## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30<sup>TH</sup> SEPTEMBER 2025

## I STATEMENT OF FINANCIAL POSITION

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	BANK 30-Sep-2025 Un-Audited	BANK 30-Jun-2025 Un-Audited	BANK 31-Mar-2025 Un-Audited	BANK 31-Dec-2024 Audited	BANK 30-Sep-2024 Un-Audited	GROUP 30-Sep-2025 Un-Audited	31-Dec-2024	GROUF 30-Sep-2024 Un-Audited
A. ASSETS I. Cash ( both Local & Foreign)	Shs '000 623,498	Shs '000 637,507	Shs '000 761,599	Shs '000 783,739	Shs '000 745,852	Shs '000 623,498	Shs '000 783,739	Shs '000 745,852
Balances with Central Bank of Kenya     Kenya Government & other Securities held for dealing purpose:	1,006,088	I,372,745	1,320,458	I,09I,004	923,487 -	I,006,088	I,09I,004	923,487
<ol> <li>Financial Assets at Fair Value through Profit &amp; Loss</li> <li>Investment Securities:</li> </ol>	-	-	-	-		-	-	-
(i) Held to Maturity: (a) Kenya Government Securities	7,397,674	7,397,674	7,397,674	7,397,674	7,396,04 <b>I</b>	7,397,674	7,397,674	7,396,04
(b) Other Securities (ii) Available for Sale: (a) Kenya Government Securities	12,828,774	I3,080,360	13,662,243	I3,103,849	11,866,074	I2,828,774	- I3,I03,849	11,866,074
(a) Neinya Government Securities (b) Other Securities 6. Deposits and Balances due from Local Banking Institutions	1,988,094	2,249,111	1,948,398	782,647	3,037,101	1,998,094	792,647	3,047,101
Deposits and Balances due from Banking Institutions     Deposits and Balances due from Banking Institutions Abroac     Tax Recoverable		65,845 279,897	136,299 279,897	109,250 279,897	74,583 103,969	3II,565 298,625	109,250 289,303	74,583
Loans and Advances to Customers (Net)     Balances due from Banking Institutions in the Group	20,106,025	17,368,471 -	15,883,505	14,009,959	12,167,132	20,106,025	14,009,959	12,167,132
II. Investments in Associates     I2. Investments in Subsidiary Companies	9,767 255,039	9,767 255,039	9,767 255,039	9,767 255,039	10,916 255,039	9,767	9,767 -	10,916
Investments in Joint ventures     Investment Properties	-	-	-	-	-	-	-	-
<ol> <li>Property, Plant and Equipment</li> <li>Prepaid Lease Rentals</li> </ol>	1,237,391	I,202,528	1,216,470 -	I,213,922 -	1,199,186 -	I,339,629	I,28I,566 -	1,257,899 -
Intangible Assets     B. Deferred Tax Asset	165,169	III,819 -	84,499 -	70,090 -	40,151 129,511	165,169 -	70,090 -	40,151 129,511
Retirement Benefit Asset     Other Assets	2,475,179	2,663,823 <b>46,694,586</b>	1,957,959	2,078,987	1,366,791	2,677,560	2,198,873	1,597,133
21. TOTAL ASSETS B. LIABILITIES 22. Balances due to Central Bank of Kenya	641,298	641,298	849,785	849,918	1,068,829	641,298	849,918	1,068,829
Customer Deposits     Deposits and Balances due to Local Banking Institutions	29,592,975	27,199,372	25,211,774	21,631,506	20,332,222	29,417,878	21,464,540	20,199,625
25. Deposits and Balances due to Foreign Banking Institutions 26. Other Money Market Deposits	-	- -	-	-	-	-	-	-
Borrowed Funds     Balances due to Banking Institutions Group Companies	12,853,908	13,514,767 -	14,270,932 -	15,036,303	15,792,414 -	12,853,908	15,036,303	15,792,414
29. Tax Payable 30. Dividends Payable	258,214	168,785	93,807 -	32,001	-	264,829	48,066 -	-
31. Deferred Tax Liability     32. Retirement Benefit Liability	59,158	59,158	59,158	59,158	-	23,856	23,856	-
33. Other Liabilities 34. TOTAL LIABILITIES	943,180 <b>44,348,732</b>	787,743 <b>42,371,122</b>	702,289 <b>41,187,747</b>	531,815 <b>38,140,701</b>	221,706 <b>37,415,171</b>	1,084,601 <b>44,286,370</b>	637,498 <b>38,060,181</b>	373,768 <b>37,434,637</b>
C. SHAREHOLDERS' FUNDS  35. Paid Up/ Assigned Capital  36. Share Premium (Discount)	1,867,947	1,867,947 3,087,449	1,867,947 3 087 449	1,867,947 3,087,449	1,867,947 3 087 449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449
36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses	3,087,449	3,087,449 - (642,453)	3,087,449 - (768,100)	3,087,449 - (947,651)	3,087,449 - (803,424)	3,087,449 - (293,115)	3,087,449 - (915,234)	-
39. Statutory Loan Reserves 40. Other Reserves	(433,785) 124,015 (310,198)	64,800	(461,236)	(962,622)	(2,251,309)	124,015	-	(2,251,309
41. Proposed Dividends 42. Capital Grants	-	-	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest	4,335,428	4,323,463	3,726,060	3,045,123	1,900,663	4,476,098	3,077,540	1,925,212
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	48,684,160	46,694,586	44,913,807	41,185,824	39,315,834	48,762,467	41,137,721	39,359,849
II. STATEMENT OF COMPREHENSIVE INCOME I. INTEREST INCOME								
I.I. Loans and Advances I.2. Government Securities	1,768,546 1,814,820	1,095,136 1,212,976	491,105 615,587	1,559,305 2,560,288	I,058,646 I,931,020	I,768,546 I,8I4,820	1,559,305 2,560,288	1,058,646 1,931,020
1.3. Deposits and Placements with Banking Institutions     1.4. Other Interest Income	141,952	98,914	34,368	245,243	159,524	141,952	245,243	159,52
I.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits	3,725,318 1,802,450		614,409	<b>4,364,835</b> 2,096,285	3,149,190 1,169,265	3,725,318 1,802,450	<b>4,364,835</b> 2,096,285	
2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses	8,259 6,599	1,212,572 7,994 4,926	90 2,728	164,337	21,835 III,868	8,259 6,599	164,337	1,169,265 21,835 111,868
2.4. Total Interest Expenses 3. NET INTEREST INCOME /LOSS	1,817,307	1,225,492 1,181,534	617,227 523,834	2,260,622 2,104,213	1,302,968 1,846,222	1,817,307		1,302,968
4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances	272,808	157,628	77,683	237,312	154,873	272,808	237,312	154,873
4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss)	189,699 84,821	126,288 64,285	63,733 36,62 <b>1</b>	205,884 (33,403)	147,289 50,778	189,699 84,821	205,884 (33,403)	147,289 50,778
4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interest Income	15,081 <b>562,409</b>	9,758 <b>357,959</b>	4,971 183,009	119,844 <b>529,638</b>	52,127 <b>405,068</b>	131,533 678,861	235,222 <b>645,016</b>	124,135 <b>477,07</b> 5
5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES	2,470,419		706,843	2,633,850		2,586,871		
6.1. Loan Loss Provision 6.2. Staff Costs	233,724 696,590	131,370 476,409	84,449 219,814	270,806 717,353	135,048 595,635	233,724 709,290	262,780 730,961	135,048 605,413
6.3. Directors' Emoluments 6.4. Rental Charges	9,413 112,877	6,423 70,986	2,990 34,933	15,410 84,515	9,9 <b>1</b> 3 60,375	9,413 113,271	15,410 84,515 92,843	9,913 60,769
6.5. Depreciation Charge on Property and Equipment     6.6. Amortisation Charges     6.7. Other Operating Expenses	59,165 12,840 592,099	39,443 8,560 350,687	19,722 4,280 134,967	71,410 10,468 461,864	38,375 15,164 499,124	85,520 12,840 602,652	10,468 483,824	53,272 15,164 514,54
6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items	1,716,708 753,711	1,083,879 455,615	501,154 205,689	I,631,827 I,002,023	1,353,634 897,656	1,766,710 820,161	I,680,802 I,068,427	
8. Exceptional Items 9. Profit/(Loss) After Exceptional Items	753,711	455,615	205,689	1,002,023	897,656	820,161	1,068,427	929,175
I0. Current Tax II. Deferred Tax	226,113	136,684	61,707	264,362 188,666	294,623	226,113	279,538 192,449	294,62
12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items	527,598	318,930	143,982	548,995	603,032	594,048	596,440	634,552
& Minority Interest  15. Other Comprehensive Income:	527,598	318,930	143,982	548,995	603,032	594,048	596,440	634,552
15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations	_	_	_	_	-	-	_	-
I5.2. Fair Value changes in Available-for-sale Financial Assets I5.3. Revaluatation Surplus on Property, Plant and Equipment	652,424	908,342 -	501,386	1,019,371 -	(269,316)	652,424 -	1,019,371 -	(269,316
15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income	-	-	-	-	-		-	-
16. Other Comprehensive Income for the Year Net of Tax		908,342 1,227,272	501,386 645,368	1,019,371 1,568,366	(269,316) 333,716	652,424 1,246,471	1,019,371	(269,316
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17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR III. OTHER DISCLOSURES	,,,,,,,,							
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES 1.0. NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances	3,590,845	3,460,22 <b>I</b> 506,294	3,421,165 496 993	2,977,825 478,671	3,584,502 541.816	3,590,845 526,339	2,977,825 478,671	
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c)-Total Non-Performing Loans and Advances (a-b) Total	3,590,845 526,339	3,460,22 <b>1</b> 506,294 <b>2,953,927</b> 942,588	3,421,165 496,993 <b>2,924,172</b> 1,189,108	478,67 <b>1</b> <b>2,499,154</b>	3,584,502 541,816 <b>3,042,686</b> 1,208,968	3,590,845 526,339 <b>3,064,506</b> 827,397	2,977,825 478,671 <b>2,499,154</b> 867,401	541,816 <b>3,042,68</b> 6
III. OTHER DISCLOSURES III. ONN-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451	506,294 <b>2,953,927</b> 942,588 <b>2,011,339</b> 1,791,257	496,993 <b>2,924,172</b> 1,189,108 <b>1,735,064</b> 1,511,303	478,671 <b>2,499,154</b> 867,401 <b>1,631,753</b> 1,545,554	541,816 <b>3,042,686</b> 1,208,968 <b>1,833,718</b> 1,705,218	526,339 <b>3,064,506</b>	478,671 <b>2,499,154</b> 867,401 <b>1,631,753</b> 1,545,554	541,816 3,042,686 1,208,968 1,833,718 1,705,218
11. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (a). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances (a-b) (f). Discounted Value of Securities (g). Net NPLE Exposure (e-f) 2.0. INSIDER LOANS AND ADVANCES	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451 <b>112,658</b>	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500	526,339 3,064,506 827,397 2,237,109 2,124,451 112,658	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500
11. OTHER DISCLOSURES  111. OTHER DISCLOSURES  1.0. NON-PERFORMING LOANS AND ADVANCES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451	506,294 <b>2,953,927</b> 942,588 <b>2,011,339</b> 1,791,257	496,993 <b>2,924,172</b> 1,189,108 <b>1,735,064</b> 1,511,303	478,671 <b>2,499,154</b> 867,401 <b>1,631,753</b> 1,545,554	541,816 <b>3,042,686</b> 1,208,968 <b>1,833,718</b> 1,705,218	526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451	478,671 <b>2,499,154</b> 867,401 <b>1,631,753</b> 1,545,554	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f) 2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451 <b>112,658</b>	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518	526,339 3,064,506 827,397 2,237,109 2,124,451 112,658	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518 330,114
11. OTHER DISCLOSURES  1.0. NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Mon-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLs Exposure (e-f) 2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Advances (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451 <b>112,658</b> 12,823 504,418	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,017	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518 330,114	526,339 3,064,506 827,397 2,237,109 2,124,451 112,658 12,823 504,418	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225	541,816 3,042,686 1,208,966 1,833,718 1,705,218 128,500 11,518 330,114
11. OTHER DISCLOSURES  10. NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Advances (b). Employees (c). Total Insider Loans and Advances and other facilities  3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Torwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities	3,590,845 526,339 3,064,506 827,397 2,124,451 112,658 12,823 504,418 517,241	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,017 425,525 782,721	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518 330,114 341,632	526,339 3,064,506 827,397 2,237,109 2,124,451 112,658 12,823 504,418 517,241 770,589	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248	541,816 3,042,686 1,208,966 1,833,718 1,705,218 128,500 11,518 330,114 341,632
11. OTHER DISCLOSURES  11. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances (a-b) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Advances (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a). Cere Capital	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451 <b>112,658</b> 12,823 504,418 <b>517,241</b> 770,589 658,860	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 - 1,496,223	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,017 425,525 782,721 397,950 - 1,180,671 4,115,305	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 - 634,737 4,007,745	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518 330,114 341,632 639,508 639,508 3,668,961	526,339 3,064,506 827,397 2,237,109 2,124,451 112,658 12,823 504,418 517,241 770,589 658,860 - 1,429,449	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11.023 348.225 359,248 634,737 - 634,737 4,007,745	541,81 3,042,68 1,208,96 1,833,711 1,705,21 128,500 11,51 330,11 341,63 639,500 639,500 3,668,96
11. OTHER DISCLOSURES  11. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities (d). Total Contingent Liabilities (d). CAPITAL STRENGTH (a). Core Capital (b). Minimum Statutory Capital (c). Excess (Deficiency) (a-b)	3,590,845 526,339 <b>3,064,506</b> 827,397 <b>2,237,109</b> 2,124,451 <b>112,658</b> 12,823 504,418 <b>517,241</b> 770,589 658,860 <b>1,429,449</b> 4,257,812 1,000,000	506.294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 - 1,496,223 4,153,479 1,000,000 3,153,479	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,017 425,525 782,721 397,950 - 1,180,671	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737	541,816 3,042,686 1,208,968 1,833,718 1,705,218 128,500 11,518 330,114 341,632 639,508	\$26.339  3,064,506 827,397 2,237,109 2,124,451 112,658  12.823 504,418  517,241  770,589 658,860 - 1,429,449  4,257,812 1,000,000 3,257,812	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737	541,81- 3,042,681 1,208,961 1,833,711 1,705,21: 128,500 11,51: 330,11- 341,63: 639,500 639,500 3,668,96 1,000,00
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities (d). Total Contingent Liabilities (d). CAPITAL STRENGTH (a). Core Capital (b). Minimum Statutory Capital (c). Excess? (Deficiency) (a-b) (d). Supplementary Capital (e). Total Capital (a+d)	3,590,845 526,339 3,064,506 827,397 2,237,109 2,124,451 112,658 12,823 50,4,48 517,241 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 1,4015 4,381,828	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 1,496,223 4153,479 1,000,000 3,153,479 64,800 4,218,279	496,993 2,924,172 1,189,108 1,735,964 1,511,303 223,761 10,508 415,017 425,525 782,721 37,750 1,180,671 4,115,305 1,000,000 3,115,305 4,115,305	478.671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 - 634,737 4,007,745 1,000,000 3,007,745 4,007,745	541,816 3,042,686 1,203,988 1,833,718 1,705,218 128,500 11,518 330,114 341,632 639,508 	\$3,064,506 \$27,397 2,337,109 2,124,451 112,658 12,823 504,418 517,241 770,589 68,860 1,429,449 4,257,812 1,000,000 3,257,812 124,015 4,381,828	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 - 634,737 4,007,745 1,000,000 3,007,745 4,007,745	541,81 3,042,68: 1,208,96: 1,833,71: 1,705,21: 128,500 11,51: 330,11: 341,63: 639,50: 639,50: 3,668,96 1,000,000 2,668,96
11. OTTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  1.0. NON-PERFORMING LOANS AND ADVANCES  1.0. Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Advances (b). Employees (c). Total Insider Loans and Advances and other facilities  3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities  4.0. CAPITAL STRENGTH (a). Core Capital (b). Minimum Statutory Capital (c). Excess (Deficiency) (d). Supplementary Capital (c). Excess (Deficiency) (d). Supplementary Capital (e). Total Capital (a+d) (f). Total Risk Weighted Assets (g). Core Capital/Total Deposit Liabilities (h). Minimum Statutory Ratio	3.590.845 526,339 <b>3.064.506</b> 827,397 <b>2.237,109</b> 2,124,451 <b>112,658</b> 12,823 504.418 <b>517,241</b> 770,589 658,860 <b>1.429,449</b> 4,257,812 1,000,000 3,257,812 12,012	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 1,496,223 4,153,479 6,4,800 4,218,279 25,822,225 15,33%	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,017 425,525 782,721 397,950 1,180,671 4,115,305 1,000,000 3,115,305	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,745 1,000,000 3,007,745	541,816 3,042,686 1,208,968 1,833,718 17,705,218 1128,500 11,518 330,114 341,632 639,508 639,508 3,668,961 1,000,000 2,668,961	\$3,04,506 827,397 2,237,109 2,124,451 112,658 12,823 504,418 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 124,015 4,381,828 27,477,214	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,745 1,000,000 3,007,745 2,009,574 4,007,745 21,009,574	541,81 3,042,681 1,208,961 1,833,711 1,705,21: 128,500 11,515 330,11: 341,63: 639,50: 639,50: 3,668,96 1,000,000 2,668,96 19,225,71 18,09
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR  18. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Leas Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letter of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities (d). CAPITAL STRENGTH (a). Minimum Statutory Capital (b). Minimum Statutory Capital (c). Excess/ (Deficiency) (a-b) (d). Supplementary Capital (e). Total Capital (art-d) (f). Total Risk Weighted Assets (g). Core Capital) (b). Total Risk Weighted Assets (g). Core Capital) (f). Total Risk Weighted Assets (g). Core Capital Liabilities	3.590.845 526.339 3,064,506 827,377,09 2,237,109 2,124,451 112,658 12,823 504,418 517,241 770,589 658,860 1,429,449 4.257,812 1,000,000 3.257,812 12,40,151 4,381,828 27,477,214	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 - 1,496,223 4,153,479 6,000,000 3,153,479 6,000,000 6,000,000 6,000,000 6,000,000	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,107 425,525 782,721 397,950 1,180,671 4,115,305 23,356,284 16,3% 8,3% 8,3%	478.671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,745 1,000,000 3,007,745 4,007,745 21,009,574 18.5%	541,816 3,042,666 1,208,968 1,383,3718 1,705,218 128,500 11,518 330,114 341,632 639,508 3,668,961 1,000,000 2,668,961 19,225,712 18.0% 10.0%	526,339 3,064,506 827,397 2,337,109 2,124,431 112,658 12,823 504,418 770,589 658,860 - 1,429,449 4,257,812 1,400,000 3,257,812 124,015 4,381,828 27,477,214 14,4% 6,4%	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,745 1,000,000 3,007,745 1,000,574 18,5% 1,009,574 18,5% 1,009,574 18,5%	541,81 3,042,68-1 1,208,961 1,833,711 1,705,21 128,500 11,511 341,632 639,500 - 639,500 2,668,96 1,000,000 2,668,96 19,225,71 18,00 8,009 10,001
11. OTTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities (d). Total Contingent Liabilities (e). Total Contingent Liabilities (b). Minimum Statutory Capital (c). Excess/ (Deficiency) (a-b) (d). Supplementary Capital (e). Total Capital (a+d) (f). Total Risk Weighted Assets (g). Core Capital/Total Deposit Liabilities (h). Minimum Statutory Ratio (l). Excess/ (Deficiency) (g-b) (l). Core Capital/ Total Risk Weighted Assets (k). Minimum Statutory Ratio (l). Excess/ (Deficiency) (g-b) (l). Core Capital/ Total Risk Weighted Assets (k). Minimum Statutory Ratio (l). Excess/ (Deficiency) (g-k)	3,590,845 3,624,506 827,397 2,237,199 112,658 12,823 504,418 517,241 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 124,015 4,381,828 27,477,214 1,438,838 1,438,138,838 1,438,138,838 1,538,838 1,038,83	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 1,496,223 4,153,479 1,000,000 3,153,479 64,800 4,218,279 25,822,225 15,33% 8,0% 7,3% 16,11%	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,107 425,525 782,721 397,950 1,180,671 4,115,305 1,000,000 3,115,305 23,356,284 16,3% 8,0% 8,0% 8,0% 17,6% 10,5% 10,5% 10,5% 10,5%	478.671 2,499,154 867.401 1,631,753 1,545,554 86,199 11,023 359,248 634,737 4,007,745 1,000,000 3,007,745 21,009,574 18.5% 8.0% 10.5%	541,816 3,042,666 1,208,968 1,303,3718 1,705,218 128,500 11,518 330,114 331,632 639,508 3,668,961 1,000,000 2,668,961 19,225,713 18,0% 10,	526,339 3,064,506 827,397 2,337,109 2,124,431 112,658 12,823 504,418 770,589 4,257,812 1,000,000 3,257,812 124,015 4,818,828 27,477,214 14,436 8,0% 6,4% 1,55,5% 10,5%	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,745 1,000,000 3,007,745 21,009,574 18,5% 8,0% 10,5% 10	541,813 3,042,683,711 1,705,211 128,500 11,513,30,111 341,632 639,501 3,668,96 1,000,000 2,668,96 19,225,71 18,09 8,09 10,01 10,105 10,155 8,68,96 8,09 8,09 10,100
11. OTTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (c-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities (d). Total Contingent Liabilities (e). Total Contingent Liabilities (e). Total Capital (a+d) (f). Total Capital (a+d) (g). Total Capital (a+d) (f). Total Capital / Total Deposit Liabilities (h). Minimum Statutory Ratio (l). Excess (Deficiency) (g-h) (l). Core Capital / Total Risk Weighted Assets (k). Minimum Statutory Ratio (l). Excess (Deficiency) (g-h) (l). Core Capital / Total Risk Weighted Assets (k). Minimum Statutory Ratio (l). Excess (Deficiency) (g-h)	3,590,845 3,64,506 827,397 2,237,109 2,124,451 112,658 12,823 50,4,48 517,241 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 1,4015 4,381,828 27,477,214 14,481,828 27,477,214 15,5% 10,5% 1	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 1,496,223 4,153,479 1,000,000 3,153,479 64,800 4,218,279 5,822,225 1,338 61,050 1	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,107 425,525 782,721 397,950 1,180,671 4,115,305 1,000,000 3,115,305 23,356,284 16,3% 17,6% 10,5% 17,6% 10,5% 17,6% 11,5% 17,6%	478.671 2,499.154 867.401 1,631,753 1,545,554 86,199 11.023 359,248 634,737 4,007,745 1,000,000 3,007,745 21,009,574 4,007,575 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 10,000,574 11,00	541,816 3,042,666 1,208,968 1,208,968 1,303,3718 1,705,218 128,500 11,518 330,114 330,	526,339 3,064,506 827,397 2,337,109 2,124,431 112,658 12,823 504,418 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 124,015 4,381,838 27,477,214 14.48,564 15.55% 10.5% 10.5% 10.5% 10.5% 10.5%	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,745 1,000,000 3,007,745 21,009,574 18,5% 10,00,574 10,00	541,814 3,042,684 1,208,964 1,303,714 1,705,211 128,500 11,518 330,111 341,632 639,504 3,668,96 1,000,000 2,668,96 1,000,000 1,668,96 19,225,71 18,09 19,19 10,59 16,19 19,19 10,59 16,19 11,19 11,19 11,19 11,19 11,19 11,19
11. OTTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  (a). ORON-PERFORMING LOANS AND ADVANCES (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (c-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (c-f)  2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Contingent Liabilities (d). CAPITAL STRENGTH (a). Minimum Statutory Capital (c). Excess/ (Deficiency) (a-b) (d). Supplementary Capital (e). Total Capital (g-t) (f). Total Risk Weighted Assets (g). Core Capital/ Total Deposit Liabilities (h). Minimum Statutory Ratio (l). Excess/ (Deficiency) (g-h) (l). Core Capital / Total Risk Weighted Assets (h). Minimum Statutory Ratio (l). Excess/ (Deficiency) (g-h) (l). LiQUIDITY	3,590,845 3,64,506 827,397 2,237,109 2,124,451 112,658 12,823 50,4,48 517,241 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 1,4015 4,381,828 27,477,214 14,449 10.5% 5,5% 10.5% 5,5% 11,5% 11,5% 11,5%	506,294 2,953,927 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 1,496,223 4,153,479 6,1000,000 3,153,479 64,800 4,218,279 25,822,535 8.0% 7,3% 16.1% 16.3% 16.3% 16.3% 16.3% 18.8%	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,017 425,525 782,721 397,950 1,180,671 4,115,305 23,356,284 16,3% 8,3% 17,6% 1,1% 1,1% 1,1% 1,1% 1,1% 1,1% 1,1% 1	478.671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 634,737 4,007,745 1,000,000 3,007,745 21,009,7745 18.5% 8.6% 10.5%	541,816 5,042,666 1,208,968 1,333,718 1,705,218 128,500 11,518 330,114 341,632 639,508 3,668,961 1,000,000 2,668,961 1,022,57,31 18,0% 10,1% 10,	\$3,04,506 827,397 2,237,109 2,124,451 112,658 12,823 504,418 517,241 770,589 658,80 1,429,449 4,257,812 1,000,000 3,257,812 124,015 4,381,828 27,477,214 14,48 8,0% 6,4% 15,5% 5,0% 15,5% 1,4%	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 - 634,737 4,007,745 21,002,745 8.0% 19.1% 19.1% 19.1% 19.1% 19.1%	541,816 3,042,686 1,833,716 1,705,216 11,518 330,114 341,632 639,508 3,668,961 1,000,000 2,668,961 19,225,713 18,0% 8,0% 19,18,18,18,18,18,18,18,18,18,18,18,18,18,
11. OTTAL COMPREHENSIVE INCOME FOR THE YEAR  111. OTHER DISCLOSURES  (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense (c). Total Mon-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities (g). Net NPLS Exposure (e-f) (g). Net NPLS Exposure (e-f) 2.0. INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates (b). Employees (c). Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a). Letters of Credit, Guarantees & Acceptances (b). Fornwards Swaps & Options (c). Other Contingent Liabilities 4.0. CAPITAL STRENGTH (a). Core Capital (b). Minimum Statutory Capital (c). Excess/ (Deficiency) (a-b) (d). Supplementary Capital (e). Total Capital (a+d) (f). Total Risk Weighted Assets (g). Core Capital/ Total Deposit Liabilities (h). Minimum Statutory Ratio (l). Excess/(Deficiency) (g-h) (l). Total Capital / Total Risk Weighted Assets (h). Minimum Statutory Ratio (l). Excess/(Deficiency) (g-h) (l). Minimum Statutory Ratio (l). Excess/(Deficiency) (g-m)	3,590,845 3,64,506 827,397 2,237,109 2,124,451 112,658 12,823 50,4,48 517,241 770,589 658,860 1,429,449 4,257,812 1,000,000 3,257,812 1,4015 4,381,828 27,477,214 14,481,828 27,477,214 15,5% 10,5% 1	506,294 2,953,917 942,588 2,011,339 1,791,257 220,082 13,484 443,175 456,659 835,173 661,050 1,496,223 4,153,479 64,800 4,218,279 25,822,225 15.3% 6.1% 15.5% 5.6% 15.8% 15.8% 16.1%	496,993 2,924,172 1,189,108 1,735,064 1,511,303 223,761 10,508 415,107 425,525 782,721 397,950 1,180,671 4,115,305 1,000,000 3,115,305 23,356,284 16,3% 17,6% 10,5% 17,6% 10,5% 17,6% 11,5% 17,6%	478.671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,45 1,000,000 3,007,745 21,005,744 18.5% 8.0% 19.1% 19.1% 19.1%	541,816 1,208,968 1,208,968 1,208,968 1,303,3718 1,705,218 128,500 11,518 330,114 341,632 639,508 3,668,961 1,000,000 2,668,961 19,257,118 18.0% 19,1% 19,1% 19,1% 14,5% 8,6% 4,6%	\$3,04,506 827,397 2,327,109 2,124,451 112,658 12,823 504,418 517,241 770,589 658,80 1,429,449 4,257,81 1,000,000 3,257,812 124,015 4,381,828 27,47,214 14,4% 8,0% 6,4% 4,15,5% 1,5,5% 1,5,5% 1,4,5% 1,	478,671 2,499,154 867,401 1,631,753 1,545,554 86,199 11,023 348,225 359,248 634,737 4,007,45 1,000,000 3,007,745 21,009,745 21,009,574 8,0% 19,1% 10,5% 8,6% 19,1% 14,5% 4,6%	1.208.966 1,833,718 1,833,718 128,500 11.518 330,111 341,632 639,500 3,668,961 1,000,000 2,668,961 1,000,000 1,000,000 1,000,000 1,000,000

The unaudited mancial statements are extracts from the books of the institution which were approved by the Board of Directors on  $\Pi^{th}$  November 202 Mrs. Margaret Karangatha,

Chairlady

Mr. Anthony Mburu,

Managing Director and CEO

