439,684	65,471	156,875	210,575	202,304
6.2 Staff costs	60,759	70,875	173,493	352,176	533,125	60,759	70,875	173,493	352,176	533,125	60,759
6.3 Directors' emoluments	39,742	52,629	8,434	19,061	29,831	39,742	52,629	8,434	19,061	29,831	39,742
6.4 Rental charges	6,448	9,989	3,380	5,043	11,760	6,448	9,989	3,380	5,043	11,760	6,448
6.5 Depreciation charge on property and equipment	53,188	73,130	17,696	35,330	52,726	53,188	73,130	17,696	35,330	52,726	53,188
6.6 Amortisation charges	21,046	28,429	8,829	15,262	22,765	21,046	28,429	8,829	15,262	22,765	21,046
6.7 Other operating expenses	340,796	500,758	126,893	257,812	401,150	340,796	500,758	126,893	257,812	401,150	340,796
6.8 Total Other Operating Expenses	1,171,283	1,805,494	404,176	841,559	1,261,932	1,171,283	1,805,494	404,176	841,559	1,261,932	1,171,283
7 Profit/(Loss) before tax and exceptional items	(248,067)	(408,153)	(53,543)	(85,769)	(132,408)	(248,067)	(408,153)	(53,543)	(85,769)	(132,408)	(248,067)
8 Exceptional items	-	-	-	-	-	-	-	-	-	-	-
9 Profit/(Loss) after exceptional items	(248,067)	(408,153)	(53,543)	(85,769)	<						