

I. STATEMENT OF FINANCIAL POSITION

	BANK					GROUP				
	30-Sep-25 Shs '000 Unaudited	31-Dec-25 Shs '000 Audited	31-Mar-26 Shs '000 Unaudited	30-Jun-26 Shs '000 Unaudited	30-Sep-26 Shs '000 Unaudited	30-Sep-25 Shs '000 Unaudited	31-Dec-25 Shs '000 Audited	31-Mar-26 Shs '000 Unaudited	30-Jun-26 Shs '000 Unaudited	30-Sep-26 Shs '000 Unaudited
A. ASSETS										
1 Cash (both Local & Foreign)	727,281	988,866	825,952	751,582	862,601	727,281	988,866	825,952	751,582	862,601
2 Balances with Central Bank of Kenya	5,204,888	7,859,430	4,916,920	4,550,421	6,087,877	5,204,888	7,859,430	4,916,920	4,550,421	6,087,877
3 Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at Fair Value through Profit & Loss	-	450,368	450,368	450,368	450,368	-	450,368	450,368	450,368	450,368
5 Investment Securities:										
a). Held to Maturity:										
i). Kenya Government securities	26,128,034	5,633,347	5,500,899	5,609,818	5,480,798	26,128,034	5,633,347	5,500,899	5,609,818	5,480,798
ii). Other securities	-	-	-	-	-	-	-	-	-	-
b). Available for sale										
i). Kenya Government securities.	13,535,360	35,155,101	38,425,532	34,560,676	35,425,018	13,535,360	35,155,101	38,425,532	34,560,676	35,425,018
ii). Other securities.	-	-	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	1,389,970	1,298,138	2,178,687	1,230,049	1,142,377	1,389,970	1,298,138	2,178,687	1,230,049	1,142,377
7 Deposits and balances due from banking institutions abroad	4,270,060	809,600	2,234,618	2,374,112	995,410	4,270,060	809,600	2,234,618	2,374,112	995,410
8 Tax recoverable	1,305	-	-	1,041	1,599	3,923	3,498	4,574	6,539	10,463
9 Loans and advances to customers (net)	45,803,373	46,957,343	48,480,409	54,094,991	56,511,646	45,803,373	46,957,343	48,480,409	54,094,991	56,511,646
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	-	-	-	-	-
13 Investments in Joint Ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property,plant and equipment	1,277,433	1,535,401	1,489,919	1,343,626	1,370,729	1,277,433	1,541,981	1,496,499	1,355,443	1,371,018
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	402,929	382,887	367,365	419,852	394,570	402,929	382,887	367,365	419,852	405,381
18 Deferred tax asset	2,738,143	2,557,203	2,488,857	2,405,382	2,258,939	2,738,143	2,557,203	2,488,857	2,405,382	2,258,939
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	2,535,036	2,073,902	2,140,944	2,053,302	2,114,981	2,543,400	2,082,181	2,162,703	2,070,274	2,132,654
21 TOTAL ASSETS	104,018,814	105,706,586	109,505,470	109,850,220	113,101,913	104,024,796	105,719,943	109,533,383	109,879,507	113,134,549
B LIABILITIES										
22 Balances due to Central Bank of Kenya	13,976,260	10,024,228	6,869,409	-	-	13,976,260	10,024,228	6,869,409	-	-
23 Customer deposits	75,617,187	82,431,049	88,972,720	94,066,533	97,311,883	75,593,898	82,410,158	88,955,023	94,030,110	97,258,728
24 Deposits and balances due to local banking institutions	2,592,959	1,009,789	1,009,196	2,805,117	1,988,586	2,592,959	1,009,789	1,009,196	2,805,117	1,988,586
25 Deposits and balances due to foreign banking institutions	18,121	25,782	32,237	39,077	934,562	18,121	25,782	32,237	39,077	934,562
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	-	-	-	-	3,231	5,104	11,719	15,024	21,200
30 Dividends Payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	1,760,333	1,824,798	1,909,513	1,841,666	2,115,633	1,787,267	1,850,466	1,924,495	1,859,211	2,132,674
34 TOTAL LIABILITIES	93,964,859	95,315,646	98,793,075	98,752,393	102,350,664	93,971,735	95,325,527	98,802,079	98,748,539	102,335,750
C SHAREHOLDERS' EQUITY										
35 Paid up/Assigned capital	3,555,500	3,941,500	4,355,500	4,755,500	4,755,500	3,555,500	3,941,500	4,355,500	4,755,500	4,755,500
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	419,397	717,126	468,855	259,511	(283,749)	419,397	717,126	468,855	259,511	(283,749)
38 Retained earnings/Accumulated Losses	(2,378,454)	(2,954,456)	(3,196,878)	(2,233,099)	(2,077,490)	(2,379,348)	(2,950,980)	(3,177,969)	(2,199,958)	(2,029,940)
39 Statutory Loan Reserves	1,755,566	1,984,825	2,382,973	1,613,970	1,655,043	1,755,566	1,984,825	2,382,973	1,613,970	1,655,043
40 Other Reserves	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	10,053,955	10,390,940	10,712,395	11,097,827	10,751,249	10,053,060	10,394,416	10,731,304	11,130,968	10,798,799
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	104,018,814	105,706,586	109,505,470	109,850,220	113,101,913	104,024,796	105,719,943	109,533,383	109,879,507	113,134,549

II. STATEMENT OF COMPREHENSIVE INCOME

		BANK					GROUP				
		30-Sep-25 Shs '000 Unaudited	31-Dec-25 Shs '000 Audited	31-Mar-26 Shs '000 Unaudited	30-Jun-26 Shs '000 Unaudited	30-Sep-26 Shs '000 Unaudited	30-Sep-25 Shs '000 Unaudited	31-Dec-25 Shs '000 Audited	31-Mar-26 Shs '000 Unaudited	30-Jun-26 Shs '000 Unaudited	30-Sep-26 Shs '000 Unaudited
1.0	INTEREST INCOME										
1.1	Loans and Advances	4,400,159	5,915,510	1,440,025	3,009,832	4,757,190	4,400,159	5,915,510	1,440,025	3,009,832	4,757,190
1.2	Government securities	3,222,440	4,400,733	1,133,761	2,264,781	3,383,558	3,222,440	4,400,733	1,133,761	2,264,781	3,383,558
1.3	Deposits and placements with banking institutions	286,661	332,186	66,401	108,967	136,040	288,561	334,327	66,691	108,967	136,040
1.4	Other Interest Income	91,935	91,935	-	-	-	91,935	91,935	-	-	-
1.5	Total Interest Income	8,001,195	10,740,364	2,640,187	5,383,580	8,276,788	8,003,095	10,742,505	2,640,477	5,383,580	8,276,788
2.0	INTEREST EXPENSE										
2.1	Customer Deposits	3,704,876	4,870,411	1,338,635	2,745,240	4,255,735	3,704,876	4,870,411	1,338,635	2,745,240	4,255,735
2.2	Deposits and placement from banking institutions	1,458,328	1,892,744	220,628	411,642	506,350	1,458,328	1,892,744	220,628	411,642	506,350
2.3	Other Interest Expenses	75,306	99,478	23,344	46,822	71,975	75,306	99,478	23,344	46,822	71,975
2.4	Total Interest Expenses	5,238,510	6,862,633	1,582,607	3,203,704	4,834,060	5,238,510	6,862,633	1,582,607	3,203,704	4,834,060
3.0	NET INTEREST INCOME/(LOSS)	2,762,686	3,877,731	1,057,580	2,179,876	3,442,728	2,764,585	3,879,872	1,057,870	2,179,876	3,442,728
4.0	NON INTEREST INCOME										
4.1	Fees and commissions on loans and advances	73,589	103,631	71,281	179,185	235,197	73,589	103,631	71,281	179,185	235,197
4.2	Other Fees and Commissions	394,253	556,018	156,514	344,938	561,624	425,484	596,032	187,507	408,319	652,884
4.3	Foreign exchange trading income (loss)	616,062	747,042	204,445	416,818	631,722	616,062	747,042	204,445	416,818	631,722
4.4	Dividend Income	-	-	-	-	-	-	-	-	-	-
4.5	Other income	428,739	659,265	209,771	397,709	505,851	428,739	659,270	209,776	398,487	507,434
4.6	Total Non-Interest Income	1,512,643	2,065,956	642,011	1,338,650	1,934,394	1,543,874	2,105,975	673,009	1,402,809	2,027,237
5.0	TOTAL OPERATING INCOME	4,275,329	5,943,687	1,699,591	3,518,526	5,377,122	4,308,460	5,985,847	1,730,879	3,582,685	5,469,965
6.0	OPERATING EXPENSES										
6.1	Loan Loss Provision	235,382	314,339	157,943	323,247	443,457	235,382	314,339	157,943	323,247	443,457
6.2	Staff costs	1,734,545	2,444,742	607,723	1,281,970	1,931,871	1,749,427	2,461,490	613,444	1,291,964	1,947,182
6.3	Directors' emoluments	61,158	76,922	37,233	53,947	75,826	61,158	76,922	37,233	53,947	76,350
6.4	Rental charges	54,324	67,332	16,838	28,681	43,216	54,324	67,332	16,838	28,681	43,216
6.5	Depreciation charge on property and equipment	317,347	424,000	102,794	206,817	316,944	317,347	424,000	102,794	206,817	316,944
6.6	Amortisation Charges	95,799	127,135	28,922	57,236	85,116	95,799	127,135	28,922	57,236	85,116
6.7	Other Operating Expenses	1,375,523	1,892,275	524,066	1,064,305	1,635,245	1,383,001	1,900,673	527,586	1,073,781	1,646,979
6.8	Total Operating Expenses	3,874,078	5,346,745	1,475,519	3,016,203	4,531,675	3,896,437	5,371,891	1,484,760	3,035,673	4,559,244
7.0	Profit/(Loss) before tax and exceptional items	401,252	596,942	224,072	502,323	845,447	412,022	613,956	246,119	547,012	910,721
8.0	Exceptional items	-	-	-	-	-	-	-	-	-	-
9.0	Profit/(Loss) after exceptional items	401,252	596,942	224,072	502,323	845,447	412,022	613,956	246,119	547,012	910,721
10.0	Current tax	-	(2,252)	-	-	-	-	(7,356)	(6,614)	-	-
11.0	Deferred tax	(125,379)	(162,383)	(68,346)	(151,821)	(298,264)	(128,611)	(162,383)	(68,346)	(166,845)	(319,463)
12.0	Profit/(Loss) after tax and exceptional items	275,872	432,307	155,726	350,502	547,183	283,412	444,217	171,159	380,167	591,258
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	644,651	942,380	(248,271)	(457,615)	(1,000,875)	644,651	942,380	(248,271)	(457,615)	(1,000,875)
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	644,651	942,380	(248,271)	(457,615)	(1,000,875)	644,651	942,380	(248,271)	(457,615)	(1,000,875)
15.0	Total comprehensive income for the year	920,524	1,374,687	(92,545)	(107,113)	(453,692)	928,063	1,386,597	(77,112)	(77,448)	(409,617)