

STATEMENT OF FINANCIAL POSITION		BANK				GROUP				OTHER DISCLOSURES		BANK			
		30.06.2025 KShs '000	31.03.2025 KShs '000	31.12.2024 KShs '000	30.06.2024 KShs '000	30.06.2025 KShs '000	31.03.2025 KShs '000	31.12.2024 KShs '000	30.06.2024 KShs '000			30.06.2025 KShs '000	31.03.2025 KShs '000	31.12.2024 KShs '000	30.06.2024 KShs '000
<b>ASSETS</b>															
Cash (both local and foreign)		3,157,377	3,171,583	4,166,406	3,103,942	3,157,377	3,171,583	4,166,406	3,103,942			9,588,968	12,212,043	12,018,504	13,583,964
Balances due from Central Bank of Kenya		12,159,513	24,948,897	28,173,143	10,260,289	12,159,513	24,948,897	28,173,143	10,260,289			3,648,877	4,252,295	4,456,964	4,971,554
Kenya Government and other securities held for dealing purposes		10,524,029	3,152,584	774,509	9,551,979	10,524,029	3,152,584	774,509	9,551,979			5,940,091	7,959,748	7,561,540	8,612,410
Financial assets at fair value through profit and loss		566,688	1,399,696	3,275,741	4,834,340	566,688	1,399,696	3,275,741	4,834,340			4,157,576	5,359,069	5,376,413	6,593,006
Investment Securities:												1,782,515	2,600,679	2,185,127	2,019,404
a) Amortised cost:												1,366,195	2,122,754	1,657,650	2,127,732
i. Kenya Government securities		-	-	-	-	-	-	-	-			416,320	477,925	527,477	-
ii. Other securities		-	-	-	-	-	-	-	-						
b) Fair value through other comprehensive income (FVOCI)		92,550,760	92,546,047	92,911,506	62,074,969	92,550,760	92,546,047	92,911,506	62,074,969			85,776	84,415	48,259	20,394
i. Kenya Government securities		5,159,495	5,109,531	5,091,207	-	5,159,495	5,109,531	5,091,207	-			6,220,710	6,274,339	6,361,555	6,356,817
ii. Other securities		-	10,518,949	500,151	-	-	10,518,949	500,151	-			6,306,486	6,358,754	6,409,814	6,377,211
Deposits and balances due from local banking institutions		556,837	3,610,615	657,492	528,491	556,837	3,610,615	657,492	528,491						
Deposits and balances due from banking institutions abroad		2,291,243	917,349	961,104	879,013	2,413,150	1,023,178	1,080,212	978,687						
Tax recoverable		152,205,456	137,859,438	151,647,379	149,309,000	152,205,456	137,859,438	151,647,379	149,309,000						
Loans and advances to customers (net)		74,944,980	81,108,301	79,428,275	117,201,279	74,520,651	80,931,240	78,564,954	117,320,066						
Balances due from banking institutions in the group															
Investments in associates															
Investments in subsidiary companies		145,243	145,243	145,243	145,243	-	-	-	-						
Investments in joint ventures		-	-	-	-	-	-	-	-						
Investment properties		-	-	-	-	-	-	-	-						
Property and equipment		3,439,117	3,441,657	3,471,552	3,463,398	3,439,117	3,441,657	3,471,552	3,463,398						
Prepaid lease rentals		-	-	-	-	-	-	-	-						
Intangible assets		5,739,810	5,706,787	5,516,312	5,338,843	5,739,810	5,706,787	5,516,312	5,338,843						
Deferred tax asset		2,412,894	1,869,386	2,276,221	3,191,967	2,473,290	1,915,424	2,382,115	3,260,054						
Retirement benefit asset		-	-	-	-	-	-	-	8,101						
Other assets		6,496,184	6,799,634	6,209,627	7,138,798	6,623,442	6,920,779	6,361,410	7,251,479						
<b>TOTAL ASSETS</b>		<b>372,349,626</b>	<b>382,305,697</b>	<b>385,205,868</b>	<b>377,029,652</b>	<b>372,089,615</b>	<b>382,256,405</b>	<b>384,574,089</b>	<b>377,283,638</b>						
<b>LIABILITIES</b>															
Balances due to Central Bank of Kenya		-	-	-	17,042,288	-	-	-	17,042,288						
Customer deposits		290,589,584	285,213,531	295,690,089	276,402,120	290,589,584	285,213,531	295,690,089	276,402,120						
Deposits and balances due to local banking institutions		5,897	9,192	75,541	56,091	5,897	9,192	75,541	56,091						
Deposits and balances due to foreign banking institutions		412,960	1,038,487	231,321	568,548	412,960	1,038,487	231,321	568,548						
Other money market deposits		-	-	-	-	-	-	-	-						
Borrowed funds															
Balances due to banking institutions in the group		8,882,606	12,138,062	9,174,388	9,768,676	8,181,159	11,163,961	8,087,854	9,033,471						
Tax payable		-	2,549,402	1,587,139	1,135,288	17,551	2,789,860	1,742,437	1,246,530						
Dividends payable		-	-	152,560	179,885	-	-	152,560	179,885						
Deferred tax liability		-	-	-	-	-	-	-	-						
Retirement benefit liability		35,250	34,439	33,960	-	35,250	34,439	33,960	-						
Other liabilities		7,218,495	5,897,597	6,757,765	8,623,958	7,247,970	5,917,350	6,784,207	8,643,374						
<b>TOTAL LIABILITIES</b>		<b>307,144,792</b>	<b>306,880,710</b>	<b>313,702,763</b>	<b>313,776,854</b>	<b>306,490,371</b>	<b>306,166,820</b>	<b>312,797,969</b>	<b>313,172,307</b>						
<b>SHAREHOLDERS' FUNDS</b>															
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						
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						
Revaluation reserves		717,511	719,588	721,665	725,874	717,511	719,588	721,665	725,874						
Retained earnings/(accumulated losses)		47,982,113	47,884,019	43,415,503	47,139,656	48,376,523	48,548,617	43,688,518	47,998,189						
Statutory loan loss reserves		297,258	-	-	-	297,258	-	-	-						
Other reserves (fair value)		1,115,277	823,864	1,288,308	344,343	1,115,277	823,864	1,288,308	344,343						
Proposed dividends		3,106,114	14,064,702	14,064,702	3,106,575	3,106,114	14,064,702	14,064,702	3,106,575						
Capital grants		2,024,881	1,971,134	2,051,247	1,972,670	2,024,881	1,971,134	2,051,247	1,972,670						
<b>TOTAL SHAREHOLDERS' FUNDS</b>		<b>65,204,834</b>	<b>75,424,987</b>	<b>71,503,105</b>	<b>63,252,798</b>	<b>65,599,244</b>	<b>76,089,585</b>	<b>71,776,120</b>	<b>64,111,331</b>						
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>		<b>372,349,626</b>	<b>382,305,697</b>	<b>385,205,868</b>	<b>377,029,652</b>	<b>372,089,615</b>	<b>382,256,405</b>	<b>384,574,089</b>	<b>377,283,638</b>						
<b>STATEMENT OF COMPREHENSIVE INCOME</b>															
<b>INTEREST INCOME</b>															
Loans and advances		9,405,434	5,007,210	22,829,270	11,494,225	9,405,434	5,007,210	22,829,270	11,494,225						
Government securities		6,059,415	3,440,393	9,755,403	4,266,288	6,059,415	3,440,393	9,755,403	4,266,288						
Deposits and placements with banking institutions		1,750,252	846,220	6,231,011	3,468,360	1,750,252	846,220	6,231,011	3,468,360						
Other interest income		-													