

STATEMENT OF FINANCIAL POSITION		BANK					GROUP					OTHER DISCLOSURES		BANK					
		30.09.2025 KShs'000 Un-audited	30.06.2025 KShs'000 Un-audited	31.03.2025 KShs'000 Un-audited	31.12.2024 KShs'000 Audited	30.09.2024 KShs'000 Un-audited	30.06.2025 KShs'000 Un-audited	31.03.2025 KShs'000 Un-audited	31.12.2024 KShs'000 Audited	30.09.2024 KShs'000 Un-audited			30.09.2025 KShs'000 Un-audited	30.06.2025 KShs'000 Un-audited	31.03.2025 KShs'000 Un-audited	31.12.2024 KShs'000 Audited	30.09.2024 KShs'000 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		-	-	-	-	-	-	-	-	-	-								
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		-	-	-	-	-	-	-	-	-	-								
Deposits and balances due to local banking institutions		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 foreign banking institutions		6,061,912	5,897	9,192	75,541	28,342	6,061,912	5,897	9,192	75,541	28,342								
Other money market deposits		117,757	412,960	1,038,487	231,321	332,101	117,757	412,960	1,038,487	231,321	332,101								
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		-	-	-	-	-	-	-	-	-	-								
Dividends payable		4,367,710	-	2,549,402	1,587,139	1,731,460	86,421	17,551	2,789,860	1,742,437	1,937,919								
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	312,79									