

I STATEMENT OF FINANCIAL POSITION										
	Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
	30/09/2024	31/12/2024	31/3/2025	30/06/2025	30/09/2025	30/09/2024	31/12/2024	31/3/2025	30/06/2025	30/09/2025
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-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
A ASSETS										
1 Cash (both local and foreign)	228,868	310,075	259,683	261,331	275,423	228,868	310,075	259,683	261,331	275,423
2 Balances due from Central Bank of Kenya	816,488	524,915	996,893	1,050,097	692,914	816,488	524,915	996,893	1,050,097	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	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.Other securities	-	-	-	-	-	-	-	-	-	-
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	316,413	213,750	334,966	136,887	249,227	316,413	213,750	334,966	136,887	249,227
8 Tax recoverable	2,367	-	-	261	718	2,367	-	-	130	1,929
9 Loans and advances to customers (net)	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	-	5,000	5,000	5,000	5,000	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
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	5,663	5,620	5,620	5,620	5,547	5,663	5,619	5,620	5,620	5,547
17 Intangible assets	84,996	78,372	71,698	70,787	65,741	84,996	78,370	71,698	70,788	65,741
18 Deferred tax asset	-	-	-	-	-	-	-	-	-	-
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	372,358	381,682	378,300	367,012	376,981	385,960	381,800	378,390	367,091	377,199
21 TOTAL ASSETS	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
B LIABILITIES										
22 Balances due to Central Bank of Kenya	3,045,101	4,724,216	4,637,838	5,317,418	5,839,339	3,045,101	4,724,216	4,637,838	5,317,418	5,839,339
23 Customer Deposits	11,755,828	11,715,930	11,375,357	12,011,154	12,275,034	11,755,828	11,715,930	11,375,357	12,011,154	12,275,034
24 Deposits and balances due to local banking institutions	25,242	17,268	3,230	5,325	30,351	25,242	17,268	3,230	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	-	1,557	1,403	-	-	-	1,688	1,534	-	-
30 Dividends payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	529,453	571,387	537,231	568,462	578,552	529,453	551,313	514,512	544,609	570,412
34 TOTAL LIABILITIES	15,355,624	17,030,358	16,555,059	17,902,359	18,723,276	15,355,624	17,010,415	16,532,471	17,878,506	18,715,136
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
36 Share premium/(discount)	-	-	-	-	-	-	-	-	-	-
37 Revaluation reserves	443,297	432,895	433,221	433,221	433,513	443,297	432,894	433,221	433,221	433,513
38 Retained earnings/Accumulated losses	(4,402,841)	(4,450,773)	(4,457,059)	(4,416,767)	(4,350,527)	(4,379,271)	(4,425,056)	(4,428,037)	(4,386,564)	(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
II STATEMENT OF COMPREHENSIVE INCOME										
	Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
	30/09/2024	31/12/2024	31/3/2025	30/06/2025	30/09/2025	30/09/2024	31/12/2024	31/3/2025	30/06/2025	30/09/2025
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-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
1 INTEREST INCOME										
1.1 Loans and advances	968,708	1,284,268	294,382	589,398	875,894	968,708	1,284,268	294,382	589,398	875,894
1.2 Government securities	376,932	534,171	164,019	359,041	581,576	378,027	535,628	164,374	359,758	583,032
1.3 Deposits and placements with banking institutions	4,410	9,122	6,388	14,335	25,513	4,410	9,122	6,388	14,335	25,513
1.4 Other Interest income	-	-	-	-	-	-	-	-	-	-
1.5 Total Interest Income	1,350,050	1,827,561	464,789	962,774	1,482,983	1,351,145	1,829,018	465,144	963,481	1,484,439
2 INTEREST EXPENSES										
2.1 Customer deposits	539,785	744,645	186,186	353,769	515,733	539,785	744,645	186,186	353,769	515,733
2.2 Deposits and placements from banking institutions	77,576	114,624	43,391	43,431	43,471	77,576	114,624	43,391	43,431	43,471
2.3 Other Interest Expenses	22,315	30,192	7,566	14,879	22,005	22,315	30,192	7,566	14,879	22,005
2.4 Total Interest Expenses	639,675	889,461	237,143	412,079	581,209	639,675	889,461	237,143	412,079	581,209
3 NET INTEREST INCOME/(LOSS)	710,375	938,100	227,646	550,695	901,774	711,470	939,557	228,001	551,412	903,230
4 NON-OPERATING INCOME										
4.1 Fees and commissions on loans and advances	75,303	113,053	21,795	42,089	64,149	75,304	113,053	21,795	42,089	64,149
4.2 Other fees and commissions	100,483	119,503	26,267	53,696	92,303	119,617	142,523	34,049	67,970	111,599
4.3 Foreign exchange trading income (Loss)	52,881	58,606	12,856	21,412	29,347	52,881	58,606	12,856	21,412	29,347
4.4 Dividend Income	299	299	-	-	174	299	299	-	-	174
4.5 Other income	190,182	253,667	91,899	150,568	278,593	190,182	253,667	91,899	150,568	278,593
4.6 Total non-interest income	419,148	545,128	152,817	267,765	464,566	438,283	568,148	160,599	282,039	483,862
5 TOTAL OPERATING INCOME	1,129,524	1,483,228	380,463	818,460	1,366,340	1,149,754	1,507,705	388,600	833,451	1,387,092
6 OTHER OPERATING EXPENSES										
6.1 Loan loss provision	210,575	235,245	78,634	161,879	267,816	210,575	235,245	78,634	161,879	267,816
6.2 Staff costs	533,125	707,013	168,465	344,140	527,921	537,592	713,407	171,313	349,804	536,724
6.3 Directors' emoluments	29,831	40,293	10,903	22,076	31,252	29,950	40,454	11,028	22,201	31,457
6.4 Rental charges	11,760	15,297	3,137	5,755	9,127	12,660	15,297	3,407	6,233	9,814
6.5 Depreciation charge on property and equipment	52,726	69,977	17,673	35,284	53,347	53,115	70,033	17,713	35,354	53,444
6.6 Amortisation charges	22,765	30,470	6,657	12,692	17,739	22,765	30,470	6,657	12,692	17,739
6.7 Other operating expenses	401,150	532,551	110,439	220,416	370,812	405,551	538,215	111,882	223,640	375,394
6.8 Total Other Operating Expenses	1,261,932	1,630,848	395,908	802,242	1,278,014	1,272,208	1,643,121	400,634	811,803	1,292,388
7 Profit/(loss) before tax and exceptional items	(132,408)	(147,618)	(15,445)	16,218	88,326	(122,454)	(135,416)	(12,034)	21,648	94,704
8 Exceptional items	-	-	-	-	-	-	-	-	-	-
9 Profit/(loss) after exceptional items	(132,408)	(147,618)	(15,445)	16,218	88,326	(122,454)	(135,416)	(12,034)	21,648	94,704
10 Current tax	(8,503)	(16,171)	-	(8,643)	(12,729)	(9,465)	(19,804)	-	(9,587)	(14,469)
11 Deferred tax	-	-	-	-	-	-	-	-	-	-
12 Profit / (loss) after tax and exceptional items	(140,911)	(163,789)	(15,445)	7,575	75,597	(131,919)	(155,220)	(12,034)	12,061	80,235
13 Other Comprehensive Income:										
13.1 Exchange differences on translating foreign operations	-	-	-	-	-	-	-	-	-	-
13.2 Available-for-sale financial assets	981	-	326	-	293	981	-	326	-	293
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 income	-	-	-	-	-	-	-	-	-	-
14 Other comprehensive income for the year net of tax	981	-	326	-	293	981	-	326	-	293
15 Total comprehensive income for the year	(139,930)	(163,789)	(15,119)	7,575	75,890	(130,938)	(155,220)	(11,708)	12,061	80,528

III OTHER DISCLOSURES
