

I. STATEMENT OF FINANCIAL POSITION

	BANK			GROUP		
	31-Mar-25	31-Dec-25	31-Mar-26	31-Mar-25	31-Dec-25	31-Mar-26
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
A. ASSETS						
1 Cash (both Local & Foreign)	777,775	988,866	825,952	777,775	988,866	825,952
2 Balances with Central Bank of Kenya	8,387,864	7,859,430	4,916,920	8,387,864	7,859,430	4,916,920
3 Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-
4 Financial Assets at Fair Value through Profit & Loss	706,811	450,368	450,368	706,811	450,368	450,368
5 Investment Securities:						
a).Held to Maturity:						
i).Kenya Government securities	31,472,169	5,633,347	5,500,899	31,472,169	5,633,347	5,500,899
ii).Other securities	-	-	-	-	-	-
b). Available for sale						
i).Kenya Government securities.	6,919,466	35,155,101	38,425,532	6,919,466	35,155,101	38,425,532
ii).Other securities.	2,801	-	-	2,801	-	-
6 Deposits and balances due from local banking institutions	909,539	1,298,138	2,178,687	909,539	1,298,138	2,178,687
7 Deposits and balances due from banking institutions abroad	3,118,408	809,600	2,234,618	3,118,408	809,600	2,234,618
8 Tax recoverable	-	-	-	-	-	4,574
9 Loans and advances to customers (net)	44,261,363	46,957,343	48,480,409	44,261,363	46,957,343	48,480,409
10 Balances due from banking institutions in the group	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-
12 Investments in subsidiary companies	5,000	5,000	5,000	-	-	-
13 Investments in Joint Ventures	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-
15 Property,plant and equipment	1,607,180	1,535,401	1,489,919	1,607,180	1,541,981	1,496,499
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	204,100	382,887	367,365	204,100	382,887	367,365
18 Deferred tax asset	2,863,522	2,557,203	2,488,857	2,863,522	2,557,203	2,488,857
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	1,699,497	2,073,902	2,140,944	1,699,497	2,082,181	2,162,703
21 TOTAL ASSETS	102,935,496	105,706,586	109,505,470	102,930,536	105,719,943	109,533,383
B LIABILITIES						
22 Balances due to Central Bank of Kenya	18,876,045	10,024,228	6,869,409	18,876,045	10,024,228	6,869,409
23 Customer deposits	72,231,589	82,431,049	88,972,720	72,214,903	82,410,158	88,955,023
24 Deposits and balances due to local banking institutions	-	1,009,789	1,009,196	-	1,009,789	1,009,196
25 Deposits and balances due to foreign banking institutions	13,447	25,782	32,237	13,447	25,782	32,237
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-
29 Tax payable	1,072	-	-	1,072	5,104	11,719
30 Dividends Payable	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	2,430,888	1,824,798	1,909,513	2,451,048	1,850,466	1,924,495
34 TOTAL LIABILITIES	93,553,041	95,315,646	98,793,075	93,556,516	95,325,527	98,802,079
C SHAREHOLDERS' EQUITY						
35 Paid up/Assigned capital	3,555,500	3,941,500	4,355,500	3,555,500	3,941,500	4,355,500
36 Share Premium (Discount)	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945
37 Revaluation reserves	11,378	717,126	468,855	11,378	717,126	468,855
38 Retained earnings/Accumulated Losses	(2,238,656)	(2,954,456)	(3,196,878)	(2,247,090)	(2,950,980)	(3,177,969)
39 Statutory Loan Reserves	1,352,288	1,984,825	2,382,973	1,352,288	1,984,825	2,382,973
40 Other Reserves	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	9,382,455	10,390,940	10,712,395	9,374,021	10,394,416	10,731,304
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	102,935,496	105,706,586	109,505,470	102,930,536	105,719,943	109,533,383

II. STATEMENT OF COMPREHENSIVE INCOME

	BANK			GROUP		
	31-Mar-25	31-Dec-25	31-Mar-26	31-Mar-25	31-Dec-25	31-Mar-26
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
1.0 INTEREST INCOME						
1.1 Loans and Advances	1,575,703	5,915,510	1,440,025	1,575,703	5,915,510	1,440,025
1.2 Government securities	1,031,236	4,400,733	1,133,761	1,031,236	4,400,733	1,133,761
1.3 Deposits and placements with banking institutions	60,317	332,186	66,401	60,317	334,327	66,691
1.4 Other Interest Income	91,935	91,935	-	91,935	91,935	-
1.5 Total Interest Income	2,759,191	10,740,364	2,640,187	2,759,191	10,742,505	2,640,477
2.0 INTEREST EXPENSE						
2.1 Customer Deposits	1,282,480	4,870,411	1,338,635	1,282,480	4,870,411	1,338,635
2.2 Deposits and placement from banking institutions	559,349	1,892,744	220,628	559,349	1,892,744	220,628
2.3 Other Interest Expenses	25,611	99,478	23,344	25,611	99,478	23,344
2.4 Total Interest Expenses	1,867,440	6,862,633	1,582,607	1,867,440	6,862,633	1,582,607
3.0 NET INTEREST INCOME/(LOSS)	891,751	3,877,731	1,057,580	891,751	3,879,872	1,057,870
4.0 NON INTEREST INCOME						
4.1 Fees and commissions on loans and advances	12,368	103,631	71,281	12,368	103,631	71,281
4.2 Other Fees and Commissions	109,150	556,018	156,514	109,150	596,032	187,507
4.3 Foreign exchange trading income (loss)	203,832	747,042	204,445	203,832	747,042	204,445
4.4 Dividend Income	-	-	-	-	-	-
4.5 Other income	108,604	659,265	209,771	108,604	659,270	209,776
4.6 Total Non-Interest Income	433,953	2,065,956	642,011	433,953	2,105,975	673,009
5.0 TOTAL OPERATING INCOME	1,325,704	5,943,687	1,699,591	1,325,704	5,985,847	1,730,879
6.0 OPERATING EXPENSES						
6.1 Loan Loss Provision	124,365	314,339	157,943	124,365	314,339	157,943
6.2 Staff costs	569,136	2,444,742	607,723	569,136	2,461,490	613,444
6.3 Directors' emoluments	17,329	76,922	37,233	17,329	76,922	37,233
6.4 Rental charges	18,287	67,332	16,838	18,287	67,332	16,838
6.5 Depreciation charge on property and equipment	104,651	424,000	102,794	104,651	424,000	102,794
6.6 Amortisation Charges	30,303	127,135	28,922	30,303	127,135	28,922
6.7 Other Operating Expenses	449,241	1,892,275	524,066	449,242	1,900,673	527,586
6.8 Total Operating Expenses	1,313,312	5,346,745	1,475,519	1,313,313	5,371,891	1,484,760
7.0 Profit/(Loss) before tax and exceptional items	12,392	596,942	224,072	12,391	613,956	246,119
8.0 Exceptional items	-	-	-	-	-	-
9.0 Profit/(Loss) after exceptional items	12,392	596,942	224,072	12,391	613,956	246,119
10.0 Current tax	-	(2,252)	-	-	(7,356)	(6,614)
11.0 Deferred tax	-	(162,383)	(68,346)	-	(162,383)	(68,346)
12.0 Profit/(Loss) after tax and exceptional items	12,392	432,307	155,726	12,391	444,217	171,159
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	236,632	942,380	(248,271)	236,632	942,380	(248,271)
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	236,632	942,380	(248,271)	236,632	942,380	(248,271)
15.0 Total comprehensive income for the year	249,024	1,374,687	(92,545)	249,023	1,386,597	(77,112)

III. OTHER DISCLOSURES

	BANK			GROUP		
	31-Mar-25	31-Dec-25	31-Mar-26	31-Mar-25	31-Dec-25	31-Mar-26
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
1) NON-PERFORMING LOANS AND ADVANCES						
a) Gross Non-performing loans and advances	17,153,369	11,289,770	10,039,847	17,153,369	11,289,770	10,039,847
Less:						
b) Interest in Suspense	3,458,924	354,930	837,718	3,458,924	354,930	837,718
c) Total Non-Performing Loans and Advances (a-b)	13,694,445	10,934,840	9,202,129	13,694,445	10,934,840	9,202,129
d) Less:Loan Loss Provisions	7,127,856	5,528,837	4,324,393	7,127,856	5,528,837	4,324,393
e) Net Non-Performing Loans (c-d)	6,566,589	5,406,003	4,877,736	6,566,589	5,406,003	4,877,736
f) Discounted Value of Securities	6,535,530	5,337,238	4,815,077	6,535,530	5,337,238	4,815,077
g) Net NPLs Exposure (e-f)	31,058	68,765	62,659	31,058	68,765	62,659
2) Insider Loans and Advances						
a) Directors, Shareholders and Associates	33,900	30,145	31,975	33,900	30,145	31,975
b) Employees	1,521,124	1,356,607	1,337,026	1,521,124	1,356,607	1,337,026
c) Total Insider Loans and Advances and Other Facilities	1,555,024	1,386,752	1,369,001	1,555,024	1,386,752	1,369,001
3) Off-Balance Sheet Items						
a) Letters of credit, guarantees, acceptances	3,973,461	9,224,025	10,495,718	3,973,461	9,224,025	10,495,718
b) Forwards, swaps and options	11,337,797	16,083,107	17,280,262	11,337,797	16,083,107	17,280,262
c) Other contingent liabilities	-	-	-	-	-	-
d) Total Contingent Liabilities	15,311,257	25,307,132	27,775,980	15,311,257	25,307,132	27,775,980
4) Capital Strength						
a) Core capital	8,012,593	7,688,989	7,782,704	8,012,593	7,688,989	7,782,704
b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000	1,000,000	3,000,000	3,000,000
c) Excess/(Deficiency)	7,012,593	4,688,989	4,782,704	7,012,593	4,688,989	4,782,704
d) Supplementary Capital	647,950	698,201	725,191	647,950	698,201	725,191
e) Total capital (a+d)	8,660,544	8,387,190	8,507,895	8,660,544	8,387,190	8,507,895
f) Total risk weighted assets	51,836,030	55,856,060	58,015,257	51,836,030	55,856,060	58,015,257
g) Core capital/total deposit liabilities	11.1%	9.3%	8.7%			