

STATEMENT OF FINANCIAL POSITION	BANK						GROUP			OTHER DISCLOSURES		BANK		
	31.03.2025 KShs. '000 Un-audited	31.12.2024 KShs. '000 Audited	31.03.2024 KShs. '000 Un-audited	31.03.2025 KShs. '000 Un-audited	31.12.2024 KShs. '000 Audited	31.03.2024 KShs. '000 Un-audited	1) NON-PERFORMING LOANS AND ADVANCES		31.03.2025 KShs. '000 Un-audited	31.12.2024 KShs. '000 Audited	31.03.2024 KShs. '000 Un-audited			
							a) Gross non-performing loans and advances		12,212,043	12,018,504	16,525,239			
ASSETS							b) Less: Interest in suspense		4,252,295	4,456,964	6,059,830			
Cash (both local and foreign)	3,171,583	4,166,406	3,078,939	3,171,583	4,166,406	3,078,939	c) Net non-performing loans and advances (a-b)		7,959,748	7,561,540	10,465,409			
Balances due from Central Bank of Kenya	24,948,897	28,173,143	16,792,722	24,948,897	28,173,143	16,792,722	d) Less: loan loss provisions		5,359,069	5,376,413	7,777,095			
Kenya Government and other securities held for dealing purposes	3,152,584	774,509	18,617,201	3,152,584	774,509	18,617,201	e) Net non-performing loans (c-d)		2,600,679	2,185,127	2,688,314			
Financial assets at fair value through profit and loss	1,399,696	3,275,741	4,928,306	1,399,696	3,275,741	4,928,306	f) Realizable value of securities		2,122,754	1,657,650	2,301,761			
Investment Securities:							g) Net NPLs exposure (e-f)		477,925	527,477	386,553			
a) Amortised cost:														
i. Kenya Government securities	-	-	-	-	-	-								
ii. Other securities	-	-	-	-	-	-								
b) Fair value through other comprehensive income (FVOCI)														
i. Kenya Government securities	92,546,047	92,911,506	50,340,754	92,546,047	92,911,506	50,340,754								
ii. Other securities	5,109,531	5,091,207	-	5,109,531	5,091,207	-								
Deposits and balances due from local banking institutions	10,518,949	500,151	8,826,708	10,518,949	500,151	8,826,708								
Deposits and balances due from banking institutions abroad	3,610,615	657,492	346,446	3,610,615	657,492	346,446								
Tax recoverable	917,349	961,104	1,060,570	1,023,178	1,080,212	1,198,928								
Loans and advances to customers (net)	137,859,438	151,647,379	153,576,269	137,859,438	151,647,379	153,576,269								
Balances due from banking institutions in the group	81,108,301	79,428,275	117,622,219	80,931,240	78,564,954	117,221,307								
Investments in associates	-	-	-	-	-	-								
Investments in subsidiary companies	145,243	145,243	145,243	-	-	-								
Investments in joint ventures	-	-	-	-	-	-								
Investment properties	-	-	-	-	-	-								
Property and equipment	3,441,657	3,471,552	3,269,431	3,441,657	3,471,552	3,269,431								
Prepaid lease rentals	-	-	-	-	-	-								
Intangible assets	5,706,787	5,516,312	5,500,734	5,706,787	5,516,312	5,500,734								
Deferred tax asset	1,869,386	2,276,221	2,136,277	1,915,424	2,382,115	2,187,459								
Retirement benefit asset	-	-	-	-	-	-								
Other assets	6,799,634	6,209,627	5,352,324	6,920,779	6,361,410	5,455,746								
TOTAL ASSETS	382,305,697	385,205,868	391,594,143	382,256,405	384,574,089	391,340,950								
LIABILITIES														
Balances due to Central Bank of Kenya	-	-	-	-	-	-								
Customer deposits	285,213,531	295,690,089	306,007,528	285,213,531	295,690,089	306,007,528								
Deposits and balances due to local banking institutions	9,192	75,541	61,037	9,192	75,541	61,037								
Deposits and balances due to foreign banking institutions	1,038,487	231,321	221,432	1,038,487	231,321	221,432								
Other money market deposits	-	-	-	-	-	-								
Borrowed funds	-	-	-	-	-	-								
Balances due to banking institutions in the group	12,138,062	9,174,388	5,707,383	11,163,961	8,087,854	4,707,688								
Tax payable	2,549,402	1,587,139	765,125	2,789,860	1,742,437	910,527								
Dividends payable	-	152,560	180,449	-	152,560	180,449								
Deferred tax liability	-	-	-	-	-	-								
Retirement benefit liability	34,439	33,960	52,030	34,439	33,960	52,030								
Other liabilities	5,897,597	6,757,765	11,220,331	5,917,350	6,784,207	11,236,030								
TOTAL LIABILITIES	306,880,710	313,702,763	324,215,315	306,166,820	312,797,969	323,376,721								
SHAREHOLDERS' FUNDS														
Paid up/assigned capital	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								
Revaluation reserves	719,588	721,665	727,978	719,588	721,665	727,978								
Retained earnings/(accumulated losses)	47,884,019	43,415,503	45,851,574	48,548,617	43,688,518	46,436,975								
Statutory loan loss reserves	-	-	-	-	-	-								
Other reserves (fair value)	823,864	1,288,308	104,306	823,864	1,288,308	104,306								
Proposed dividends	14,064,702	14,064,702	8,775,254	14,064,702	14,064,702	8,775,254								
Capital grants	1,971,134	2,051,247	1,958,036	1,971,134	2,051,247	1,958,036								
TOTAL SHAREHOLDERS' EQUITY	75,424,987	71,503,105	67,378,828	76,089,585	71,776,120	67,964,229								
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	382,305,697	385,205,868	391,594,143	382,256,405	384,574,089	391,340,950								
STATEMENT OF COMPREHENSIVE INCOME														
INTEREST INCOME														
Loans and advances	5,007,210	22,829,270	5,730,196	5,007,210	22,829,270	5,730,196								
Government securities	3,440,393	9,755,403	2,030,901	3,440,393	9,755,403	2,030,901								
Deposits and placements with banking institutions	846,220	6,231,011	1,760,889	846,220	6,231,011	1,760,889								
Other interest income	-	-	-	-	-	-								
Total interest income	9,293,823	38,815,684	9,521,986	9,293,823	38,815,684	9,521,986								
INTEREST EXPENSES														
Customer deposits	1,026,039	4,550,504	1,095,551	1,024,927	4,528,008	1,089,873								
Deposits and placements from banking institutions	48,599	300,439	61,529	48,599	300,439	61,529								
Other interest expenses	12,653	721,934	97,986	12,653	721,934	97,986								
Total interest expenses	1,087,291	5,572,877	1,255,066	1,086,179	5,550,381	1,249,388								
NET INTEREST INCOME/(LOSS)	8,206,532	33,242,807	8,266,920	8,207,644	33,265,303	8,272,598								
NON-INTEREST INCOME														
Fees and commissions on loans and advances	63,922	237,448	64,388	63,922	237,448	64,388								
Other fees and commissions	946,097	4,607,223	1,109,311	1,598,025	6,425,911	1,650,596								
Foreign exchange trading income/(loss)	1,031,841	8,266,151	2,525,490	1,031,841	8,266,151	2,525,490								
Dividend income	-	886,267	-	-	-	-								
Other income	696,077	2,482,272	551,477	696,077	2,482,272	551,477								
Total non-interest income	2,737,937	16,479,361	4,250,666	3,389,865	17,411,782	4,791,951								
TOTAL OPERATING INCOME	10,944,469	49,7												