

STATEMENT OF FINANCIAL POSITION		BANK					GROUP					OTHER DISCLOSURES		BANK				
		30.09.2024 KShs '000 Un-audited	30.06.2024 KShs '000 Un-audited	31.03.2024 KShs '000 Un-audited	31.12.2023 KShs '000 Audited	30.09.2023 KShs '000 Un-audited	30.09.2024 KShs '000 Un-audited	30.06.2024 KShs '000 Un-audited	31.03.2024 KShs '000 Un-audited	31.12.2023 KShs '000 Audited	30.09.2023 KShs '000 Un-audited		30.09.2024 KShs '000 Un-audited	30.06.2024 KShs '000 Un-audited	31.03.2024 KShs '000 Un-audited	31.12.2023 KShs '000 Audited	30.09.2023 KShs '000 Un-audited	
ASSETS																		
Cash (both local and foreign)		3,462,008	3,103,942	3,078,939	3,996,876	3,381,316	3,462,008	3,103,942	3,078,939	3,996,876	3,381,316							
Balances due from Central Bank of Kenya		17,618,774	10,260,289	16,792,722	38,904,879	25,875,192	17,618,774	10,260,289	16,792,722	38,904,879	25,875,192							
Kenya Government and other securities held for dealing purposes		2,719,879	9,551,979	18,617,201	5,740,496	2,022,712	2,719,879	9,551,979	18,617,201	5,740,496	2,022,712							
Financial assets at fair value through profit and loss		2,397,155	4,834,340	4,928,306	953,023	721,638	2,397,155	4,834,340	4,928,306	953,023	721,638							
Investment Securities:																		
a) Amortized cost:																		
i. Kenya Government securities		-	-	-	-	-	-	-	-	-	-							
ii. Other securities		-	-	-	-	-	-	-	-	-	-							
b) Fair value through other comprehensive income (FVOCI)		65,388,336	62,074,969	50,340,754	63,834,200	53,609,250	65,388,336	62,074,969	50,340,754	63,834,200	53,609,250							
i. Kenya Government securities		2,487,588	-	8,826,708	3,339,369	5,003,370	2,487,588	-	8,826,708	3,339,369	5,003,370							
ii. Other securities		-	-	-	-	-	-	-	-	-	-							
Deposits and balances due from local banking institutions		5,172,172	-	-	-	-	-	-	-	-	-							
Deposits and balances due from banking institutions abroad		1,403,862	528,491	346,446	618,409	688,888	1,403,862	528,491	346,446	618,409	688,888							
Tax recoverable		885,026	879,013	1,060,570	1,052,843	2,251,084	989,983	978,687	1,198,928	1,185,327	2,397,748							
Loans and advances to customers (net)		151,282,200	149,309,000	153,576,269	163,161,777	143,570,810	151,282,200	149,309,000	153,576,269	163,161,777	143,570,810							
Balances due from banking institutions in the group		100,701,732	117,201,279	117,622,219	129,675,405	117,081,475	100,097,678	117,320,066	117,221,307	129,253,610	117,020,071							
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		3,499,179	3,463,398	3,269,431	3,168,118	3,101,377	3,499,179	3,463,398	3,269,431	3,168,118	3,101,377							
Prepaid lease rentals		-	-	-	-	-	-	-	-	-	-							
Intangible assets		5,624,617	5,338,843	5,500,734	5,016,586	4,639,020	5,624,617	5,338,843	5,500,734	5,016,586	4,639,020							
Deferred tax asset		3,026,244	3,191,967	2,136,277	3,624,168	3,128,380	3,088,604	3,260,054	2,187,459	3,664,743	3,199,854							
Retirement benefit asset		6,980	8,101	-	-	-	6,980	8,101	-	-	-							
Other assets		5,571,464	7,138,798	5,352,324	6,047,186	4,372,352	5,703,511	7,251,479	5,455,746	6,124,762	4,485,342							
TOTAL ASSETS		371,392,459	377,029,652	391,594,143	429,278,578	369,592,107	370,942,526	377,283,638	391,340,950	428,962,175	369,716,588							
LIABILITIES																		
Balances due to Central Bank of Kenya		-	17,042,288	-	-	-	-	-	-	-	-							
Customer deposits		284,416,734	276,402,120	306,007,528	342,853,241	298,833,992	284,416,734	276,402,120	306,007,528	342,853,241	298,833,992							
Deposits and balances due to local banking institutions		28,342	56,091	61,037	41,674,441	69,509	28,342	56,091	61,037	41,674,441	69,509							
Deposits and balances due to foreign banking institutions		332,101	568,548	221,432	159,604	232,413	332,101	568,548	221,432	159,604	232,413							
Other money market deposits		-	-	-	-	-	-	-	-	-	-							
Borrowed funds		-	-	-	-	-	-	-	-	-	-							
Balances due to banking institutions in the group		7,220,031	9,768,676	5,707,383	10,368,876	4,305,211	6,204,292	9,033,471	4,707,688	9,757,711	3,812,691							
Tax payable		1,731,460	1,135,288	765,125	-	-	-	1,937,919	1,246,530	910,527	-							
Dividends payable		3,283,589	179,885	180,449	182,320	204,472	3,283,589	179,885	180,449	182,320	204,472							
Deferred tax liability		-	-	-	-	-	-	-	-	-	-							
Retirement benefit liability		-	-	52,030	48,892	46,542	-	-	-	52,030	48,892	46,542						
Other liabilities		8,166,233	8,623,958	11,220,331	10,239,896	6,786,040	8,204,129	8,643,374	11,236,030	10,260,699	6,802,490							
TOTAL LIABILITIES		305,178,490	313,776,854	324,215,315	368,020,270	310,478,179	304,407,106 </											