

I. STATEMENT OF FINANCIAL POSITION

	BANK					GROUP				
	30-Sep-24 Shs '000 Un-Audited	31-Dec-24 Shs '000 Audited	31-Mar-25 Shs '000 Un-Audited	30-Jun-25 Shs '000 Un-Audited	30-Sep-25 Shs '000 Un-Audited	30-Sep-24 Shs '000 Un-Audited	31-Dec-24 Shs '000 Audited	31-Mar-25 Shs '000 Un-Audited	30-Jun-25 Shs '000 Un-Audited	30-Sep-25 Shs '000 Un-Audited
A. ASSETS										
1 Cash (both Local & Foreign)	814,800	811,331	777,775	680,982	727,281	814,800	811,331	777,775	680,982	727,281
2 Balances with Central Bank of Kenya	6,809,047	10,462,278	8,387,864	5,795,647	5,204,888	6,809,047	10,462,278	8,387,864	5,795,647	5,204,888
3 Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at Fair Value through Profit & Loss	720,050	713,086	706,811	702,423	-	720,050	713,086	706,811	702,423	-
5 Investment Securities:										
a). Held to Maturity:										
i). Kenya Government securities	31,364,366	31,193,487	31,472,169	27,877,329	26,128,034	31,364,366	31,193,487	31,472,169	27,877,329	26,128,034
ii). Other securities	-	-	-	-	-	-	-	-	-	-
b). Available for sale										
i). Kenya Government securities.	4,716,312	4,713,883	6,919,466	10,280,730	13,535,360	4,716,312	4,713,883	6,919,466	10,280,730	13,535,360
ii). Other securities.	2,801	2,801	2,801	-	-	2,841	2,841	2,841	40	-
6 Deposits and balances due from local banking institutions	1,428,492	298,921	909,539	2,399,732	1,389,970	1,428,492	298,921	909,539	2,399,732	1,389,970
7 Deposits and balances due from banking institutions abroad	807,716	1,395,498	3,118,408	5,894,051	4,270,060	807,716	1,395,498	3,118,408	5,894,051	4,270,060
8 Tax recoverable	35	-	-	-	1,305	35	-	-	-	3,923
9 Loans and advances to customers (net)	43,999,110	45,016,040	44,261,363	45,728,035	45,803,373	43,999,110	45,016,040	44,261,363	45,728,035	45,803,373
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	5,000	5,000	5,000	5,000	5,000	5,000	-	-	-	-
13 Investments in Joint Ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property, plant and equipment	1,544,599	1,682,106	1,607,180	1,334,338	1,277,433	1,544,599	1,682,106	1,607,180	1,334,338	1,277,433
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	223,063	214,234	204,100	429,626	402,929	223,063	214,234	204,100	429,626	402,929
18 Deferred tax asset	2,337,189	2,863,522	2,863,522	-	2,738,143	2,337,189	2,863,522	2,863,522	-	2,738,143
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	2,696,209	2,012,341	1,699,497	1,692,480	2,535,036	2,696,208	2,012,341	1,699,497	1,692,480	2,543,400
21 TOTAL ASSETS	97,468,788	101,384,528	102,935,496	105,683,895	104,018,814	97,468,788	101,384,528	102,935,496	105,683,895	104,024,796
B. LIABILITIES										
22 Balances due to Central Bank of Kenya	22,248,850	20,051,925	18,876,045	17,574,394	13,976,260	22,248,850	20,051,925	18,876,045	17,574,394	13,976,260
23 Customer deposits	63,085,943	68,609,045	72,231,589	76,168,544	75,617,187	63,073,671	68,592,358	72,214,903	76,151,860	75,593,898
24 Deposits and balances due to local banking institutions	1,343,179	1,251,317	-	-	8,932	2,592,959	1,343,179	1,251,317	-	8,932
25 Deposits and balances due to foreign banking institutions	6,397	11,385	13,447	7,198	18,121	6,397	11,385	13,447	7,198	18,121
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	1,072	1,072	-	-	-	1,072	1,072	-	3,231
30 Dividends Payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	2,322,406	2,326,355	2,430,888	2,195,450	1,760,333	2,342,566	2,346,515	2,451,048	2,215,610	1,787,267
34 TOTAL LIABILITIES	89,006,774	92,251,099	93,553,041	95,954,518	93,964,859	89,014,663	92,254,571	93,556,516	95,957,994	93,971,735
C. SHAREHOLDERS' EQUITY										
35 Paid up/Assigned capital	3,555,500	3,555,500	3,555,500	3,555,500	3,555,500	3,555,500	3,555,500	3,555,500	3,555,500	3,555,500
36 Share Premium (Discount)	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945
37 Revaluation reserves	(630,235)	(225,254)	11,378	168,655	419,397	(630,235)	(225,254)	11,378	168,655	419,397
38 Retained earnings/Accumulated Losses	(2,739,958)	(2,219,466)	(2,238,656)	(2,175,477)	(2,378,454)	(2,747,807)	(2,227,899)	(2,247,090)	(2,183,913)	(2,379,348)
39 Statutory Loan Reserves	1,574,762	1,320,704	1,352,288	1,478,753	1,755,566	1,574,762	1,320,704	1,352,288	1,478,753	1,755,566
40 Other Reserves	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	8,462,014	9,133,429	9,382,455	9,729,376	10,053,955	8,454,166	9,124,996	9,374,021	9,720,940	10,053,060
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	97,468,788	101,384,528	102,935,496	105,683,895	104,018,814	97,468,788	101,379,568	102,930,536	105,678,934	104,024,796

II. STATEMENT OF COMPREHENSIVE INCOME

		BANK				GROUP					
		30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25
		Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
1.0	INTEREST INCOME										
1.1	Loans and Advances	4,627,646	6,215,186	1,575,703	3,051,449	4,400,159	4,627,646	6,215,186	1,575,703	3,051,449	4,400,159
1.2	Government securities	2,924,829	3,981,530	1,031,236	2,129,191	3,222,440	2,924,829	3,981,530	1,031,236	2,129,191	3,222,440
1.3	Deposits and placements with banking institutions	179,615	252,353	60,317	155,016	286,661	179,615	252,353	60,317	155,016	288,561
1.4	Other Interest Income	-	229,362	91,935	91,935	91,935	-	229,362	91,935	91,935	91,935
1.5	Total Interest Income	7,732,090	10,678,431	2,759,191	5,427,590	8,001,195	7,732,090	10,678,431	2,759,191	5,427,590	8,003,095
2.0	INTEREST EXPENSE										
2.1	Customer Deposits	3,579,847	4,997,728	1,282,480	2,504,997	3,704,876	3,579,847	4,997,728	1,282,480	2,504,997	3,704,876
2.2	Deposits and placement from banking institutions	2,597,049	3,371,105	559,349	1,032,242	1,458,328	2,597,049	3,371,105	559,349	1,032,242	1,458,328
2.3	Other Interest Expenses	140,911	162,065	25,611	50,693	75,306	140,911	162,065	25,611	50,693	75,306
2.4	Total Interest Expenses	6,317,808	8,530,898	1,867,440	3,587,933	5,238,510	6,317,808	8,530,898	1,867,440	3,587,933	5,238,510
3.0	NET INTEREST INCOME/(LOSS)	1,414,282	2,147,533	891,751	1,839,658	2,762,686	1,414,282	2,147,533	891,751	1,839,658	2,764,585
4.0	NON INTEREST INCOME										
4.1	Fees and commissions on loans and advances	23,708	36,360	12,368	29,533	73,589	23,708	36,360	12,368	29,533	73,589
4.2	Other Fees and Commissions	316,902	435,665	109,150	271,292	394,253	316,902	435,665	109,150	271,292	425,484
4.3	Foreign exchange trading income (loss)	574,070	781,022	203,832	420,140	616,062	574,070	781,022	203,832	420,140	616,062
4.4	Dividend Income	-	-	-	-	-	-	-	-	-	-
4.5	Other income	274,107	451,518	108,604	255,428	428,739	274,107	451,518	108,604	255,428	428,739
4.6	Total Non-Interest Income	1,188,787	1,704,565	433,953	976,393	1,512,643	1,188,787	1,704,565	433,953	976,393	1,543,874
5.0	TOTAL OPERATING INCOME	2,603,070	3,852,098	1,325,704	2,816,051	4,275,329	2,603,070	3,852,098	1,325,704	2,816,051	4,308,460
6.0	OPERATING EXPENSES										
6.1	Loan Loss Provision	143,899	427,093	124,365	190,902	235,382	143,899	427,093	124,365	190,902	235,382
6.2	Staff costs	1,746,536	2,340,476	569,136	1,165,778	1,734,545	1,746,536	2,340,476	569,136	1,165,778	1,749,427
6.3	Directors' emoluments	94,370	106,427	17,329	37,385	61,158	94,370	106,427	17,329	37,385	61,158
6.4	Rental charges	51,932	69,757	18,287	37,235	54,324	51,932	69,757	18,287	37,235	54,324
6.5	Depreciation charge on property and equipment	311,496	421,802	104,651	209,842	317,347	311,496	421,802	104,651	209,842	317,347
6.6	Amortisation Charges	83,787	112,488	30,303	61,605	95,799	83,787	112,488	30,303	61,605	95,799
6.7	Other Operating Expenses	1,507,546	1,969,346	449,241	911,266	1,375,523	1,507,549	1,969,935	449,242	911,269	1,383,001
6.8	Total Operating Expenses	3,939,567	5,447,389	1,313,312	2,614,014	3,874,078	3,939,571	5,447,978	1,313,313	2,614,017	3,896,437
7.0	Profit/(Loss) before tax and exceptional items	(1,336,497)	(1,595,291)	12,392	202,036	401,252	(1,336,501)	(1,595,880)	12,391	202,034	412,022
8.0	Exceptional items	-	-	-	-	-	-	-	-	-	-
9.0	Profit/(Loss) after exceptional items	(1,336,497)	(1,595,291)	12,392	202,036	401,252	(1,336,501)	(1,595,880)	12,391	202,034	412,022
10.0	Current tax	-	(1,107)	-	-	-	-	(1,107)	-	-	-
11.0	Deferred tax	-	526,333	-	-	(125,379)	-	526,333	-	-	(128,611)
12.0	Profit/(Loss) after tax and exceptional items	(1,336,497)	(1,070,065)	12,392	202,036	275,872	(1,336,501)	(1,070,654)	12,391	202,034	283,412
13.0	Other Comprehensive Income										
13.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-
13.2	Fair value changes in available-for-sale financial assets	196,655	601,636	236,632	393,909	644,651	196,655	601,636	236,632	393,909	644,651
13.3	Revaluation surplus on Property, plant and equipment	-	-	-	-	-	-	-	-	-	-
13.4	Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-
13.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-
14.0	Other comprehensive income for the year net of tax	196,655	601,636	236,632	393,909	644,651	196,655	601,636	236,632	393,909	644,651
15.0	Total comprehensive income for the year	(1,139,842)	(468,429)	249,024	595,945	920,524	(1,139,846)	(469,018)	249,023	595,943	928,063