

STATEMENT OF FINANCIAL POSITION	BANK					GROUP				
	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024
	KShs '000	KShs '000	KShs '000	KShs '000	KShs '000	KShs '000	KShs '000	KShs '000	KShs '000	KShs '000
	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
ASSETS										
Cash (both local and foreign)	3,645,177	3,157,377	3,171,583	4,166,406	3,462,008	3,645,177	3,157,377	3,171,583	4,166,406	3,462,008
Balances due from Central Bank of Kenya	19,635,686	12,159,513	24,948,897	28,173,143	17,618,774	19,635,686	12,159,513	24,948,897	28,173,143	17,618,774
Kenya Government and other securities held for dealing purposes	11,783,746	10,524,029	3,152,584	774,509	2,719,879	11,783,746	10,524,029	3,152,584	774,509	2,719,879
Financial assets at fair value through profit and loss	627,385	566,688	1,399,696	3,275,741	2,397,155	627,385	566,688	1,399,696	3,275,741	2,397,155
Investment Securities:										
a) Amortised cost:										
i. Kenya Government securities	-	-	-	-	-	-	-	-	-	-
ii. Other securities	-	-	-	-	-	-	-	-	-	-
b) Fair value through other comprehensive income (FVOCI)										
i. Kenya Government securities	94,391,979	92,550,760	92,546,047	92,911,506	65,388,336	94,391,979	92,550,760	92,546,047	92,911,506	65,388,336
ii. Other securities	2,578,153	5,159,495	5,109,531	5,091,207	2,487,588	2,578,153	5,159,495	5,109,531	5,091,207	2,487,588
Deposits and balances due from local banking institutions	6,946,879	-	10,518,949	500,151	5,172,172	6,946,879	-	10,518,949	500,151	5,172,172
Deposits and balances due from banking institutions abroad	354,147	556,837	3,610,615	657,492	1,403,862	354,147	556,837	3,610,615	657,492	1,403,862
Tax recoverable	1,930,017	2,291,243	917,349	961,104	885,026	2,053,005	2,413,150	1,023,178	1,080,212	989,983
Loans and advances to customers (net)	146,395,275	152,205,456	137,859,438	151,647,379	151,282,200	146,395,275	152,205,456	137,859,438	151,647,379	151,282,200
Balances due from banking institutions in the group	78,881,214	74,944,980	81,108,301	79,428,275	100,701,732	79,003,894	74,520,651	80,931,240	78,564,954	100,097,678
Investments in associates	-	-	-	-	-	-	-	-	-	-
Investments in subsidiary companies	145,243	145,243	145,243	145,243	145,243	-	-	-	-	-
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-	-	-	-	-
Property and equipment	3,380,834	3,439,117	3,441,657	3,471,552	3,499,179	3,380,834	3,439,117	3,441,657	3,471,552	3,499,179
Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
Intangible assets	5,564,788	5,739,810	5,706,787	5,516,312	5,624,617	5,564,788	5,739,810	5,706,787	5,516,312	5,624,617
Deferred tax asset	2,545,674	2,412,894	1,869,386	2,276,221	3,026,244	2,620,321	2,473,290	1,915,424	2,382,115	3,088,604
Retirement benefit asset	-	-	-	-	6,980	-	-	-	-	6,980
Other assets	5,311,781	6,496,184	6,799,634	6,209,627	5,571,464	5,454,379	6,623,442	6,920,779	6,361,410	5,703,511
TOTAL ASSETS	384,117,978	372,349,626	382,305,697	385,205,868	371,392,459	384,435,648	372,089,615	382,256,405	384,574,089	370,942,526
LIABILITIES										
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-
Customer deposits	283,428,922	290,589,584	285,213,531	295,690,089	284,416,734	283,428,922	290,589,584	285,213,531	295,690,089	284,416,734
Deposits and balances due to local banking institutions	6,061,912	5,897	9,192	75,541	28,342	6,061,912	5,897	9,192	75,541	28,342
Deposits and balances due to foreign banking institutions	117,757	412,960	1,038,487	231,321	332,101	117,757	412,960	1,038,487	231,321	332,101
Other money market deposits	-	-	-	-	-	-	-	-	-	-
Borrowed funds	-	-	-	-	-	-	-	-	-	-
Balances due to banking institutions in the group	20,130,856	8,882,606	12,138,062	9,174,388	7,220,031	19,494,251	8,181,159	11,163,961	8,087,854	6,204,292
Tax payable	-	-	2,549,402	1,587,139	1,731,460	86,421	17,551	2,789,860	1,742,437	1,937,919
Dividends payable	4,367,710	-	-	152,560	3,283,589	4,367,710	-	-	152,560	3,283,589
Deferred tax liability	-	-	-	-	-	-	-	-	-	-
Retirement benefit liability	35,905	35,250	34,439	33,960	-	35,905	35,250	34,439	33,960	-
Other liabilities	7,034,515	7,218,495	5,897,597	6,757,765	8,166,233	7,063,909	7,247,970	5,917,350	6,784,207	8,204,129
TOTAL LIABILITIES	321,177,577	307,144,792	306,880,710	313,702,763	305,178,490	320,656,787	306,490,371	306,166,820	312,797,969	304,407,106
SHAREHOLDERS' FUNDS										
Paid up/assigned capital	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253
Share premium/(discount)	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427
Revaluation reserves	568,005	717,511	719,588	721,665	723,769	568,005	717,511	719,588	721,665	723,769
Retained earnings/(accumulated losses)	49,684,124	47,982,113	47,884,019	43,415,503	53,242,985	50,522,584	48,376,523	48,548,617	43,688,518	53,564,436
Statutory loan loss reserves	-	297,258	-	-	-	-	297,258	-	-	-
Other reserves (fair value)	678,166	1,115,277	823,864	1,288,308	296,806	678,166	1,115,277	823,864	1,288,308	296,806
Proposed dividends	-	3,106,114	14,064,702	14,064,702	-	-	3,106,114	14,064,702	14,064,702	-
Capital grants	2,048,426	2,024,881	1,971,134	2,051,247	1,988,729	2,048,426	2,024,881	1,971,134	2,051,247	1,988,729
TOTAL SHAREHOLDERS' FUNDS	62,940,401	65,204,834	75,424,987	71,503,105	66,213,969	63,778,861	65,599,244	76,089,585	71,776,120	66,535,420
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	384,117,978	372,349,626	382,305,697	385,205,868	371,392,459	384,435,648	372,089,615	382,256,405	384,574,089	370,942,526
STATEMENT OF COMPREHENSIVE INCOME										
INTEREST INCOME										
Loans and advances	13,619,094	9,405,434	5,007,210	22,829,270	17,318,311	13,619,094	9,405,434	5,007,210	22,829,270	17,318,311
Government securities	8,713,109	6,059,415	3,440,393	9,755,403	6,677,861	8,713,109	6,059,415	3,440,393	9,755,403	6,677,861
Deposits and placements with banking institutions	2,803,237	1,750,252	846,220	6,231,011	5,053,902	2,803,237	1,750,252	846,220	6,231,011	5,053,902
Other interest income	-	-	-	-	-	-	-	-	-	-
Total interest income	25,135,440	17,215,101	9,293,823	38,815,684	29,050,074	25,135,440	17,215,101	9,293,823	38,815,684	29,050,074
INTEREST EXPENSES										
Customer deposits	2,668,381	1,777,243	1,026,039	4,550,504	3,269,911	2,656,614	1,770,804	1,024,927	4,528,008	3,252,877
Deposits and placements from banking institutions	146,711	104,416	48,599	300,439	270,839	146,711	104,416	48,599	300,439	270,839
Other interest expenses	59,858	38,801	12,653	721,934	687,695	59,858	38,801	12,653	721,934	687,695
Total interest expenses	2,874,950	1,920,460	1,087,291	5,572,877	4,228,445	2,863,183	1,914,021	1,086,179	5,550,381	4,211,411
NET INTEREST INCOME/(LOSS)	22,260,490	15,294,641	8,206,532	33,242,807	24,821,629	22,272,257	15,301,080	8,207,644	33,265,303	24,838,663
NON-INTEREST INCOME										
Fees and commissions on loans and advances	194,778	135,324	63,922	237,448	181,129	194,778	135,324	63,922	237,448	181,129
Other fees and commissions	2,880,067	1,919,861	946,097	4,607,223	3,839,410	4,917,149	3,212,901	1,598,025	6,425,911	5,308,970
Foreign exchange trading income/(loss)	2,743,885	1,991,624	1,031,841	8,266,151	6,682,470	2,743,885	1,991,624	1,031,841	8,266,151	6,682,470
Dividend income	582,501	582,501	-	886,267	659,094	-	-	-	-	-
Other (loss)/income	2,301,471	1,445,482	696,077	2						