

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2025

STATEMENT OF FINANCIAL POSITION	BANK		BANK		BANK		BANK		GROUP		GROUP		GROUP		GROUP	
	June 2024 UnAudited Shs '000	Dec 2024 Audited Shs '000	March 2025 UnAudited Shs '000	June 2025 UnAudited Shs '000	June 2024 UnAudited Shs '000	Dec 2024 Audited Shs '000	March 2025 UnAudited Shs '000	June 2025 UnAudited Shs '000	June 2024 UnAudited Shs '000	Dec 2024 Audited Shs '000	March 2025 UnAudited Shs '000	June 2025 UnAudited Shs '000	June 2024 UnAudited Shs '000	Dec 2024 Audited Shs '000	March 2025 UnAudited Shs '000	June 2025 UnAudited Shs '000
A ASSETS																
1 Cash (both Local & Foreign)	341,677	382,895	375,605	378,807	341,677	382,895	375,605	378,807	341,677	382,895	375,605	378,807	341,677	382,895	375,605	378,807
2 Balances with Central Bank of Kenya	973,048	705,730	995,847	1,014,738	973,048	705,730	995,847	1,014,738	973,048	705,730	995,847	1,014,738	973,048	705,730	995,847	1,014,738
3 Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at Fair Value through Profit & Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Investment Securities:																
(i) Held to Maturity:																
(a) Kenya Government Securities	4,576,409	4,574,295	4,447,716	4,308,828	4,576,409	4,585,536	4,458,470	4,320,024	4,576,409	4,585,536	4,458,470	4,320,024	4,576,409	4,585,536	4,458,470	4,320,024
(b) Other Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Available for Sale:																
(a) Kenya Government Securities	259,060	272,831	281,135	389,072	259,060	272,831	281,135	389,072	259,060	272,831	281,135	389,072	259,060	272,831	281,135	389,072
(b) Other Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Deposits and Balances due from Local Banking Institutions	679,944	351,196	230,672	800,213	679,944	351,196	230,672	800,213	679,944	351,196	230,672	800,213	679,944	351,196	230,672	800,213
7 Deposits and Balances due from Banking Institutions Abroad	134,658	136,032	136,147	159,921	134,658	136,032	136,147	159,921	134,658	136,032	136,147	159,921	134,658	136,032	136,147	159,921
8 Tax Recoverable	19,509,537	17,997,492	16,998,524	16,749,288	19,509,537	17,997,492	16,998,524	16,749,288	19,509,537	17,997,492	16,998,524	16,749,288	19,509,537	17,997,492	16,998,524	16,749,288
9 Loans and Advances to Customers (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	5,000	5,000	5,000	5,000	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	156,975	162,306	149,438	1,300,879	156,998	162,325	149,455	1,300,894	156,998	162,325	149,455	1,300,894	156,998	162,325	149,455	1,300,894
16 Prepaid Lease Rentals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Intangible Assets	190,979	89,378	89,957	87,700	190,979	89,378	89,957	87,700	190,979	89,378	89,957	87,700	190,979	89,378	89,957	87,700
18 Deferred Tax Asset	267,542	676,556	676,556	676,556	268,652	678,859	678,859	678,859	268,652	678,859	678,859	678,859	268,652	678,859	678,859	678,859
19 Retirement Benefit Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Other Assets	566,576	747,403	1,930,987	879,122	611,428	803,722	1,999,315	949,991	611,428	803,722	1,999,315	949,991	611,428	803,722	1,999,315	949,991
TOTAL ASSETS	27,661,407	26,295,768	26,317,584	26,928,557	27,713,370	26,375,101	26,409,908	27,025,167	27,713,370	26,375,101	26,409,908	27,025,167	27,713,370	26,375,101	26,409,908	27,025,167
B LIABILITIES																
21 Balances due to Central Bank of Kenya	3,520,612	3,158,645	2,730,009	2,519,178	3,520,612	3,158,645	2,730,009	2,519,178	3,520,612	3,158,645	2,730,009	2,519,178	3,520,612	3,158,645	2,730,009	2,519,178
22 Customer Deposits	18,871,852	18,913,935	19,389,458	20,647,263	18,814,852	18,878,442	19,339,177	20,595,589	18,814,852	18,878,442	19,339,177	20,595,589	18,814,852	18,878,442	19,339,177	20,595,589
23 Deposits and Balances due to Foreign Banking Institutions	575,634	751,680	751,680	478,793	575,634	751,680	751,680	478,793	575,634	751,680	751,680	478,793	575,634	751,680	751,680	478,793
24 Deposits and Balances due to Foreign Banking Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 Other Money Market Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 Borrowed Funds	405,214	224,807	43,982	43,397	405,214	224,807	43,982	43,397	405,214	224,807	43,982	43,397	405,214	224,807	43,982	43,397
27 Balances due to Banking Institutions Group Companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Tax Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Dividends Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 Retirement Benefit Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Other liabilities	387,529	301,485	392,786	373,980	443,729	359,364	474,698	456,754	443,729	359,364	474,698	456,754	443,729	359,364	474,698	456,754
TOTAL LIABILITIES	23,760,842	23,350,552	23,307,915	24,062,611	23,760,042	23,372,938	23,339,546	24,093,711	23,760,042	23,372,938	23,339,546	24,093,711	23,760,042	23,372,938	23,339,546	24,093,711
C SHAREHOLDERS' FUNDS																
33 Paid Up/ Assigned Capital	3,644,964	3,644,965	3,644,965	3,644,964	3,644,964	3,644,965	3,644,965	3,644,964	3,644,964	3,644,965	3,644,965	3,644,964	3,644,964	3,644,965	3,644,965	3,644,964
34 Share Premium (Discount)	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411	60,411
35 Revaluation Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 Retained Earnings/Accumulated Losses	(1,266,312)	(2,233,577)	(2,175,324)	(2,329,375)	(1,213,549)	(2,176,630)	(2,114,631)	(2,263,865)	(1,213,549)	(2,176,630)	(2,114,631)	(2,263,865)	(1,213,549)	(2,176,630)	(2,114,631)	(2,263,865)
37 Statutory Loan Reserves	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514	1,542,514
38 Other Reserves	(81,013)	(69,097)	(62,897)	(52,569)	(81,013)	(69,097)	(62,897)	(52,569)	(81,013)	(69,097)	(62,897)	(52,569)	(81,013)	(69,097)	(62,897)	(52,569)
39 Proposed Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 Capital Grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL SHAREHOLDERS' FUNDS	3,900,564	2,945,216	3,009,669	2,865,946	3,953,327	3,002,163	3,070,362	2,931,456	3,953,327	3,002,163	3,070,362	2,931,456	3,953,327	3,002,163	3,070,362	2,931,456
41 Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	27,661,407	26,295,768	26,317,584	26,928,557	27,713,370	26,375,101	26,409,908	27,025,167	27,713,370	26,375,101	26,409,908	27,025,167	27,713,370	26,375,101	26,409,908	27,025,167

STATEMENT OF COMPREHENSIVE INCOME																
INTEREST INCOME																
1 Loans and Advances	1,146,023	2,498,564	1,020,350	1,402,140	1,146,023	2,498,564	1,020,350	1,402,140	1,146,023	2,498,564	1,020,350	1,402,140	1,146,023	2,498,564	1,020,350	1,402,140
2 Government Securities	287,708	577,655	141,448	284,064	287,910	578,789	141,746	284,823	287,910	578,789	141,746	284,823	287,910	578,789	141,746	284,823
3 Deposits and Placements with Banking Institutions	700	4,513	3,918	16,447	700	4,513	3,918	16,447	700	4,513	3,918	16,447	700	4,513	3,918	16,447
4 Other Interest Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Interest Income	1,434,430	3,080,732	1,165,716	1,702,652	1,434,632	3,081,865	1,166,014	1,703,411	1,434,632	3,081,865	1,166,014	1,703,411	1,434,632	3,081,865	1,166,014	1,703,411
INTEREST EXPENSE																
5 Customer Deposits	800,714	1,806,595	479,307	974,556	797,944	1,801,576	477,508	971,525	797,944	1,801,576	477,508	971,525	797,944	1,801,576	477,508	971,525
6 Deposits and Placement from Banking Institutions	295,866	579,649	99,343	179,215	295,866	579,649	99,343	179,215	295,866	579,649	99,343	179,215	295,866	579,649	99,343	179,215
7 Other Interest Expenses	12,975	63,789	6,381	12,726	12,975	63,789	6,381	12,726	12,975	63,789	6,381	12,726	12,975	63,789	6,381	12,726
Total Interest Expenses	1,109,555	2,450,033	585,031	1,166,496	1,106,785	2,445,014	583,232	1,163,465	1,106,785	2,445,014	583,232	1,163,465	1,106,785	2,445,014	583,232	1,163,465
NET INTEREST INCOME /LOSS	324,875	630,699	580,685	536,155	327,847	636,851	582,782	539,945	327,847	636,851	582,782	539,945	327,847	636,851	582,782	539,945
NON INTEREST INCOME																
8 Fees and Commissions on Loans and Advances	133,193	143,788	3,083	5,784	133,193	143,788	3,083	5,784	133,193	143,788	3,083	5,784	133,193	143,788	3,083	5,784
9 Other Fees and Commissions	102,700	184,873	39,193	98,043	110,126	202,043	44,264	110,618	110,126	202,043	44,264	110,618	110,126	202,043	44,264	110,618
10 Foreign Exchange Trading Income (Loss)	100,957	142,289	17,751	41,227	100,957	142,289	17,751	41,227	100,957	142,289	17,751	41,227	100,957	142,289	17,751	41,227
11 Dividend Income	9,298	14,009	710	2,480	9,298	14,009	710	2,480	9,298	14,009	710	2,480	9,298	14,009	710	2,480
12 Other Income	346,148	484,959	60,736	147,533	353,574	502,129	65,807	160,108	353,574	502,129	65,807	160,108	353,574	502,129	65,807	160,108
Total Non-Interes Income	929,800	1,289,919	161,039	395,077	929,800	1,289,919	161,039	395,077	929,800	1,289,919	161,039	395,077	929,800	1,289,919	161,039	395,077
TOTAL OPERATING INCOME	671,023	1,115,658	641,421	683,689	671,023	1,115,658	641,421	683,689	671,023	1,115,658	641,421	683,689	671,023	1,115,658	641,421	683,689
OPERATING EXPENSES																
13 Loan Loss Provision	45,821	1,052,586	210,000	9,774	45,821	1,052,586	210,000	9,774	45,821	1,052,586	210,000	9,774	45,821	1,052,586	210,000	9,774
14 Saff Costs	327,945	723,571	171,593	337,643	333,711	733,582	174,666	344,235	333,711	733,582	174,666	344,235	333,711	733,582	174,666	344,235
15 Directors' Emoluments	40,773	78,865	19,973	40,200	40,773	78,865	19,973	40,200	40,773	78,865	19,973	40,200	40,773	78,865	19,973	40,200
16 Rental Charges	53,257	121,181	28,519	58,761	53,257	121,181	28,519	58,761	53,257	121,181	28,519	58,761	53,257	121,181	28,519	58,761
17 Depreciation Charge on Property and Equipment	27,886	54,711	12,868	41,318	27,886	54,711	12,868	41,322	27,886	54,711	12,868	41,322	27,886	54,711	12,868	41,322
18 Amortisation Charges	13,409	25,542	5,738	14,165	13,409	25,542	5,738	14,202	13,409	25,542	5,738	14,202	13,409	25,542	5,738	14,202
19 Other Operating Expenses	250,289	526,565	134,474	277,625	250,790	528,031	134,821	278,651	250,790	528,031	134,821	278,651	250,790	528,031	134,821	278,651
Total Operating Expenses	759,380	2,583,021	583,165	779,486	765,653	2,600,506	586,588	787,289	765,653	2,600,506	586,588	787,289	765,653	2,600,506	586,588	787,289
Profit/(Loss) Before Tax and Exceptional Items	(88,357)	(1,467,363)	58,256	(95,797)	(84,232)	(1,461,526)	62,002	(87,235)	(84,232)	(1,461,526)	62,002	(87,235)	(84,232)	(1,461,526)	62,002	(87,235)
20 Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) After Exceptional Items	(88,357)	(1,467,363)	58,256	(95,797)	(84,232)	(1,461,526)	62,002	(87,235)	(84,232)	(1,461,526)	62,002	(87,235)	(84,232)	(1,461,526)	62,002	(87,235)
21 Current tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 Deferred tax	-	(41,743)	-	-	-	(41,426)	-	-	-	(41,426)	-	-	-	(41,426)	-	-
Profit/(Loss) After Tax and Exceptional Items	(88,357)	(1,055,620)	58,256	(95,797)	(84,232)	(1,047,309)	62,002	(87,235)	(84,232)	(1,047,309)	62,002	(87,235)	(84,232)	(1,047,309)	62,002	(87,235)
23 Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) After Tax, Exceptional Items & Minority Interest	(88,357)	(1,055,620)	58,256	(95,797)	(84,232)	(1,047,309)	62,002	(87,235)	(84,232)	(1,047,309)	62,002	(87,235)	(84,232)	(1,047,309)	62,002	(87,235)
Other Comprehensive Income:																
24 Gains/(Losses) from Translating the Financial Statements of Foreign Operations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 Fair Value changes in Available-for-sale Financial Assets	15,603	32,625	8,859	23,612	15,603	32,625	8,859	23,612	15,603	32,625	8,859	23,612	15,603	32,625	8,859	23,612
26 Revaluation Surplus on Property, Plant and Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Share of other Comprehensive Income of Associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Income Tax Relating to Components of other Comprehensive Income	(4,681)	(9,786)	2,658	7,084	(4,681)	(9,786)	2,658	7,084	(4,681)	(9,786)	2,658	7,084	(4,681)	(9,786)	2,658	7,084
Other Comprehensive Income for the Year Net of Tax	10,922	22,839	6,201	16,528	10,922	22,839	6,201	16,528	10,922	22,839	6,201	16,528	10,922	22,839	6,201	16,528