

I STATEMENT OF FINANCIAL POSITION

	BANK 30-Sep-2025 Un-Audited Shs '000	BANK 30-Jun-2025 Un-Audited Shs '000	BANK 31-Mar-2025 Un-Audited Shs '000	BANK 31-Dec-2024 Audited Shs '000	BANK 30-Sep-2024 Un-Audited Shs '000	GROUP 30-Sep-2025 Un-Audited Shs '000	GROUP 31-Dec-2024 Audited Shs '000	GROUP 30-Sep-2024 Un-Audited Shs '000
A. ASSETS								
1. Cash (both Local & Foreign)	623,498	637,507	761,599	783,739	745,852	623,498	783,739	745,852
2. Balances with Central Bank of Kenya	1,006,088	1,372,745	1,320,458	1,091,004	923,487	1,006,088	1,091,004	923,487
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	7,397,674	7,397,674	7,397,674	7,397,674	7,396,041	7,397,674	7,397,674	7,396,041
(b) Other Securities	-	-	-	-	-	-	-	-
(ii) Available for Sale:	-	-	-	-	-	-	-	-
(a) Kenya Government Securities	12,828,774	13,080,360	13,662,243	13,103,849	11,866,074	12,828,774	13,103,849	11,866,074
(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
7. Deposits and Balances due from Banking Institutions Abroad	311,565	65,845	136,299	109,250	74,583	311,565	109,250	74,583
8. Tax Recoverable	279,897	279,897	279,897	279,897	103,969	298,625	289,303	103,969
9. Loans and Advances to Customers (Net)	20,106,025	17,368,417	15,883,505	14,009,959	12,167,132	20,106,025	14,009,959	12,167,132
10. Balances due from Banking Institutions in the Group	-	-	-	-	-	-	-	-
11. Investments in Associates	9,767	9,767	9,767	9,767	10,916	9,767	9,767	10,916
12. Investments in Subsidiary Companies	255,039	255,039	255,039	255,039	255,039	-	-	-
13. Investments in Joint ventures	-	-	-	-	-	-	-	-
14. Investment Properties	-	-	-	-	-	-	-	-
15. Property, Plant and Equipment	1,237,391	1,202,528	1,216,470	1,213,922	1,199,186	1,339,629	1,281,566	1,257,891
16. Prepaid Lease Rentals	-	-	-	-	-	-	-	-
17. Intangible Assets	165,169	111,819	84,499	70,090	40,151	165,169	70,090	40,151
18. Deferred Tax Asset	-	-	-	-	129,511	-	-	129,511
19. Retirement Benefit Asset	-	-	-	-	-	-	-	-
20. Other Assets	2,475,179	2,663,823	1,957,959	2,078,987	1,366,791	2,677,560	2,198,873	1,597,133
21. TOTAL ASSETS	48,684,160	46,694,586	44,913,807	41,185,824	39,315,834	48,762,467	41,137,721	39,359,849
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
23. Customer Deposits	29,592,975	27,199,372	25,211,774	21,631,506	20,332,222	29,417,878	21,464,540	20,199,625
24. Deposits and Balances due to Local Banking Institutions	-	-	-	-	-	-	-	-
25. Deposits and Balances due to Foreign Banking Institutions	-	-	-	-	-	-	-	-
26. Other Money Market Deposits	-	-	-	-	-	-	-	-
27. Borrowed Funds	12,853,908	13,514,767	14,270,932	15,036,303	15,792,414	12,853,908	15,036,303	15,792,414
28. Balances due to Banking Institutions Group Companies	-	-	-	-	-	-	-	-
29. Tax Payable	258,214	168,785	93,807	32,001	-	264,829	48,066	-
30. Dividends Payable	-	-	-	-	-	-	-	-
31. Deferred Tax Liability	59,158	59,158	59,158	59,158	-	23,856	23,856	-
32. Retirement Benefit Liability	-	-	-	-	-	-	-	-
33. Other Liabilities	943,180	787,743	702,289	531,815	221,706	1,084,601	637,498	373,768
34. TOTAL LIABILITIES	44,348,732	42,371,122	41,187,747	38,140,701	37,415,171	44,286,370	38,060,181	37,434,637
C. SHAREHOLDERS' FUNDS								
35. Paid Up/ Assigned Capital	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947
36. Share Premium (Discount)	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449
37. Revaluation Reserves	-	-	-	-	-	-	-	-
38. Retained Earnings/Accumulated Losses	(433,785)	(642,453)	(768,100)	(947,651)	(803,424)	(293,115)	(915,234)	(778,874)
39. Statutory Loan Reserves	124,015	64,800	-	-	-	124,015	-	-
40. Other Reserves	(310,198)	(54,280)	(461,236)	(962,622)	(2,251,309)	(310,198)	(962,622)	(2,251,309)
41. Proposed Dividends	-	-	-	-	-	-	-	-
42. Capital Grants	-	-	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	4,335,428	4,323,463	3,726,060	3,045,123	1,900,663	4,476,098	3,077,550	1,925,212
44. Minority Interest	-	-	-	-	-	-	-	-
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								
1.1. Loans and Advances	1,768,546	1,095,136	491,105	1,559,305	1,058,646	1,768,546	1,559,305	1,058,646
1.2. Government Securities	1,814,820	1,212,976	615,587	2,560,288	1,931,020	1,814,820	2,560,288	1,931,020
1.3. Deposits and Placements with Banking Institutions	141,952	98,914	34,368	245,243	159,524	141,952	245,243	159,524
1.4. Other Interest Income	-	-	-	-	-	-	-	-
I.5. Total Interest Income	3,725,318	2,407,026	1,141,061	4,364,835	3,149,190	3,725,318	4,364,835	3,149,190
2. INTEREST EXPENSE								
2.1. Customer Deposits	1,802,450	1,212,572	614,409	2,096,285	1,169,265	1,802,450	2,096,285	1,169,265
2.2. Deposits and Placement from Banking Institutions	8,259	7,994	90	164,337	21,835	8,259	164,337	21,835
2.3. Other Interest Expenses	6,599	4,926	2,728	-	111,868	6,599	-	111,868
2.4. Total Interest Expenses	1,817,307	1,225,492	617,227	2,260,622	1,302,968	1,817,307	2,260,622	1,302,968
3. NET INTEREST INCOME /LOSS	1,908,010	1,181,534	523,834	2,104,213	1,846,222	1,908,010	2,104,213	1,846,222
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	189,699	126,288	63,733	205,884	147,289	189,699	205,884	147,289
4.3. Foreign Exchange Trading Income (Loss)	84,821	64,285	36,621	(33,403)	50,778	84,821	203,400	50,778
4.4. Dividend Income	-	-	-	-	-	-	-	-
4.5. Other Income	15,081	9,758	4,971	119,844	52,127	131,533	235,222	124,135
4.6. Total Non-Interest Income	562,409	357,959	183,009	529,638	405,068	678,861	645,016	477,075
5. TOTAL OPERATING INCOME	2,470,419	1,539,494	706,843	2,633,851	2,251,290	2,586,871	2,749,228	2,323,297
6. OPERATING EXPENSES								
6.1. Loan Loss Provision	233,724	131,370	84,449	270,806	135,048	233,724	262,780	135,048
6.2. Staff Costs	696,590	476,409	219,814	717,353	595,635	709,290	730,961	605,413
6.3. Directors' Emoluments	9,413	6,423	2,990	15,410	9,913	9,413	15,410	9,913
6.4. Rental Charges	11,277	70,986	34,933	84,515	60,375	113,271	84,515	60,769
6.5. Depreciation Charge on Property and Equipment	59,165	39,443	19,722	71,410	38,375	85,520	92,843	53,272
6.6. Amortisation Charges	12,840	8,560	4,280	10,468	15,164	12,840	10,468	15,164
6.7. Other Operating Expenses	592,099	350,687	134,967	461,864	499,124	602,652	483,824	514,544
6.8. Total Operating Expenses	1,716,708	1,083,879	501,154	1,631,827	1,353,634	1,766,710	1,680,802	1,394,122
7. Profit/(Loss) Before Tax and Exceptional Items	753,711	455,615	205,689	1,002,023	897,656	820,161	1,068,427	929,175
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
10. Current Tax	226,113	136,684	61,707	264,362	294,623	226,113	279,538	294,623
11. Deferred Tax	-	-	-	188,666	-	-	192,449	-
12. Profit/(Loss) After Tax and Exceptional Items	527,598	318,930	143,982	548,995	603,032	594,048	596,440	634,552
13. Minority Interest	-	-	-	-	-	-	-	-
14. Profit/(Loss) After Tax, Exceptional Items & Minority Interest	527,598	318,930	143,982	548,995	603,032	594,048	596,440	634,552
15. Other Comprehensive Income:								
15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations	-	-	-	-	-	-	-	-
15.2. Fair Value changes in Available-for-sale Financial Assets	652,424	908,342	501,386	1,019,371	(269,316)	652,424	1,019,371	(269,316)
15.3. Revaluation Surplus on Property, Plant and Equipment	-	-	-	-	-	-	-	-
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	652,424	908,342	501,386	1,019,371	(269,316)	652,424	1,019,371	(269,316)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	1,180,021	1,227,272	645,368	1,568,366	333,716	1,246,471	1,615,811	365,235
III. OTHER DISCLOSURES								
I.0. NON-PERFORMING LOANS AND ADVANCES								
(a). Gross Non-Performing Loans and Advances	3,590,845	3,460,221	3,421,165	2,977,825	3,584,502	3,590,845	2,977,825	3,584,502
(b). Less Interest in Suspense	526,339	506,294	496,993	478,671	541,816	526,339	478,671	541,816
(c). Total Non-Performing Loans and Advances (a-b)	3,064,506	2,953,927	2,924,172	2,499,154	3,042,686	3,064,506	2,499,154	3,042,686
(d). Less Loan Losses Provision	827,397	942,588	1,189,108	867,401	1,208,968	827,397	867,401	1,208,968
(e). Net Non-Performing Loans and Advances(c-d)	2,237,109	2,011,339	1,735,064	1,631,753	1,833,718	2,237,109	1,631,753	1,833,718
(f). Net NPLs Exposure (e-f)	112,658	220,082	223,761	86,199	128,500	112,658	86,199	128,500
2.0. INSIDER LOANS AND ADVANCES								
(a). Directors, Shareholders and Associates	12,823	13,484	10,508	11,023	11,518	12,823	11,023	11,518
(b). Employees	504,418	443,175	415,017	348,225	330,114	504,418	348,225	330,114
(c). Total Insider Loans and Advances and other facilities	517,241	456,659	425,525	359,248	341,632	517,241	359,248	341,632
3.0. OFF-BALANCE SHEET ITEMS								
(a). Letters of Credit, Guarantees & Acceptances	770,589	835,173	782,721	634,737	639,508	770,589	634,737	639,508
(b). Forwards Swaps & Options	658,860	661,050	397,950	-	-	658,860	-	-
(c). Other Contingent Liabilities	-	-	-	-	-	-	-	-
(d). Total Contingent Liabilities	1,429,449	1,496,223	1,180,671	634,737	639,508	1,429,449	634,737	639,508
4.0. CAPITAL STRENGTH								
(a). Core Capital	4,257,812	4,153,479	4,115,305	4,007,745	3,668,961	4,257,812	4,007,745	3,668,961
(b). Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c). Excess/(Deficiency) (a-b)	3,257,812	3,153,479	3,115,305	3,007,745	2,668,961	3,257,812	3,007,745	2,668,961
(d). Supplementary Capital	124,015	64,800	-	-	-	124,015	-	-
(e). Total Capital (a+d)	4,381,828	4,218,279	4,115,305	4,007,745	3,668,961	4,381,828	4,007,745	3,668,961
(f). Total Risk Weighted Assets	27,477,214	25,822,225	23,256,284	21,009,574	19,225,713	27,477,214	21,009,574	19,225,713
(g). Core Capital / Total Deposit Liabilities	14.4%	15.3%	16.3%	18.0%	18.0%	14.4%	18.5%	18.1%
(h). Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
(i). Excess/(Deficiency) (g-h)	6.4%	7.3%	8.3%	10.5%	10.0%	6.4%	10.5%	10.0%
(j). Core Capital / Total Risk Weighted Assets	15.5%	16.1%	17.6%	19.1%	19.1%	15.5%	19.1%	19.1%
(k). Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
(l). Excess/(Deficiency) (j-k)	5.0%	5.6%	7.1%</					

The unaudited financial statements are extracts from the books of the institution which were approved by the Board of Directors on 11th November 2025

**Mrs. Margaret Karangatha,
Chairlady**

Mr. Anthony Mburu,
Managing Director and CEO