

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2026

STATEMENT OF FINANCIAL POSITION		BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP
		June 2025	Dec 2025	March 2026	June 2026	June 2025	Dec 2025	March 2026	June 2026
		UnAudited	Audited	UnAudited	UnAudited	UnAudited	Audited	UnAudited	UnAudited
		Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
A	ASSETS								
1	Cash (both Local & Foreign)	378,807	330,565	412,422	363,384	378,807	330,565	412,422	363,384
2	Balances with Central Bank of Kenya	1,014,738	1,646,664	1,171,091	898,197	1,014,738	1,646,664	1,171,091	898,197
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	4,308,828	4,290,829	4,263,520	4,285,552	4,320,024	4,301,996	4,274,201	4,296,675
	(b) Other Securities	-	-	-	-	-	-	-	-
	(ii) Available for Sale:								
	(a) Kenya Government Securities	389,072	391,903	183,026	185,347	389,072	391,903	183,026	185,347
	(b) Other Securities	-	-	-	-	-	-	-	-
6	Deposits and Balances due from Local Banking Institutions	800,213	1,100,271	902,384	0	800,213	1,100,271	902,384	0
7	Deposits and Balances due from Banking Institutions Abroad	178,432	494,207	401,831	242,330	178,432	494,207	401,831	242,330
8	Tax Recoverable	159,921	136,961	143,449	162,681	177,169	138,011	160,020	180,643
9	Loans and Advances to Customers (Net)	16,749,288	15,856,826	15,869,097	15,927,281	16,749,288	15,856,826	15,869,097	15,927,281
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	-	-	-	-
13	Investments in Joint ventures	-	-	-	-	-	-	-	-
14	Investment Properties	-	1,200,000	1,200,000	1,200,000	-	1,200,000	1,200,000	1,200,000
15	Property, Plant and Equipment	1,300,879	119,228	110,832	98,606	1,300,894	119,268	110,870	98,645
16	Prepaid Lease Rentals	-	-	-	-	-	-	-	-
17	Intangible Assets	87,700	115,679	113,902	117,934	87,700	115,679	113,902	117,934
18	Deferred Tax Asset	676,556	1,134,673	1,134,673	1,134,673	678,858	1,139,077	1,139,077	1,139,077
19	Retirement Benefit Asset	-	-	-	-	-	-	-	-
20	Other Assets	879,122	2,498,340	2,486,596	2,758,387	949,971	2,551,640	2,534,779	2,804,214
	TOTAL ASSETS	26,928,557	29,321,146	28,397,821	27,379,372	27,025,167	29,386,107	28,472,698	27,453,727
B	LIABILITIES								
21	Balances due to Central Bank of Kenya	2,519,178	3,527,254	1,711,818	1,510,428	2,519,178	3,527,254	1,711,818	1,510,428
22	Customer Deposits	20,647,263	22,305,348	22,969,412	22,160,150	20,595,589	22,255,249	22,906,075	22,100,023
23	Deposits and Balances due to Local Banking Institutions	478,793	154,800	326,045	453,504	478,793	154,800	326,045	453,504
24	Deposits and Balances due to Foreign Banking Institutions	-	-	-	-	-	-	-	-
25	Other Money Market Deposits	-	-	-	-	-	-	-	-
26	Borrowed Funds	43,397	42,242	41,649	41,065	43,397	42,242	41,649	41,065
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	373,980	428,664	314,402	436,143	456,754	482,167	388,930	502,367
	TOTAL LIABILITIES	24,062,611	26,458,308	25,363,327	24,601,291	24,093,711	26,461,712	25,374,518	24,607,388
C	SHAREHOLDERS' FUNDS								
33	Paid Up / Assigned Capital	3,644,964	4,848,317	5,050,650	5,050,649	3,644,964	4,848,317	5,050,650	5,050,649
34	Share Premium (Discount)	60,411	60,115	58,251	58,251	60,411	60,115	58,251	58,251
35	Revaluation Reserves	-	-	-	-	-	-	-	-
36	Retained Earnings/Accumulated Losses	(2,328,375)	(3,564,112)	(3,594,369)	(3,852,163)	(2,263,865)	(3,502,555)	(3,530,683)	(3,783,905)
37	Statutory Loan Reserves	1,542,514	1,575,867	1,575,867	1,575,867	1,542,514	1,575,867	1,575,867	1,575,867
38	Other Reserves	(52,569)	(57,349)	(55,905)	(54,523)	(52,569)	(57,349)	(55,905)	(54,523)
39	Proposed Dividends	-	-	-	-	-	-	-	-
40	Capital Grants	-	-	-	-	-	-	-	-
	TOTAL SHAREHOLDERS' FUNDS	2,865,946	2,862,838	3,034,495	2,778,081	2,931,456	2,924,395	3,098,181	2,846,339
41	Minority Interest	-	-	-	-	-	-	-	-
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	26,928,557	29,321,146	28,397,821	27,379,372	27,025,167	29,386,107	28,472,698	27,453,727
STATEMENT OF COMPREHENSIVE INCOME									
INTEREST INCOME									
1	Loans and Advances	1,402,140	1,839,451	601,371	1,058,166	1,402,140	1,839,451	601,371	1,058,166
2	Government Securities	284,064	573,026	138,331	283,866	284,823	574,872	138,786	284,782
3	Deposits and Placements with Banking Institutions	16,447	35,211	25,917	45,991	16,447	35,211	25,917	45,991
4	Other Interest Income	-	-	-	-	-	-	-	-
	Total Interest Income	1,702,652	2,447,688	765,618	1,388,023	1,703,411	2,449,534	766,074	1,388,938
INTEREST EXPENSE									
5	Customer Deposits	974,556	1,828,099	434,588	881,856	971,525	1,822,271	432,859	878,463
6	Deposits and Placement from Banking Institutions	179,215	354,486	65,989	111,908	179,215	354,486	65,989	111,908
7	Other Interest Expenses	12,726	34,967	7,061	13,892	12,726	34,967	7,061	13,892
	Total Interest Expenses	1,166,497	2,217,552	507,638	1,007,656	1,163,466	2,217,724	506,909	1,006,263
	NET INTEREST INCOME/LOSS	536,155	230,136	257,980	380,368	539,945	237,811	259,165	382,675
NON INTEREST INCOME									
8	Fees and Commissions on Loans and Advances	5,784	16,314	3,132	5,797	5,784	16,314	3,132	5,797
9	Other Fees and Commissions	98,043	173,186	38,826	76,258	110,616	194,541	42,781	86,781
10	Foreign Exchange Trading Income (Loss)	41,227	93,239	44,869	71,242	41,227	93,239	44,869	71,242
11	Dividend Income	-	-	-	-	-	-	-	-
12	Other Income	2,480	113,530	8,051	1,040	2,480	113,530	8,051	1,040
	Total Non-Interest Income	147,533	396,279	94,878	154,338	160,108	417,624	98,834	164,861
	TOTAL OPERATING INCOME	683,689	626,415	352,659	534,705	700,054	655,435	358,999	549,537
OPERATING EXPENSES									
13	Loan Loss Provision	9,774	654,123	497	29,023	9,774	660,921	497	29,023
14	Staff Costs	337,643	802,798	186,665	375,884	344,379	817,079	190,416	383,568
15	Directors' Emoluments	40,200	82,293	20,572	41,476	40,200	82,293	20,572	41,476
16	Rental Charges	58,761	120,142	28,742	56,159	58,761	120,142	28,742	56,159
17	Depreciation Charge on Property and Equipment	41,318	50,937	12,653	24,879	41,322	50,946	12,653	24,880
18	Amortisation Charges	14,165	25,803	7,032	14,507	14,202	25,877	7,051	14,544
19	Other Operating Expenses	277,625	652,970	128,954	280,829	278,651	654,859	129,196	281,240
	Total Operating Expenses	779,486	2,389,065	383,116	822,757	787,289	2,412,116	387,126	830,890
	Profit/(Loss) Before Tax and Exceptional Items	(95,797)	(1,762,650)	(30,257)	(288,051)	(87,235)	(1,756,682)	(28,128)	(281,353)
20	Exceptional Items	-	-	-	-	-	-	-	-
	Profit/(Loss) After Exceptional Items	(95,797)	(1,762,650)	(30,257)	(288,051)	(87,235)	(1,756,682)	(28,128)	(281,353)
21	Current tax	-	-	-	-	-	-	-	-
22	Deferred tax	-	(465,488)	-	-	-	(464,109)	-	-
	Profit/(Loss) After Tax and Exceptional Items	(95,797)	(1,297,182)	(30,257)	(288,051)	(87,235)	(1,292,573)	(28,128)	(281,353)
23	Minority Interest	-	-	-	-	-	-	-	-
	Profit/(Loss) After Tax, Exceptional Items & Minority Interest	(95,797)	(1,297,182)	(30,257)	(288,051)	(87,235)	(1,292,573)	(28,128)	(281,353)
Other Comprehensive Income:									
24	Gains/(Losses) from Translating the Financial Statements of Foreign Operations	-	-	-	-	-	-	-	-
25	Fair Value changes in Available-fo-sale Financial Assets	23,612	19,099	2,063	4,038	23,612	19,099	2,063	4,038
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	(7,084)	(7,351)	(619)	(1,211)	(7,084)	(7,351)	(619)	(1,211)
	Other Comprehensive Income for the Year Net of Tax	16,528	11,748	1,444	2,826	16,528	11,748	1,444	2,826
	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	(79,269)	(1,285,434)	(28,813)	(285,225)	(70,707)	(1,280,825)	(26,683)	(278,526)
EARNINGS PER SHARE - BASIC & DILUTED									
DIVIDEND PER SHARE -DECLARED									
OTHER DISCLOSURES									
1.0	NON-PERFORMING LOANS AND ADVANCES	June 2025	Dec 2025	March 2026	June 2026				
1.1	(a) Gross Non-Performing Loans and Advances	14,184,238	16,075,123	16,483,295	15,455,701				
1.2	(b) Less Interest in Suspense	2,964,331	4,093,453	4,228,073	3,809,790				
1.3	(c) Total Non-Performing Loans and Advances (a-b)	11,219,907	11,981,671	12,255,222	11,645,911				
1.4	(d) Less Loan Losses Provision	3,440,697	3,917,884	3,917,884	3,575,601				
1.5	(e) Net Non-Performing Loans and Advances (c-d)	7,779,210	8,063,787	8,337,338	8,070,310				
2.0	INSIDER LOANS AND ADVANCES								
2.1	(a) Directors, Shareholders and Associates	689,342	580,681	581,126	519,784				
2.2	(b) Employees	802,604	776,823	797,407	752,068				
2.3	(c) Total Insider Loans and Advances and other facilities	1,491,946	1,357,504	1,378,533	1,271,852				
3.0	OFF-BALANCE SHEET ITEMS								
3.1	(a) Letters of credit, Guarantees & Acceptances	3,578,900	2,394,601	3,012,392	3,835,085				
3.2	(b) Forwards Swaps & Options	1,271,377	2,005,517	2,740,568	2,882,519				
3.3	(c) Other Contingent Liabilities	495,574	401,034	488,059	235,637				
3.4	(d) Total Contingent Liabilities	5,345,851	4,801,152	6,241,019	6,953,241				
4.0	CAPITAL STRENGTH								