

STATEMENT OF FINANCIAL POSITION		BANK				GROUP				OTHER DISCLOSURES		BANK			
		30.06.2024 KShs '000	31.03.2024 KShs '000	31.12.2023 KShs '000	30.06.2023 KShs '000	30.06.2024 KShs '000	31.03.2024 KShs '000	31.12.2023 KShs '000	30.06.2023 KShs '000		30.06.2024 KShs '000	31.03.2024 KShs '000	31.12.2023 KShs '000	30.06.2023 KShs '000	
ASSETS															
Cash (both local and foreign)		3,103,942	3,078,939	3,996,876	3,652,960	3,103,942	3,078,939	3,996,876	3,652,960		13,583,964	16,525,239	17,221,384	23,796,136	
Balances due from Central Bank of Kenya		10,260,289	16,792,722	38,904,879	9,886,203	10,260,289	16,792,722	38,904,879	9,886,203		4,971,554	6,059,830	6,352,421	9,685,559	
Kenya Government and other securities held for dealing purposes		9,551,979	18,617,201	5,740,496	1,385,790	9,551,979	18,617,201	5,740,496	1,385,790		8,612,410	10,465,409	10,868,963	14,110,577	
Financial assets at fair value through profit and loss		4,834,340	4,928,306	953,023	745,304	4,834,340	4,928,306	953,023	745,304		6,593,006	7,777,095	7,691,983	10,499,341	
Investment Securities:											2,019,404	2,688,314	3,176,980	3,611,236	
a) Amortised cost:											2,127,732	2,301,761	2,519,118	2,103,897	
i. Kenya Government securities		-	-	-	-	-	-	-	-		-	386,553	657,862	1,507,339	
ii. Other securities		-	-	-	-	-	-	-	-						
b) Fair value through other comprehensive income (FVOCI)		62,074,969	50,340,754	63,834,200	69,300,569	62,074,969	50,340,754	63,834,200	69,300,569		20,394	26,357	26,678	26,491	
i. Kenya Government securities		-	-	-	-	-	-	-	-		6,356,817	6,235,341	6,311,107	6,202,097	
ii. Other securities		-	-	-	-	-	-	-	-		6,377,211	6,261,698	6,337,785	6,228,588	
Deposits and balances due from local banking institutions		-	8,826,708	3,339,369	2,800,771	-	8,826,708	3,339,369	2,800,771						
Deposits and balances due from banking institutions abroad		528,491	346,446	618,409	982,154	528,491	346,446	618,409	982,154						
Tax recoverable		879,013	1,060,570	1,052,843	2,737,287	978,687	1,198,928	1,185,327	2,876,324						
Loans and advances to customers (net)		149,309,000	153,576,269	163,161,777	145,444,151	149,309,000	153,576,269	163,161,777	145,444,151						
Balances due from banking institutions in the group		117,201,279	117,622,219	129,675,405	109,544,892	117,320,066	117,221,307	129,253,610	109,369,561						
Investments in associates															
Investments in subsidiary companies		145,243	145,243	145,243	145,243	-	-	-	-						
Investments in joint ventures		-	-	-	-	-	-	-	-						
Investment properties		-	-	-	-	-	-	-	-						
Property and equipment		3,463,398	3,269,431	3,168,118	3,120,460	3,463,398	3,269,431	3,168,118	3,120,460						
Prepaid lease rentals		-	-	-	-	-	-	-	-						
Intangible assets		5,338,843	5,500,734	5,016,586	4,743,991	5,338,843	5,500,734	5,016,586	4,743,991						
Deferred tax asset		3,191,967	2,136,277	3,624,168	2,616,707	3,260,054	2,187,459	3,664,743	2,685,188						
Retirement benefit asset		8,101	-	-	-	8,101	-	-	-						
Other assets		7,138,798	5,352,324	6,047,186	4,601,897	7,251,479	5,455,746	6,124,762	4,683,803						
TOTAL ASSETS		377,029,652	391,594,143	429,278,578	361,708,379	377,283,638	391,340,950	428,962,175	361,677,229						
LIABILITIES															
Balances due to Central Bank of Kenya		17,042,288	-	-	5,989,102	17,042,288	-	-	5,989,102						
Customer deposits		276,402,120	306,007,528	342,853,241	283,668,419	276,402,120	306,007,528	342,853,241	283,668,419						
Deposits and balances due to local banking institutions		56,091	61,037	4,167,441	2,595,714	56,091	61,037	4,167,441	2,595,714						
Deposits and balances due to foreign banking institutions		568,548	221,432	159,604	687,255	568,548	221,432	159,604	687,255						
Other money market deposits		-	-	-	-	-	-	-	-						
Borrowed funds		-	-	-	-	-	-	-	-						
Balances due to banking institutions in the group		9,768,676	5,707,383	10,368,876	5,916,436	9,033,471	4,707,688	9,757,711	5,356,918						
Tax payable		1,135,288	765,125	-	-	1,246,530	910,527	-	-						
Dividends payable		179,885	180,449	182,320	208,035	179,885	180,449	182,320	208,035						
Deferred tax liability		-	-	-	-	-	-	-	-						
Retirement benefit liability		-	-	52,030	48,892	-	-	-	-						
Other liabilities		8,623,958	11,220,331	10,239,896	5,981,081	8,643,374	11,236,030	10,260,699	5,995,455						
TOTAL LIABILITIES		313,776,854	324,215,315	368,020,270	305,089,446	313,172,307	323,376,721	367,429,908	304,544,302						
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						
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		725,874	727,978	730,082	873,794	725,874	727,978	730,082	873,794						
Retained earnings/(accumulated losses)		47,139,656	45,851,574	40,544,690	43,606,547	47,998,189	46,436,975	40,818,649	44,120,541						
Statutory loan loss reserves		-	-	-	892,448	-	-	-	892,448						
Other reserves (fair value)		346,343	104,306	(753,453)	(663,044)	346,343	104,306	(753,453)	(663,044)						
Proposed dividends		3,106,575	8,775,254	8,775,254	-	3,106,575	8,775,254	8,775,254	-						
Capital grants		1,972,670	1,958,036	2,000,055	1,947,508	1,972,670	1,958,036	2,000,055	1,947,508						
TOTAL SHAREHOLDERS' FUNDS		63,252,798	67,378,828	61,258,308	56,618,933	64,111,331	67,964,229	61,532,267	57,132,927						
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		377,029,652	391,594,143	429,278,578	361,708,379	377,283,638	391,340,950	428,962,175	361,677,229						
STATEMENT OF COMPREHENSIVE INCOME															
INTEREST INCOME															
Loans and advances		11,494,225	5,730,196	18,128,727	8,013,343	11,494,225	5,730,196	18,128,727	8,013,343						
Government securities		4,266,288	2,030,901	8,267,420	4,817,164	4,266,288	2,030,901	8,267,420	4,817,164						
Deposits and placements with banking institutions		3,468,360	1,760,889	5,956,023	2,540,168	3,468,360	1,760,889	5,956,023	2,540,168						
Other interest income		-	-	-	-	-	-	-	-						
Total interest income		19,228,873	9,521,986	32,352,170	15,370,675	19,228,873	9,521,986	32,352,170	15,370,675						
INTEREST EXP															