

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

I STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2026	Group				Bank			
	Previous Year	31st Dec 25	1st Quarter	2nd Quarter	Previous Year	31st Dec 25	1st Quarter	2nd Quarter
	Same Quarter	Previous Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year
	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
	Un-Audited	Audited	Un-Audited	Audited	Un-Audited	Audited	Un-Audited	Audited
A ASSETS								
1 Cash (both local & foreign)	204,653	139,368	147,063	168,044	204,653	139,368	147,063	168,044
2 Balances due from Central Bank of Kenya	588,333	1,773,837	1,173,661	863,784	588,333	1,773,837	1,173,661	863,784
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through the profit and loss	-	-	-	-	-	-	-	-
5 Investment Securities:	-	-	-	-	-	-	-	-
a. Held to Maturity:	-	-	-	-	-	-	-	-
i. Kenya Government Securities	3,907,382	3,941,658	1,432,077	1,793,880	3,697,146	3,931,717	1,422,136	1,783,838
ii. Other Securities	968,247	162,280	2,461,475	2,478,755	968,247	162,280	2,461,475	2,478,755
b. Available for sale:	-	-	-	-	-	-	-	-
i. Kenya Government Securities	876,351	387,825	579,548	778,035	876,351	387,825	579,548	778,035
ii. Other Securities	-	-	185,473	180,984	-	-	185,473	180,984
6 Deposits and balances due from local banking institutions	8,159	13,560	11,142	10,166	8,159	13,560	11,142	10,166
7 Deposits and balances due from banking institutions abroad	739,899	1,143,442	773,809	963,007	739,899	1,143,442	773,809	963,007
8 Tax Recoverable	64,537	43,810	46,475	43,804	63,978	42,951	45,751	42,951
9 Loans and advances to customers	8,488,582	8,790,714	9,084,722	9,153,087	8,488,582	8,790,714	9,084,722	9,153,087
10 Balances due from group companies	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	11,000	11,000	11,000	11,000
13 Investments in joint ventures	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-
15 Property and Equipment	26,512	24,742	23,116	22,466	26,512	24,742	23,116	22,466
16 Prepaid lease rentals / Right of Use Assets	71,107	63,337	57,505	51,667	71,107	63,337	57,505	51,667
17 Intangible assets	7,957	6,221	5,358	15,956	7,946	6,221	5,358	15,956
18 Deferred Tax asset	234,282	296,304	298,304	305,839	234,247	298,224	298,224	305,739
19 Retirement benefit asset	-	-	-	-	-	-	-	-
20 Other assets	315,655	316,745	397,125	431,000	308,211	315,071	391,712	426,817
21 TOTAL ASSETS	16,507,656	17,105,823	16,676,853	17,260,573	16,500,371	17,104,269	16,671,695	17,256,315
B LIABILITIES								
22 Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-
23 Customer deposits	13,249,841	13,348,074	12,837,521	13,355,680	13,259,593	13,358,799	12,855,394	13,367,700
24 Deposits and balances due to banking institutions	-	-	-	-	-	-	-	-
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-
26 Other money market deposits	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-
28 Balances due to group companies	-	-	-	-	-	-	-	-
29 Tax payable	-	-	-	-	-	-	-	-
30 Dividends payable	-	-	-	-	-	-	-	-
31 Deferred Tax liability	-	-	-	-	-	-	-	-
32 Lease Obligation	104,827	79,794	73,535	66,048	104,827	79,794	73,535	66,048
33 Other liabilities	70,717	51,547	58,510	64,888	63,511	49,670	46,408	58,971
34 TOTAL LIABILITIES	13,425,965	13,479,415	12,969,566	13,486,716	13,427,931	13,488,263	12,975,397	13,492,719
C SHAREHOLDERS' EQUITY								
35 Paid up/Assigned capital	1,000,000	1,332,000	1,332,000	1,332,000	1,000,000	1,332,000	1,332,000	1,332,000
36 Share premium/(discount)	-	-	-	-	-	-	-	-
37 Fair value reserve	-	-	-	-	-	-	-	-
38 Retained earnings/Accumulated losses	2,082,271	2,294,408	2,375,287	2,441,857	2,072,440	2,284,006	2,364,358	2,431,596
39 Statutory Reserves	-	-	-	-	-	-	-	-
40 Proposed dividends	-	-	-	-	-	-	-	-
41 Capital grants	-	-	-	-	-	-	-	-
42 TOTAL SHAREHOLDERS' EQUITY	3,082,271	3,626,408	3,707,287	3,773,857	3,072,440	3,616,006	3,696,358	3,763,596
43 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16,507,656	17,105,823	16,676,853	17,260,573	16,500,371	17,104,269	16,671,695	17,256,315

II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH JUNE 2026	Group				Bank			
	Previous Year	31st Dec 25	1st Quarter	2nd Quarter	Previous Year	31st Dec 25	1st Quarter	2nd Quarter
	Same Quarter	Previous Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year
	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
	Un-Audited	Audited	Un-Audited	Audited	Un-Audited	Audited	Un-Audited	Audited
1 INTEREST INCOME								
1.1 Loans and advances	604,469	948,969	287,505	571,963	604,469	948,969	287,505	571,963
1.2 Government securities	300,005	783,109	132,597	238,201	299,405	781,909	132,597	237,601
1.3 Deposits and placements with banking institutions	22,678	51,113	11,079	15,849	22,678	51,113	11,079	15,849
1.4 Other Interest Income	1,771	1,676	906	1,131	1,771	1,676	906	1,131
1.5 Total Interest Income	928,923	1,784,867	432,087	827,144	928,323	1,783,667	432,087	826,544
2 INTEREST EXPENSES								
2.1 Customer deposits	570,783	1,103,814	232,428	454,463	570,783	1,103,814	232,428	454,463
2.2 Deposits and placements from banking institutions	-	-	-	-	-	-	-	-
2.3 Other Interest Expenses	-	-	-	-	-	-	-	-
2.4 Total Interest Expenses	570,783	1,103,814	232,428	454,463	570,783	1,103,814	232,428	454,463
3 NET INTEREST INCOME/(LOSS)	358,140	681,053	199,659	372,681	357,540	679,853	199,659	372,081
4 OTHER OPERATING INCOME								
4.1 Fees and commissions on loans & advances	5,229	5,922	2,613	5,249	5,229	5,922	2,613	5,249
4.2 Other fees & commissions	-204	15,072	-7,705	8,855	[2,905]	10,819	[9,302]	6,958
4.3 Foreign exchange trading income/(Loss)	5,912	13,965	1,186	5,710	5,912	13,965	1,186	5,710
4.4 Other Income	185,178	272,966	31,095	47,703	185,178	272,928	31,095	47,703
4.5 Total Non-Interest Income	196,115	307,925	27,189	67,517	193,414	303,634	25,592	65,620
5 TOTAL OPERATING INCOME	554,255	988,978	226,848	440,198	550,954	983,487	225,251	437,701
6 OTHER OPERATING EXPENSES								
6.1 Loan loss provisions	139,003	144,003	20,000	25,451	139,003	144,003	20,000	25,451
6.2 Staff costs	93,643	189,094	49,000	99,898	93,643	189,094	49,000	99,898
6.3 Directors' emoluments	16,300	33,386	8,480	16,520	16,300	33,386	8,480	16,520
6.4 Rentals charges	5,276	10,769	3,132	6,539	5,276	10,769	3,132	6,539
6.5 Depreciation charge on property and equipment	17,719	5,519	7,612	15,230	17,719	5,519	7,612	15,230
6.6 Amortisation charges	1,725	3,451	863	1,725	3,451	863	1,725	1,725
6.7 Other operating expenses	143,184	296,646	59,455	134,589	140,734	292,094	58,612	132,278
6.8 Total Other Operating Expenses	416,850	682,686	148,542	299,952	414,400	678,316	147,699	297,641
7 Profit/(Loss) before tax and exceptional items	137,405	306,292	78,306	140,246	136,554	305,171	77,552	140,060
8 Exceptional items								
9 Profit/(Loss) after Exceptional items	137,405	306,292	78,306	140,246	136,554	305,171	77,552	140,060
10 Current tax	(20,771)	-	226	(21,027)	-	-	-	-
11 Deferred tax	(64,023)	(2,800)	(7,534)	(63,977)	(2,800)	(7,534)	-	-
12 Profit/(Loss) after tax and exceptional items	158,176	370,315	80,880	147,780	157,581	369,148	80,352	147,594
13 Other Comprehensive Income :								
13.1 Gains/(Losses) from translating Financial statements of foreign operations	-	-	-	-	-	-	-	-
13.2 Fair value changes in available for sale financial assets	-	-	-	-	-	-	-	-
13.4 Revaluation Surplus on Property, plant and equipments	-	-	-	-	-	-	-	-
13.5 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-
13.6 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-
14 Other Comprehensive Income for the year net of tax	-	-	-	-	-	-	-	-
15 Total Comprehensive Income for the year	158,176	370,315	80,880	147,780	157,581	369,148	80,352	147,594

III. OTHER DISCLOSURES	Group				Bank			
	Previous Year	31st Dec 25	1st Quarter	2nd Quarter	Previous Year	31st Dec 25	1st Quarter	2nd Quarter
	Same Quarter	Previous Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year
	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
	Un-Audited	Audited	Un-Audited	Audited	Un-Audited	Audited	Un-Audited	Audited
1) NON-PERFORMING LOANS AND ADVANCES								
a) Gross Non-Performing loans and advances	2,129,925	2,065,007	2,170,513	2,287,555	2,129,925	2,065,007	2,170,513	2,287,555
Less:								
b) Interest in suspense	904,296	217,896	316,451	421,338	904,296	217,896	316,451	421,338
c) Total Non-Performing Loans & Advances (a-b)	1,225,629	1,847,111	1,854,062	1,866,217	1,225,629	1,847,111	1,854,062	1,866,217
Less:								
d) Loan loss provisions	341,279	926,360	946,360	926,360	341,279	926,360	946,360	926,360
e) Net Non-Performing Loans (c-d)	884,350	920,751	907,702	939,857	884,350	920,751	907,702	939,857
f) Realizable Value of Securities	884,350	920,751	907,702	939,857	884,350	920,751	907,702	939,857
g) Net NPLs Exposure (e-f)	-	-	-	-	-	-	-	-
2) INSIDER LOANS AND ADVANCES								
a) Directors, shareholders and associates	565,337	539,035	526,907	509,785	565,337	539,035	526,907	509,785
b) Employees	64,039	62,610	68,347	66,200	64,039	62,610	68,347	66,200
c) Total Insider loans, advances & Other Facilities	629,376	601,645	595,254	575,985	629,376	601,645	595,254	575,985
3) OFF-BALANCE SHEET ITEMS								
a) Letters of credit, guarantees, acceptances	63,849	71,891	66,179	109,081	63,849	71,891	66,179	109,081
b) Other contingent liabilities	-	-	-	-	-	-	-	-
c) Total contingent Liabilities	63,849	71,891	66,179	109,081	63,849	71,891	66,179	109,081
4) CAPITAL STRENGTH								
a) Core capital	2,748,403	3,306,777	3,346,958	3,373,041	2,748,403	3,306,777	3,346,958	3,373,041