

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2025

I STATEMENT OF FINANCIAL POSITION	Bank				Group				III OTHER DISCLOSURES	Bank				Group			
	30th June 2024 UnAudited (Ksh'000)	31st Dec. 2024 Audited (Ksh'000)	31st March 2025 UnAudited (Ksh'000)	30th June 2025 UnAudited (Ksh'000)	30th June 2024 UnAudited (Ksh'000)	31st Dec. 2024 Audited (Ksh'000)	31st March 2025 UnAudited (Ksh'000)	30th June 2025 UnAudited (Ksh'000)		30th June 2024 UnAudited (Ksh'000)	31st Dec. 2024 Audited (Ksh'000)	31st March 2025 UnAudited (Ksh'000)	30th June 2025 UnAudited (Ksh'000)	30th June 2024 UnAudited (Ksh'000)	31st Dec. 2024 Audited (Ksh'000)	31st March 2025 UnAudited (Ksh'000)	30th June 2025 UnAudited (Ksh'000)
A. ASSETS																	
1 Cash balances (both local and foreign)	399,858	678,473	385,825	416,263	399,858	678,473	385,825	416,263									
2 Balances due from Central Bank of Kenya	2,257,873	1,713,215	2,509,181	2,573,895	2,257,873	1,713,215	2,509,181	2,573,895									
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:	3,225,683	3,228,300	3,054,316	3,739,053	3,225,683	3,228,300	3,054,316	3,739,053									
a. Kenya Government securities	3,225,683	3,228,300	3,054,316	3,739,053	3,225,683	3,228,300	3,054,316	3,739,053									
b. Other securities	-	-	-	-	-	-	-	-									
b) Available for sale:	8,968,631	13,741,761	17,355,960	20,158,568	8,968,631	13,741,761	17,355,960	20,158,568									
a. Kenya Government securities	8,968,631	13,741,761	17,355,960	20,158,568	8,968,631	13,741,761	17,355,960	20,158,568									
b. Other securities	-	-	-	-	-	-	-	-									
6 Deposits and balances due from local banking institutions	175,019	1,144,163	193,218	292,409	175,019	1,144,163	193,218	292,409									
7 Deposits and balances due from banking institutions abroad	335,309	109,136	390,060	357,875	335,309	109,136	390,060	357,875									
8 Tax recoverable	219,970	219,346	215,964	218,725	362,184	372,751	358,122	365,281									
9 Loans and advances to customers (net)	37,916,739	39,797,555	39,787,117	39,806,384	37,916,739	38,861,015	38,874,411	38,937,907									
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-									
11 Investments in associates	-	-	-	-	-	-	-	-									
12 Investments in subsidiary companies	-	-	-	-	-	-	-	-									
13 Investment in joint ventures	189,558	190,970	190,970	190,733	1,751,749	1,668,362	1,712,330	1,756,388									
14 Investment properties	810,000	810,000	810,000	810,000	1,885,000	1,905,000	1,905,000	1,905,000									
15 Property and equipment	825,800	837,782	833,922	852,168	854,602	872,546	876,149	893,767									
16 Prepaid operating lease rentals	-	-	-	-	-	-	-	-									
17 Intangible assets	295,419	307,996	306,345	320,715	300,452	316,318	314,340	328,538									
18 Deferred tax asset	1,457,963	1,404,816	1,315,887	1,152,118	1,689,627	1,654,454	1,547,088	1,401,756									
19 Retirement benefit asset	-	-	-	-	-	-	-	-									
20 Other assets	4,037,675	3,377,214	3,402,301	3,464,450	3,622,497	3,882,288	3,927,582	3,782,275									
21 TOTAL ASSETS	61,115,498	67,560,727	70,751,066	74,353,356	63,745,223	70,147,782	73,403,582	76,908,975									
B. LIABILITIES																	
22 Balances due to Central Bank of Kenya	2,005,939	-	-	-	-	-	-	-									
23 Customer deposits	45,210,128	47,883,285	50,266,739	52,642,893	45,028,280	47,470,795	50,112,001	52,498,628									
24 Deposits and balances due from local banking institutions	606,635	388,105	919,529	-	607,841	388,105	919,529	-									
25 Deposits and balances due from foreign banking institutions	-	-	-	-	-	-	-	-									
26 Other money market deposits	-	-	-	-	-	-	-	-									
27 Borrowed funds	3,077,916	2,743,820	2,627,274	4,224,447	3,077,916	2,743,820	2,627,274	4,224,447									
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-									
29 Tax payable	-	-	-	-	-	-	-	-									
30 Dividends payable	-	-	-	-	-	246	246	246									
31 Deferred tax liability	-	-	-	-	-	486	903	903									
32 Retirement benefit liability	-	-	-	-	-	-	-	-									
33 Other liabilities	1,632,613	1,751,033	1,693,262	1,756,159	3,708,142	3,862,246	3,577,041	3,431,760									
34 TOTAL LIABILITIES	52,533,231	52,766,243	55,506,806	58,623,499	54,428,850	54,466,115	57,236,994	60,155,984									
C. SHAREHOLDERS' FUNDS																	
35 Paid up /Assigned capital	5,090,000	10,820,000	10,820,000	10,820,000	1,923,071	9,427,440	9,427,440	9,427,440									
36 Share premium/(discount)	3,513,662	3,513,662	3,513,662	3,513,662	4,343,512	2,649,338	2,649,338	2,649,338									
37 Revaluation reserves	610,667	610,666	610,666	610,666	610,667	1,312,129	1,312,129	1,312,129									
38 Retained earnings/Accumulated losses	(5,659,972)	(5,115,436)	(4,910,781)	(4,636,761)	(3,09,254)	(2,691,839)	(2,452,041)	(2,077,212)									
39 Statutory loan loss reserves	5,167,524	4,808,520	4,846,140	4,818,231	5,167,523	4,808,520	4,846,140	4,818,231									
40 Other Reserves	(139,614)	157,072	364,573	604,058	(120,608)	176,079	383,581	623,066									
41 Proposed dividends	-	-	-	-	-	-	-	-									
42 Capital grants	-	-	-	-	-	-	-	-									
43 TOTAL SHAREHOLDERS' FUNDS	8,582,267	14,794,484	15,244,260	15,729,857	9,316,373	15,681,667	16,166,587	16,752,991									
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	61,115,498	67,560,727	70,751,066	74,353,356	63,745,223	70,147,782	73,403,582	76,908,975									
II STATEMENT OF COMPREHENSIVE INCOME	Bank				Group				III OTHER DISCLOSURES	Bank				Group			
	30th June 2024 UnAudited (Ksh'000)	31st Dec. 2024 Audited (Ksh'000															