

CONSOLIDATED BANK OF KENYA LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES OF THE GROUP AND THE BANK FOR THE PERIOD ENDING 30TH

Growing with you		SEPI	EMBER	, 2025						
I STATEMENT OF FINANCIAL POSITION										
	Bank	Bank	Bank	Bank		Group	Group	Group	Group	Group
	30/09/2024 (Un-Audited)	31/12/2024 (Audited) (Shs'000			30/09/2025 (Un-Audited)	(Un-Audited)	31/12/2024 (Audited) Shs'000		(Un-Audited)	30/09/2025 (Un-Audited)
A ASSETS	Shs'000					Shs'000			Shs'000	Shs'000
1 Cash (both local and foreign) 2 Balances due from Central Bank of Kenya	228,868 816,488	310,075 524,915	259,683 996,893	261,331 1,050,097	275,423 692,914	228,868 816,488	310,075 524,915	259,683 996,893	261,331 1,050,097	275,423 692,914
3 Kenya Government and other securities held for dealing purposes 4 Financial Assets at fair value through profit and loss	8,690	8,354	8,680	8,679	8,973	8,690	8,354	8,680	8,679	8,973
5 Investment Securities: a).Held to Maturity:	-	-	-	-	-	-	-	-	-	-
a.Kenya Government securities b.Other securities	4,630,447	6,364,047	5,649,968	7,528,592	7,987,475	4,640,557 -	6,374,515	5,660,347 -	7,539,058	8,012,372
b).Available for sale: a.Kenya Government securities		_	_	_	_	_	_	_	_	_
b.Other securities 6 Deposits and balances due from local banking institutions	17,156	216,990	- 171,614	- 9,127	- 464,345	- 17,156	216,990	- 171,614	- 9,127	- 464,345
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	316,413	213,750	334,966	136,887	249,227 718	316,413 2,367	213,750	334,966	136,887	249,227 1,929
9 Loans and advances to customers (net)	2,367 8,497,062	8,513,879	8,266,505	8,092,269	8,296,470	8,497,062	8,513,879	8,266,505	8,092,269	8,296,470
10 Balances due from banking institutions in the group 11 Investments in associates	-		-	-		-	-	-	-	_
12 Investments in subsidiary companies 13 Investments in joint ventures	-	5,000	5,000	5,000	5,000	-	-	-	-	_
14 Investments in properties 15 Property and equipment	886,523	893,299	- 876,743	860,223	856,303	- 886,381	893,489	- 877,708	- 861,158	- 857,192
16 Prepaid lease rentals 17 Intangible assets	5,663 84,996	5,620 78,372	5,620 71,698	5,620 70,787	5,547 65,741	5,663 84,996	5,619 78,370	5,620 71,698	5,620 70,788	5,547 65,741
18 Deferred tax asset 19 Retirement benefit asset	-	· -	-	-	_	-	-	-	-	_
20 Other assets 21 TOTAL ASSETS	372,358 15,867,031	381,682 17,515,983	378,300 17,025,670	367,012 18,395,885		385,960 15,890,601	381,800 17,521,756	378,390 17.032.104	367,091 18,402,235	377,199 19,307,332
B LIABILITIES	10,007,001	17,010,000	17,020,070	10,000,000	iojeoojiii	10,000,001	17,02.1,700	17,002,104	10,102,200	10,007,002
22 Balances due to Central Bank of Kenya	3,045,101	4,724,216	4,637,838	5,317,418		3,045,101	4,724,216	4,637,838	5,317,418	
23 Customer Deposits 24 Deposits and balances due to local banking institutions	11,755,828 25,242	11,715,930 17,268	11,375,357 3,230	12,011,154 5,325		11,755,828 25,242	11,715,930 17,268	11,375,357 3,230	12,011,154 5,325	30,351
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	-	1,557	1,403	-	-	-	1,688	1,534	-	-
31 Deferred tax liability 32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities 34 TOTAL LIABILITIES	529,453 15,355,624	571,387 17,030,358	537,231 16,555,059	568,462 17,902,359	578,552 18,723,276	529,453 15,355,624	551,313 17,010,415	514,512 16,532,471	544,609 17,878,506	570,412 18,715,136
C SHAREHOLDERS' FUNDS	,,	,,		,,	,,	,,	,,	,,	,,	,,
35 Paid up/Assigned capital 36 Share premium/[discount]	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
37 Revaluation reserves 38 Retained earnings/Accumulated losses	443,297 (4,402,841)	432,895 (4,450,773)	433,221 (4,457,059)	433,221 (4,416,767)	433,513 (4,350,527)	443,297 (4,379,271)	432,894 (4,425,056)	433,221 (4,428,037)	433,221 (4,386,564)	433,513 (4,320,172)
39 Statutory loan loss reserve	751,421	783,973	774,919	757,542	759,325	751,421	783,973	774,919	757,542	759,325
40 Other Reserves 41 Proposed dividends	-	-	-	-	_	-	-	-	-	-
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	511,407	485,625	470,611	493,526	561,841	534,977	511,341	499,633	523,729	592,196
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	15,867,031	17,515,983	17,025,670	18,395,885	19,285,117	15,890,601	17,521,756	17,032,104	18,402,235	19,307,332
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME										
	Bank 30/09/2024	Bank 31/12/2024	Bank 31/3/2025	Bank 30/06/2025	Bank 30/09/2025	Group 30/09/2024	Group 31/12/2024	Group 31/3/2025	Group 30/06/2025	Group 30/09/2025
II STATEMENT OF COMPREHENSIVE INCOME	Bank	Bank 31/12/2024	Bank 31/3/2025	Bank 30/06/2025	Bank	Group 30/09/2024	Group 31/12/2024	Group 31/3/2025	Group 30/06/2025	Group
II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances	Bank 30/09/2024 (Un-Audited) Shs'000	Bank 31/12/2024 (Audited) (Shs'000 1,284,268	Bank 31/3/2025 Un-Audited) (Shs'000 294,382	Bank 30/06/2025 (Un-Audited) Shs'000 589,398	Bank 30/09/2025 (Un-Audited) Shs'000 875,894	Group 30/09/2024 (Un-Audited) Shs'000 968,708	Group 31/12/2024 (Audited) Shs'000	Group 31/3/2025 (Un-Audited) Shs'000 294,382	Group 30/06/2025 (Un-Audited) Shs'000 589,398	Group 30/09/2025 (Un-Audited) Shs'000 875,894
II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME	Bank 30/09/2024 (Un-Audited) Shs'000	Bank 31/12/2024 (Audited) (Shs'000	Bank 31/3/2025 Un-Audited) (Shs'000	Bank 30/06/2025 (Un-Audited) Shs'000	Bank 30/09/2025 (Un-Audited) Shs'000	Group 30/09/2024 (Un-Audited) Shs'000	Group 31/12/2024 (Audited) Shs'000	Group 31/3/2025 [Un-Audited] Shs'000	Group 30/06/2025 (Un-Audited) Shs'000	Group 30/09/2025 (Un-Audited) Shs'000
II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	Bank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019	Bank 30/06/2025 (Un-Audited) Shs'000 589,398 359,041	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027	Group 31/12/2024 (Audited) Shs'000 1,284,268 535,628	Group 31/3/2025 (Un-Audited) Shs'000 294,382 164,374	Group 30/06/2025 (Un-Audited) Shs'000 589,398 359,758	Group 30/09/2025 (Un-Audited) Shs'000 875,894 583,032
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income	Bank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932 4,410	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388	Bank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410	Group 31/12/2024 (Audited) Shs'000 1,284,268 535,628 9,122	Group 31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388	Group 30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335	Group 30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513
1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits	Bank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932 4,410	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388	Bank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 - 1,351,145	Group 31/12/2024 (Audited) Shs'000 1,284,268 535,628 9,122	31/3/2025 31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 - 465,144	Group 30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335	Group 30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 - 1,484,439
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.4 Other Interest income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 3.3 Other Interest income	Bank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 - 464,789	Bank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 - 962,774 353,769 43,431 14,879	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 - 1,351,145 539,785 77,576 22,315	Group 31/12/2024 (Audited) 5hs'000 1,284,268 535,628 9,122 - 1,829,018 744,645 114,624 30,192	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 - 465,144 186,186 43,391 7,566	Group 30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 - 963,491 353,769 43,431 14,879	Group 30/09/2025 (Un-Audited) Shs'000 875.894 583.032 25.513 1,484,439 515.733 43,471 22,005
1 INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses	8ank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932 4,410 -1,350,050 539,785 77,576 22,315 639,675	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461	Bank 31/3/2025 Un-Audited] (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079	8ank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 77,576 22,315 639,675	Group 31/12/2024 (Audited) i Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461	31/3/2025 Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143	30/08/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079	Group 30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3. NET INTEREST INCOME/(LOSS)	Bank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 - 464,789	Bank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 - 962,774 353,769 43,431 14,879	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 - 1,351,145 539,785 77,576 22,315	Group 31/12/2024 (Audited) 5hs'000 1,284,268 535,628 9,122 - 1,829,018 744,645 114,624 30,192	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 - 465,144 186,186 43,391 7,566	Group 30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 - 963,491 353,769 43,431 14,879	Group 30/09/2025 (Un-Audited) Shs'000 875.894 583.032 25.513 1,484,439 515.733 43,471 22,005
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Dustomer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3. NET INTEREST INCOME/(LOSS) 4. NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances	8ank 30/09/2024 (Un-Audited) Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100	Bank 31/3/2025 Un-Audited] (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005 581,209 901,774	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 77,576 22,315 639,675 711,470	Group 31/12/2024 (Audited) Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557	Group 31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149
1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss)	Bank 30/09/2024 (Un-Audited) \$68,708 376,932 4,410 - 1,350,050 539,785 77.576 22,315 639,675 710,375	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079	8ank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 -1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347	30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 	Group 31/12/2024 (Audited) (She'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001	30/08/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412	Group 30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 -1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,060 299 253,667	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412	Bank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 - 1,351,145 539,785 777,76 22,315 639,675 711,470 75,304 119,617 52,881 52,881 52,	Group 31/12/2024 (Audited) (Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 289 253,667	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 42,785
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Dustomer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Total non-interest income	8ank 30/09/2024 [Un-Audited] Shs '000 968,708 375,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,77 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128	Bank 31/3/2025 Un-Audited] (Shs'000 294,382 164,019 6,388 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817	Bank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 - 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765	Bank 30/09/2025 (Un-Audited) 58/5/000 875,894 58/5/6 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593 484,566	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 77,576 22,315 639,675 711,470 75,304 119,617 52,815 299 180,182 438,283	Group 31/12/2024 (Audited) 3hs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,666 299 253,667 568,148	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 - 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 - 91,899 160,599	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 42,431 14,879 412,079 551,412 42,089 67,970 21,412 150,588 282,039	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total non-interest income	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,060 299 253,667	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412	Bank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 - 1,351,145 539,785 777,76 22,315 639,675 711,470 75,304 119,617 52,881 52,881 52,	Group 31/12/2024 (Audited) (Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 289 253,667	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 42,785
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 21,412 150,568 267,765 818,460	8ank 30/09/2025 (Un-Audited) 58:5000 875,894 581,576 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593 464,566 1,366,340	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 775,76 639,675 711,470 75,304 119,617 52,831 299 190,182 438,283 1,149,754	Group 31/12/2024 (Audited) (Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,656 91,899 160,599 388,600	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 114 278,593 483,862 1,387,092
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Leposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Dustomer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3. NET INTEREST INCOME/(LOSS) 4. NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING INCOME 6 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	8ank 30/09/2024 (Un-Audited) \$hs 000 968,708 375,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524	Bank 31/12/2024 (Audited) (Shs 000 1,284,268 534,71 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,667 545,128 1,483,228 235,245 707,013 40,293	Bank 31/3/2025 Un-Audited] (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903	Bank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 - 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 - 150,568 267,765 818,460 161,879 344,140 22,076	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 1,482,983 515,733 43,477 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593 464,566 1,366,340	30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 77,576 22,315 639,675 711,470 75,304 119,617 52,881 299 190,182 438,283 1,149,754	Group 31/12/2024 (Audited) 3hs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,667 299 253,667 568,148 1,507,705	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 -1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	8ank 30/09/2024 [Un-Audited] \$1,000 968,708 376,932 4,410 1,350,050 539,785 77,576 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 110,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 412,079 550,695 42,089 53,696 21,412 - 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284	8ank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593 484,566 1,366,340 267,816 527,921 31,252 9,127 53,347 53,347	30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 771,576 22,315 639,675 711,470 75,304 119,617 52,881 29,99 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 17,717	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 412,079 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,353	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Leposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 Ther Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 - 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 40,1150	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,477 30,477 30,477 30,477	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 - 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,655 10,903 3,137 17,673 6,657 110,439	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 7174 278,593 464,566 1,366,340 267,816 527,921 31,252 9,127 53,347 17,739 370,812	30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 77,576 22,315 639,675 711,470 75,304 119,617 52,881 299 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551	31/12/2024 (Audited) (Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,477 538,215	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 111,288 3,407 17,713 6,657 111,882	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,664	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 111,599 29,347 114,278,593 483,682 1,387,092
1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 5 TOTAL OPERATING INCOME 6 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.8 Total Other Operating Expenses	8ank 30/09/2024 (Un-Audited) Shs '000 968,708 375,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 52,765	Bank 31/12/2024 [Audited] [Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 69,977 30,470 532,551 1,630,846	Bank 31/3/2025 Un-Audited] (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673 6,657	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 - 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242	8ank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 771,7576 22,315 639,675 711,470 75,304 119,617 52,881 299 180,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208	Group 31/12/2024 (Audited) Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,586 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 17,771 6,657 111,882 400,634	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 412,079 551,412 42,089 67,970 21,412 - 150,568 282,039 349,804 22,201 6,233 35,354 11,879	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 53,444 17,739 375,394 1,292,388
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Leposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 Ther Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 - 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 40,1150	Bank 31/12/2024 [Audited] (Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,477 30,477 30,477 30,477	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 - 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,655 10,903 3,137 17,673 6,657 110,439	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416	Bank 30/09/2025 (Un-Audited) Shs'000 875,894 581,576 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 7174 278,593 464,566 1,366,340 267,816 527,921 31,252 9,127 53,347 17,739 370,812	30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 77,576 22,315 639,675 711,470 75,304 119,617 52,881 299 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551	31/12/2024 (Audited) (Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,477 538,215	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 111,288 3,407 17,713 6,657 111,882	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,664	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 111,599 29,347 114,278,593 483,682 1,387,092
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Logosits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7 Profit/(loss) before tax and exceptional items	8ank 30/09/2024 (Un-Audited) \$1,000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 22,765 401,150 1,261,932	Bank 31/12/2024 [Audited] [Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 69,977 30,470 532,551 1,630,846	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 -164,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673 6,657 110,439 395,908	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 - 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242	8ank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 771,7576 22,315 639,675 711,470 75,304 119,617 52,881 299 180,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,586 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 17,771 6,657 111,882 400,634	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,769 412,079 412,079 551,412 42,089 67,970 21,412 - 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 53,444 17,739 375,394 1,292,388
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3. NET INTEREST INCOME/(LOSS) 4. NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7 Profit/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10 Current tax 11 Deferred tax 12 Profit/ (Joss) after tax and exceptional items	8ank 30/09/2024 (Un-Audited) \$168,708 376,932 4,410 - 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 22,765 401,150 1,261,932 (132,408)	Bank 31/12/2024 [Audited] [Shs'000 1,284,268 534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 30,470 532,551 1,630,846 [147,618]	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673 6,657 110,439 395,908	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 412,079 550,695 42,089 53,696 21,412 - 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242 16,218	8ank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 174 278,593 464,566 1,366,340 267,816 527,921 31,252 9,127 53,347 17,739 370,812 1,278,014 88,326 88,326	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 771,7576 22,315 639,675 711,470 75,304 119,617 52,881 29,91 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208 (122,454)	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,556 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 111,882 400,634 (12,034)	30/06/2025 (Un-Audited) 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803 21,648 21,648	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 53,444 17,739 375,394 1,292,388 94,704
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7 Profit/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10 Current tax 11 Deferred tax 12 Profit / Coss Jafter tax and exceptional items 11 Other Comprehensive Income:	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 62,765 401,150 1,261,932 (132,408) (8,503)	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 30,470 532,551 1,630,846 (147,618) (147,618) (16,171)	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,655 10,903 3,137 17,673 6,657 110,439 395,908 (15,445)	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,3431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242 16,218 16,218 [8,643]	Bank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 7174 278,593 464,566 1,366,340 267,816 527,921 31,525 9,127 53,347 17,739 370,812 1,278,014 88,326 (12,729)	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 775,76 639,675 711,470 75,304 119,617 52,831 299 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208 (122,454) (122,454) (122,454)	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 111,882 400,634 (12,034) [12,034]	30/06/2025 (Un-Audited) 5hs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803 21,648 (9,587)	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 1278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 17,739 375,394 1,292,388 94,704 1,469)
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7 Profit/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10 Current tax 11 Deferred tax 12 Profit / (loss) after tax and exceptional items 13.1 Exchange differences on translating foreign operations 13.2 Available-for-sale financial assets	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 62,765 401,150 1,261,932 (132,408) (8,503)	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 30,470 532,551 1,630,846 (147,618) (147,618) (16,171)	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 71,673 10,439 395,908 (15,445)	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,3431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242 16,218 16,218 [8,643]	Bank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 7174 278,593 464,566 1,366,340 267,816 527,921 31,525 9,127 53,347 17,739 370,812 1,278,014 88,326 (12,729)	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 775,76 639,675 711,470 75,304 119,617 52,831 299 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208 (122,454) (122,454) (122,454)	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 111,882 400,634 (12,034) [12,034]	30/06/2025 (Un-Audited) 5hs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803 21,648 (9,587)	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 1278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 17,739 375,394 1,292,388 94,704 1,469)
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7 Profit/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10 Current tax 11 Deferred tax 12 Profit / Goss) after tax and exceptional items 13 Other Comprehensive Income: 13.1 Exchange differences on translating foreign operations 13.2 Available-for-sale financial assets 13.3 Gains on property evaluation 13.4 Share of other comprehensive income of associates	8ank 30/09/2024 [Un-Audited] Shs'000 968,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 62,765 401,150 1,261,932 (132,408) (8,503) (140,911)	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 30,470 532,551 1,630,846 (147,618) (147,618) (16,171)	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,655 10,903 3,137 17,673 6,657 110,439 395,908 (15,445)	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,3431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242 16,218 16,218 [8,643]	Bank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 71,44 278,593 464,566 1,366,340 267,816 527,921 31,525 9,127 53,347 17,739 370,812 1,278,014 88,326 (12,729) 75,597	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 775,76 639,675 711,470 75,304 119,617 52,831 2999 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208 (122,454) (122,454) (131,919)	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,556 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 17,713 6,657 111,882 400,634 (12,034)	30/06/2025 (Un-Audited) 5hs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803 21,648 (9,587)	30/09/2025 (Un-Audited) Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 1278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 17,739 375,394 1,292,388 94,704 (14,469) 94,704 (14,469)
1 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10 Current tax 11 Deferred tax 12 Profit / [loss] after tax and exceptional items 13 Charlos after exceptional items 13 Other Comprehensive Income: 13.1 Exchange differences on translating foreign operations 13.2 Available-for-sale financial assets 13.3 Gains on property revaluation 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive incom 14 Other comprehensive income for the year net of tax	8ank 30/09/2024 [Un-Audited] \$18:000 968,708 375,932 4,410 1,350,050 539,785 77.576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 401,150 1,261,932 (132,408) [132,408] [140,911] [981]	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,667 545,128 1,483,228 235,245 707,013 40,293 40,293 15,297 69,977 30,470 532,551 1,630,846 (147,618) - (147,618) - (163,789)	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 443,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,317 71,673 10,439 395,908 (15,445) (15,445) (15,445) 326 326 326	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,769 43,431 14,879 412,079 550,695 42,089 53,696 21,412 - 150,568 818,460 161,879 344,140 22,076 5,755 35,284 12,692 220,416 802,242 16,218 [8,643] - 7,575	Bank 30/09/2025 (Un-Audited) \$hs*000 875,894 581,576 25,513 3,43,471 22,005 581,209 901,774 64,149 92,303 29,347 478,593 464,566 1,366,340 267,816 527,921 31,252 9,127 53,347 17,739 370,812 1,278,014 88,326 88,326 1,278,917 - 75,597	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 771,576 22,315 639,675 711,470 75,304 119,617 52,891 29,950 12,660 53,115 22,7655 405,551 1,272,208 (122,454) (122,454) (131,919) - 981	Group 31/12/2024 (Audited) (Shs'000 1,284,268 535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,643,121 (135,416) (19,804) - (155,220)	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 17,713 6,6575 111,882 400,634 (12,034) (12,034) (12,034) (12,034) (12,034) (12,034) 326	30/06/2025 (Un-Audited) Shs'000 589,398 359,758 14,335 963,491 353,7699 43,431 14,879 412,079 551,412 42,089 67,970 21,412 42,089 67,970 21,412 42,089 63,930 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803 21,648 (9,587) 12,061	Group 30/09/2025 [Un-Audited] Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 53,444 17,739 375,394 1,292,388 94,704 94,704 [14,469] - 80,235 - 293
1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 2 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3 NET INTEREST INCOME/(LOSS) 4 NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7 Profit/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10 Current tax 11 Deferred tax 12 Profit / (loss) after tax and exceptional items 13.1 Exchange differences on translating foreign operations 13.2 Available-for-sale financial assets 13.3 Gains on property revaluation 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive incomes 13.5 Income tax relating to components of other comprehensive income	8ank 30/09/2024 [Un-Audited] \$168,708 376,932 4,410 1,350,050 539,785 77,576 22,315 639,675 710,375 75,303 100,483 52,881 299 190,182 419,148 1,129,524 210,575 533,125 29,831 11,760 52,726 22,765 401,150 1,261,932 (132,408) (8,503) (140,911) 981 - 981	Bank 31/12/2024 (Audited) (Shs'000 1,284,268 534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 30,470 532,551 1,630,846 (147,618) (147,618) (16,171)	Bank 31/3/2025 Un-Audited) (Shs'000 294,382 164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,3137 17,673 6,657 110,439 395,908 (15,445) - (15,445) - (15,445) - (15,445) - 326	8ank 30/06/2025 Un-Audited) Shs'000 589,398 359,041 14,335 962,774 353,7699 43,431 14,879 412,079 550,695 42,089 53,696 21,412 150,568 267,765 818,460 161,879 344,140 22,076 5,7555 5,552,844 12,692 220,416 802,242 16,218 [8,643] - 7,575	Bank 30/09/2025 (Un-Audited) \$hs'000 875,894 581,576 25,513 - 1,482,983 515,733 43,471 22,005 581,209 901,774 64,149 92,303 29,347 17,789 464,566 1,366,340 267,816 527,921 31,252 9,127 17,739 370,812 1,278,014 88,326 (12,729) - 75,597	Group 30/09/2024 (Un-Audited) Shs'000 968,708 378,027 4,410 1,351,145 539,785 775,76 639,675 711,470 75,304 119,617 52,881 29,99 190,182 438,283 1,149,754 210,575 537,592 29,950 12,660 53,115 22,765 405,551 1,272,208 (122,454) (134,661) (131,919) - (131,919)	Group	31/3/2025 (Un-Audited) Shs'000 294,382 164,374 6,388 465,144 186,186 43,391 7,566 237,143 228,001 21,795 34,049 12,856 91,899 160,599 388,600 78,634 171,313 11,028 3,407 17,713 6,657 111,882 400,634 (12,034) - [12,034] - [12,034] - [12,034] - 326	30/06/2025 (Un-Audited) 5hs'000 589,398 359,758 14,335 963,491 353,769 43,431 14,879 412,079 551,412 42,089 67,970 21,412 150,568 282,039 833,451 161,879 349,804 22,201 6,233 35,354 12,692 223,640 811,803 21,648 (9,587)	Group 30/09/2025 [Un-Audited] Shs'000 875,894 583,032 25,513 1,484,439 515,733 43,471 22,005 581,209 903,230 64,149 111,599 29,347 174 278,593 483,862 1,387,092 267,816 536,724 31,457 9,814 53,444 17,739 375,394 1,292,388 94,704 [14,469] 94,704 [14,469] 80,235

Ш	OTHER DISCLOSURES					
		30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
		(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
		Shs'000	Shs'000	Shs'000	Shs'000	Shs'000
1	Non-performing loans and advances					
	a) Gross non-performing loans and advances	3,461,554	3,637,437	3,787,640	3,792,757	3,781,726
	Less:					
	b) Interest in suspense	1,201,325	1,250,414	1,308,767	1,365,319	1,426,391
	c) Total Non-performing loans and advances (a-b) Less:	2,260,229	2,387,023	2,478,873	2,427,438	2,355,335
	d) Loan loss provisions	1,332,542	1,354,517	1,388,533	1,420,849	1,396,369
	e) Net non-performing loans (c-d)	927,687	1,032,506	1,090,340	1,006,589	958,966
	f) Discounted value of securities	927,687	1,032,506	1,090,340	1,006,589	958,966
	g) Net NPLs Exposure (e-f)	-	-	-	-	-
2	Insider loans and advances					
	a) Directors, shareholders and associates	-	-	-	-	-
	b) Employees	318,137	382,345	410,844	401,743	414,309
	c) Total insider loans, advances and other facilities	318,137	382,345	410,844	401,743	414,309
	Off-balance sheet items					
3	a) Letters of credit, guarantees, acceptances	777.765	672.426	664,886	688.743	623.851
	b) Forwards, swaps and options	143,250	143,250	279,850	344,475	136,600
	c) Other contingent liabilities	143,230	143,230	2/3,000	344,470	130,000
	d) Total contingent liabilities	921,015	815,676	944,736	1,033,218	760,451
	u) Iotal contingent habilities	321,013	010,070	344,730	1,000,210	700,401
4	Capital strength					
	a) Core capital	(683,311)	(731,242)	(737,529)	(701,024)	(668,795)
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	c) Excess/(deficiency)	(1,683,311)	(1,731,242)	(1,737,529)	(1,701,024)	(1,668,795)
	d) Supplementary capital	-	-	-	-	-
	e) Total capital (a+d)	(683,311)	(731,242)	(737,529)	(701,024)	(668,795)
	f) Total risk weighted assets	11,606,154	12,576,699	11,911,429	11,519,698	11,691,202
	g) Core capital/total deposit liabilities	-5.8%	-6.2%	-6.5%	-5.8%	-5.4%
	h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	i) Excess/(Deficiency) (g-h)	-13.8%	-14.2%	-14.5%	-13.8%	-13.4%
	j) Core capital/total risk weighted assets	-5.9%	-5.8%	-6.2%	-6.1%	-5.7%
	k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
	l) Excess/(Deficiency) (j-k)	-16.4%	-16.3%	-16.7%	-16.6%	-16.2%
	m) Total capital/ total risk weighted assets	-5.9%	-5.8%	-6.2%	-6.1%	-5.7%
	n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
	o) Excess/(Deficiency) (m-n)	-20.4%	-20.3%	-20.7%	-20.6%	-20.2%
5	Liquidity					
Ū	a) Liquidity Ratio	25.0%	24.7%	24.3%	30.2%	31.0%
	b) Minimum statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
	c) Excess/(Deficiency) (a-b)	5.0%	4.7%	4.3%	10.2%	11.0%
	c) Excess/(Deficiency) (a-b)	-2.2%	4.7%	4.3%	10.2%	

These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed at the institutions website www.consolidated-bank.com. They may also be accessed at the institution's head office located at Consolidated Bank House, 23 Koinange Street.

The financial statements have been approved and signed by:

MS. FLORENCE A. OLUOCH DIRECTOR

KEY PERFORMANCE HIGHLIGHTS







