The Board	of Direc	tors of l	National	Bank of I	Cenva Li	mited h	erebv ar	nounce t
I. STATEMENT OF FINANCIAL POSITION	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP
as at 30 June 2025	30-Jun-24 KShs'000	31-Dec-24 KShs'000	31-Mar-25 KShs'000	30-Jun-25 KShs'000	30-Jun-24 KShs'000	31-Dec-24 KShs'000	31-Mar-25 KShs'000	30-Jun-25 KShs'000
A Assets	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited
1 Cash ( both Local & Foreign)	1,189,323	1,233,390	1,237,006 3,780,843	1,326,288	1,189,323	1,233,390	1,237,006	1,326,288
2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for dealing purp	6,330,682 oses -	4,542,088	3,/80,843	3,256,923 -	6,330,682 -	4,542,088 -	3,780,843	3,256,923 -
4 Financial Assets at fair value through profit and loss 5 Investment Securities:(a+b)	- 46,758,151	48,637,285	- 49,787,327	54,795,020	- 46,872,270	- 48,742,033	- 49,890,301	- 54,906,678
<ul> <li>a) Held to Maturity:(i+ii)</li> <li>i. Kenya Government securities</li> </ul>	22,757,921 22,462,937	22,134,169 21,839,088	21,064,746 20,760,915	21,155,697 20,860,713	22,757,921 22,462,937	22,134,652 21,839,571	21,064,745 20,760,914	21,156,397 20,861,413
ii. Other securities	294,984	295,081	303,831	294,984	294,984	295,081	303,831	294,984
<ul><li>b) Available for sale:(i+ii)</li><li>i. Kenya Government securities</li></ul>	24,000,230 24,000,230	26,503,116 26,503,116	28,722,581 28,722,581	33,639,323 33,639,323	24,114,349 24,114,349	26,607,381 26,607,381	28,825,556 28,825,556	33,750,281 33,750,281
ii. Other securities	- 4,580,514	- 1,352,009	- 4,155,896	- 7,767,905	4,868,883	- 1,352,009	- 4,155,896	- 7,767,905
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad	1,117,930	931,040	1,607,582	7,349,798	1,117,930	931,040	1,607,582	7,349,798
8 Tax recoverable 9 Loans and advances to customers (net)	264,594 75,198,672	255,299 74,869,054	221,599 70,709,607	251,352 44,286,116	264,594 75,213,299	266,421 74,869,054	221,599 70,709,607	269,501 44,286,116
10 Balances due from banking institutions in the group	61,741 824,969	104,495 985,787	301,718 1,089,673	- 1,107,637	61,741 824,969	104,495 985,787	301,718 1,089,673	- 1,107,637
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	-	-	-	-	-	=	-	-
15 Property and equipment	1,626,011	1,468,802	1,406,071	1,343,489	1,628,296	1,470,495	1,407,613	1,344,881
16 Prepaid lease rentals 17 Intangible assets	1,248,693	1,224,663	1,414,026	1,360,759	1,257,845	1,231,406	1,419,325	1,364,613
18 Deferred tax asset 19 Retirement benefit asset	6,118,145 -	6,252,428	6,016,342	5,946,416	6,118,145 -	6,250,576 -	6,016,342	5,942,992
200ther assets	6,935,934	6,393,445 <b>148,254,785</b>	7,823,860	3,242,559 <b>132,039,262</b>	6,816,058 <b>152,564,035</b>	6,342,145	7,792,102	3,249,731 <b>132,173,063</b>
21 TOTAL ASSETS  B Liabilities	152,260,339	148,234,783	149,556,550	132,039,262	152,564,055	148,320,939	149,629,607	132,173,063
22 Balances due to Central Bank of Kenya 23 Customer deposits	18,962,021 101,752,988	11,410,270 98,833,762	6,831,509 104,380,006	100,621,603	18,962,021 101,712,295	11,410,270 98,512,242	6,831,509 103,980,074	100,252,079
24Deposits and balances due to local banking institutions	3,954,806	10,856,485	9,230,108	4,270,003	3,954,806	10,856,485	9,230,108	4,270,003
25 Deposits and balances due to foreign banking institutions 26 Other money market deposits	2,826,349	862,917 -	1,055,902 -	451,484 -	2,826,349 -	862,917 -	1,055,902	451,484 -
27Borrowed funds 28Balances due to banking institutions in the group	4,590,260 123,785	3,942,610 184,152	3,879,824 677,840	3,953,305	4,590,260 123,785	3,942,610 184,152	3,879,824 677,840	3,953,305
29 Tax payable	-	-	-	-	2,025	-	712	-
30 Dividends payable 31 Deferred tax liability	-	-	-	-	- 377	-	- 1,581	-
32 Retirement benefit liability 33 Other liabilities	- 7,574,888	- 9,124,874	- 9,681,690	- 7,669,465	- 7,707,755	- 9,165,620	- 9,765,579	- 7,732,549
34TOTAL LIABILITIES		135,215,070			139,879,673	134,934,296	135,423,129	116,659,420
C Shareholders' Funds 35 Paid up /Assigned capital	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038
36 Share premium/(discount) 37 Revaluation reserves	3,141,319 -	3,141,319	3,141,319 -	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319
38 Retained earnings/Accumulated losses	(5,726,084)		(5,938,341)	(4,428,759)	(5,516,478)	(5,833,062)	(5,551,812)	(3,994,900)
39 Statutory loan loss reserves 400ther Reserves	3,262,968 (885,979)	3,879,265 (485,813)	3,873,688 59,967	3,113,130 564,674	3,262,968 (886,485)	3,879,265 (483,917)	3,873,688 60,245	3,113,130 571,056
41 Proposed dividends	-	-	-	-	-	-	-	-
43Capital grants 44TOTAL SHAREHOLDERS' FUNDS	12,475,262	13,039,715	13,819,671	15,073,402	12,684,362	13,386,643	14,206,478	15,513,643
45Minority interest  46Total Liabilities & Shareholders' Funds	152,260,359	148,254,785	-	132,039,262	- 152,564,035	148,320,939	149,629,607	132,173,063
46Total Liabilities & Shareholders' Funds			- 149,556,550				149,629,607	
,	152,260,359 BANK 30-Jun-24	148,254,785 BANK 31-Dec-24	-	- 132,039,262 BANK 30-Jun-25	- 152,564,035 GROUP 30-Jun-24	- 148,320,939 GROUP 31-Dec-24	-	132,173,063 GROUP 30-Jun-25
46Total Liabilities & Shareholders' Funds  II. STATEMENT OF COMPREHENSIVE INCOME	BANK 30-Jun-24 KShs'000	BANK 31-Dec-24 KShs'000	- 149,556,550 BANK 31-Mar-25 KShs'000	BANK 30-Jun-25 KShs'000	GROUP 30-Jun-24 KShs'000	GROUP 31-Dec-24 KShs'000	- 149,629,607 GROUP 31-Mar-25 KShs'000	GROUP 30-Jun-25 KShs'000
46Total Liabilities & Shareholders' Funds  II. STATEMENT OF COMPREHENSIVE INCOME	BANK 30-Jun-24	BANK 31-Dec-24	- 149,556,550 BANK 31-Mar-25	BANK 30-Jun-25	GROUP 30-Jun-24 KShs'000 Un-audited	GROUP 31-Dec-24	- 149,629,607 GROUP 31-Mar-25	GROUP 30-Jun-25 KShs'000 Un-audited
46Total Liabilities & Shareholders' Funds  II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances	BANK 30-Jun-24 KShs'000 Un-audited	BANK 31-Dec-24 KShs'000 Audited	BANK 31-Mar-25 KShs'000 Un-audited	BANK 30-Jun-25 KShs'000 Un-audited	GROUP 30-Jun-24 KShs'000 Un-audited	GROUP 31-Dec-24 KShs'000 Audited	-149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited 2,256,210	GROUP 30-Jun-25 KShs'000 Un-audited
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777	BANK 31-Mar-25 KShs'000 Un-audited 2,256,210 1,450,309 27,714	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585 144,928	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041	-149,629,607  GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347	GROUP 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,019,493 158,548
46Total Liabilities & Shareholders' Funds  II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities	BANK 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,927,177 52,431 17,697	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914	BANK 31-Mar-25 KShs'000 Un-audited 2,256,210 1,450,309 27,714 8,749	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657	-149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746	GROUP 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,019,493
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792	BANK 31-Mar-25 KShs'000 Un-audited 2,256,210 1,450,309 27,714 8,749 3,742,982	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799	GROUP 31-Mar-25 KShs'000 Un-audited 2,256,210 1,453,746 33,347 8,749 3,752,052	GROUP 30-Jun-25 KShs'900 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128	BANK 30-Jun-25 KShs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150	GROUP 31-Mar-25 K5hs'000 Un-audited 2,256,210 1,453,746 33,347 8,749 3,752,052	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 <b>7,398,651</b> 1,670,289 630,991
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455	- 149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501	BANK 30-Jun-25 KSh5'000 Un-audited 4,203,000 3,012,585 144,928 17,610 <b>7,378,123</b> 1,670,289 630,991 226,815	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215	GROUP 31-Dec-24 KShs'900 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455	-149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408	BANK 30-Jun-25 KShs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150	GROUP 31-Mar-25 K5hs'000 Un-audited 2,256,210 1,453,746 33,347 8,749 3,752,052	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 <b>7,398,651</b> 1,670,289 630,991
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574	BANK 30-Jun-25 KSh5'000 Un-audited 4,203,000 3,012,585 144,928 17,610 <b>7,378,123</b> 1,670,289 630,991 226,815 <b>2,528,095</b> 4,850,028	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970	GROUP 31-Dec-24 KShs'900 Audited 10.148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871	149,629,607  GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095
1. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3. Net Interest Income	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408	BANK 30-Jun-25 K5n'000 Un-audited 4,203,000 3,012,585 144,928 17,610 <b>7,378,123</b> 1,670,289 630,991 226,815 <b>2,528,095</b>	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081	GROUP 31-Dec-24 KSh5'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928	GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3. Net Interest Expenses 4. Non-Interest Income 4. These and commissions on loans and advances 4. 20 ther fees and commissions 4. 3 Foreign exchange trading income (loss)	8ANK 30-Jun-24 Kshs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574 96,270	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123 1,670,289 630,991 226,815 2,528,095 4,850,028	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644 96,270	GROUP 30-Jun-25 KShs-900 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556
1. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1. Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3. Net Interest Expenses 4. Non-Interest Income 4. Tees and commissions on loans and advances 4. 20 ther fees and commissions 4. 3 Foreign exchange trading income (loss) 4. 4 Divided Income 4. 50 ther Income 4. 50 ther Income	8ANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,000 (44,737)	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796	T49,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 <b>7,378,123</b> 1,670,289 630,991 226,815 <b>2,528,095</b> 4,850,028 216,643 639,181 223,221 - 278,952	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737)	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 128,796	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902	GROUP 30-Jun-25 KSh5'900 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 278,952
1. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 - 184,902 656,261	BANK 30-Jun-25 K5h5'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123 1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 278,952 1,358,097	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928	GROUP 31-Dec-24 KShs'900 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 128,796 2,849,250	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 278,952 1,476,643
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income	8ANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,000 (44,737)	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796	T49,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 <b>7,378,123</b> 1,670,289 630,991 226,815 <b>2,528,095</b> 4,850,028 216,643 639,181 223,221 - 278,952	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737)	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 128,796	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902	GROUP 30-Jun-25 KSh5'900 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 278,952
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.5 Other Income 4.5 Other Income	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 - 184,902 656,261	BANK 30-Jun-25 K5h5'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123 1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 278,952 1,358,097	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928	GROUP 31-Dec-24 KShs'900 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 128,796 2,849,250	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 278,952 1,476,643
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 5 Total Operating Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613	Test of the state	BANK 30-Jun-25 KSh5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928 6,649,898 885,966 2,480,123	GROUP 31-Dec-24 KShs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 - 128,796 2,849,250 12,652,121 2,414,003 4,735,810	149,629,607  GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831 3,119,475 617,973 1,234,767	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 3 Net Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividead Income 4.5 Other Income 4.5 Other Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (4,4,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574 96,270 267,921 107,168 184,902 656,261 3,050,835	BANK 30-Jun-25 K5hs'000 Un-audited 4,203,000 3,012,585 144,928 17,610 7,378,123 1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 2278,952 1,358,097 6,208,125 1,002,036 2,454,322 10,995 35,064	GROUP 30-Jun-24 K5hs-000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950	GROUP 31-Dec-24 KShs'900 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 - 128,796 2,849,250 12,652,121 2,414,003 4,735,810 26,054 105,938	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831 3,119,475  617,973 1,234,767 6,376 19,043	GROUP 30-Jun-25 Kshs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050 35,151
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff Costs 6.3 Directors' emoluments	BANK 30-Jun-24 Kshs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 - 184,902 656,261 3,050,835	BANK 30-Jun-25 KSh5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028  216,643 639,181 223,521 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555	GROUP 31-Dec-24 Kshs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 - 128,796 2,849,250 12,652,121 2,414,003 4,735,810 26,054	GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 - 184,902 715,831 3,119,475 617,973 1,234,767 6,376	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	8ANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,006 75,007 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 - 184,902 656,261 3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372	BANK 30-Jun-25 KSh9-000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028  216,643 639,181 223,521 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941	GROUP 31-Dec-24 Kshs'000 Audited 10,148,513 5,948,657 104,041 35,588 16,236,799 3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 - 128,796 2,849,250 12,652,121 2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644 96,270 327,491 107,168 715,831 3,119,475 617,973 1,234,767 6,376 19,043 122,174 89,500 698,705	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.7 Other operating expenses 6.8 Total Operating Expenses	BANK 30-Jun-24 Kshs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081 4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 15,39,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117	Test   Te	BANK 30-Jun-25 KSh5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028  216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181	GROUP 30-Jun-24 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760	149,629,607  GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.5 Other Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 6.7 Other operating Expenses 6.7 Total Operating Expenses 7 Profit before tax and exceptional items 8 Exceptional items	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (4,4,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 - 184,902 656,261 3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372 2,778,815 272,020	BANK 30-Jun-25 K5hs'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028  216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181	GROUP 30-Jun-24 K5hs-200 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 10,426 1,669,941 5,547,154	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603  11,603,760  1,048,361	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831 3,119,475 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376 617,973 1,234,767 6,376	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2. Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3. Net Interest Expenses 4. Non-Interest Income 4. Non-Interest Income 4. Stees and commissions on loans and advances 4. 2 Other fees and commissions 4. 3 Foreign exchange trading income (loss) 4. 4 Dividend Income 4. 5 Total Operating Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7 Profit before tax and exceptional items	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 15,39,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 - 184,902 656,261 3,050,835  617,973 1,227,221 5,170 19,000 12,024 88,055 699,372 2,778,815 272,020 - 272,020 54,416	BANK 30-Jun-25 KSh9-00 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028 216,643 639,181 223,521 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334)	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361	149,629,607  GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 - 184,902 715,831 3,119,475 617,973 1,234,767 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 - 330,937 71,836	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793 972,406 - 972,406 30,469
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Total Operating Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003  1,051,866 14,398 208,728	BANK 31-Dec-24 KShs'000 Audited  10,148,513 5,930,914 70,777 35,588 16,185,792  3,755,323 2,258,150 420,455 6,433,928 9,751,864  132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613  2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925)		BANK 30-Jun-25 KSh9-000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028  216,643 639,181 223,321 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181  852,944 - 852,944 (3,334) (126,920)	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 - 1,102,744 54,742 208,662	GROUP 31-Dec-24 KShs-900 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928  9,802,871  132,417 1,727,766 860,271 -2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760  1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,9473 (95,165)	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 2,403,644  91,043 121,74 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 1	GROUP 30-Jun-25 KShs'000 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 -278,952 1,476,643 6,347,199  1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793 972,406 - 972,406 50,469 (130,089)
11. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1.Loans and advances 1.2Government securities 1.3Deposits and placements with banking institutions 1.4Other Interest Income 1.5Total interest income 2 Interest Expense 2.1Customer deposits 2.Deposits and placements from banking institutions 2.3Other interest expenses 2.4Total Interest Expenses 3 Net Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1Fees and commissions on loans and advances 4.2Other fees and commissions 4.3Foreign exchange trading income (loss) 4.4Dividend Income 4.5Other Income 4.5Other Income 5 Total Operating Expenses 6.1Loan loss provision 6.2Staff costs 6.3Directors' emoluments 6.4Rental charges 6.5Depreciation charges on property and equipment 6.6Amortisation charges 6.7Other operating Expenses 6.7Other operating Expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081 4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003  1,051,866 14,398 1,051,866 14,398 208,728 828,740	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 264,811 3,609,746 11,566,117 921,496 23,397 921,496 23,397 921,496 23,397 993,024	149,556,550  BANK 31-Mor-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902 656,261 3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372 2,778,815 272,020 54,416 (16,570) 234,174	BANK 30-Jun-25 K5h5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334) (126,920) 983,198	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,102,744 5,547,154 1,102,744 54,742 208,662 839,340	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 10,5938 447,760 270,592 3,603,603 11,603,760 1,048,361 79,473 (95,165) 1,048,361 79,473 (95,165)	149,629,607  GROUP 31-Mar-25 K5hs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 - 184,902 715,831 3,119,475 617,973 1,234,767 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 - 330,937 71,836	GROUP 30-Jun-25 KShs'000 Un-audited 4,203,000 3,019,493 158,548 17,610 7,398,651 1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199 1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793 972,406 - 972,406 30,469
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Nor-Interest Income 4 Soreign exchange trading income (loss) 4.4 Dividend income 4.5 Other Income 4.5 Other Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 6.8 Total Operating Expenses 6.8 Total Operating Expenses 7 Profit before tax and exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax, exceptional items and minority interest	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003  1,051,866 14,398 208,728	BANK 31-Dec-24 KShs'000 Audited  10,148,513 5,930,914 70,777 35,588 16,185,792  3,755,323 2,258,150 420,455 6,433,928 9,751,864  132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613  2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925)		BANK 30-Jun-25 KSh9-000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028  216,643 639,181 223,321 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181  852,944 - 852,944 (3,334) (126,920)	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 - 1,102,744 54,742 208,662	GROUP 31-Dec-24 KShs-900 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928  9,802,871  132,417 1,727,766 860,271 -2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760  1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,048,361 - 1,9473 (95,165)	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 2,403,644  91,043 121,74 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 122,174 10,043 1	GROUP 30-Jun-25 KShs'000 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 -278,952 1,476,643 6,347,199  1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793 972,406 - 972,406 50,469 (130,089)
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charge 6.7 Other operating expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after tax and exceptional items 13 Minority interest 14 Profit after tax, exceptional items and minority interest 15 Other Comprehensive Income	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081 4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003  1,051,866 14,398 1,051,866 14,398 208,728 828,740	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 264,811 3,609,746 11,566,117 921,496 23,397 921,496 23,397 921,496 23,397 993,024	149,556,550  BANK 31-Mor-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902 656,261 3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372 2,778,815 272,020 54,416 (16,570) 234,174	BANK 30-Jun-25 K5h5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334) (126,920) 983,198	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,102,744 5,547,154 1,102,744 54,742 208,662 839,340	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 10,5938 447,760 270,592 3,603,603 11,603,760 1,048,361 79,473 (95,165) 1,048,361 79,473 (95,165)	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831 3,119,475 617,973 1,234,767 6,376 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 71,836 (16,570) 275,671	GROUP 30-Jun-25 KShs'000 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556  216,643 757,727 223,321 - 278,952 1,476,643 6,347,199  1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793 972,406 30,469 972,406 30,469 1,072,026
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 5 Total Operating Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13 Minority interest 14 Profit after tax, exceptional items and minority interest 15 Other Comprehensive Income 15.1 Goriegn operations 15.2 Fair value changes in available for sale financial assets	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740 828,740	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 264,811 3,609,746 11,566,117 921,496 23,397 921,496 23,397 921,496 23,397 993,024	149,556,550  BANK 31-Mor-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902 656,261 3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372 2,778,815 272,020 54,416 (16,570) 234,174	BANK 30-Jun-25 K5h5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334) (126,920) 983,198	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,102,744 5,547,154 1,102,744 54,742 208,662 839,340	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 10,5938 447,760 270,592 3,603,603 11,603,760 1,048,361 79,473 (95,165) 1,048,361 79,473 (95,165)	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 184,902 715,831 3,119,475 617,973 1,234,767 6,376 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 71,836 (16,570) 275,671	GROUP 30-Jun-25 KShs'000 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556  216,643 757,727 223,321 - 278,952 1,476,643 6,347,199  1,002,036 2,470,236 13,050 35,151 249,012 188,360 1,416,948 5,374,793 972,406 30,469 972,406 30,469 1,072,026
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Sporeign exchange trading income (loss) 4.4 Dividend Income 4.5 Gother Income 4.5 Total Operating Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax, exceptional items and minority interest 14 Profit after tax, exceptional items and minority interest 15 Other Comprehensive Income 15. Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assets 15.3 Revoluation surplus on Property, plant and equipment 15.4 Salvae of other comprehensive Income 15.4 Salvae of other camerhensive income of associates	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081 4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 1,051,866 14,398 208,728 828,740	BANK 31-Dec-24 KShs'900 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 921,496 23,397 991,496 23,397 991,496	149,556,550  BANK 31-Mor-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902 656,261  3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372 2,778,815 272,020 54,416 (16,570) 234,174	BANK 30-Jun-25 KSh5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334) (126,920) 983,198 - 983,198	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760 1,048,361 79,473 (95,165) 1,048,361 79,473 (95,165) 1,064,053	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 -184,902 715,831 3,119,475 617,973 1,234,767 6,376 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 71,836 (16,570) 275,671	GROUP 30-Jun-25 KShs'000 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199  1,002,036 2,470,236 13,050 35,151 24,9,012 188,360 1,416,948 5,374,793 972,406 30,469 972,406 30,469 1,072,026 - 1,072,026
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Sporeign exchange trading income (loss) 4.4 Dividend Income 4.5 Gother Income 4.5 Total Operating Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax, exceptional items and minority interest 14 Profit after tax, exceptional items and minority interest 15 Other Comprehensive Income 15. Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assets 15.3 Revoluation surplus on Property, plant and equipment 15.4 Salvae of other comprehensive Income 15.4 Salvae of other camerhensive income of associates	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081 4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 1,051,866 14,398 208,728 828,740	BANK 31-Dec-24 KShs'900 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 921,496 23,397 991,496 23,397 991,496	149,556,550  BANK 31-Mor-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168 184,902 656,261  3,050,835  617,973 1,227,221 5,170 19,000 122,024 88,055 699,372 2,778,815 272,020 54,416 (16,570) 234,174	BANK 30-Jun-25 KSh5'000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095 4,850,028 216,643 639,181 223,321 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334) (126,920) 983,198 - 983,198	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340	GROUP 31-Dec-24 KShs'000 Audited  10,148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871  132,417 1,727,766 860,271 - 128,796 2,849,250  12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760 1,048,361 79,473 (95,165) 1,048,361 79,473 (95,165) 1,064,053	149,629,607  GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 -184,902 715,831 3,119,475 617,973 1,234,767 6,376 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 71,836 (16,570) 275,671	GROUP 30-Jun-25 KShs'000 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321 - 278,952 1,476,643 6,347,199  1,002,036 2,470,236 13,050 35,151 24,9,012 188,360 1,416,948 5,374,793 972,406 30,469 972,406 30,469 1,072,026 - 1,072,026
II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2025  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 3 Net Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividead Income 4.5 Other Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 6.7 Other operating Expenses 6.8 Total Operating Expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13 Minority interest 14 Profit after tax, exceptional items and minority interest 15 Other Comprehensive Income 15.1 Gains/(Losses) from translating the financial assets 15.2 Fair volue changes in available for sole financial assets 15.3 Revaluation surplus on Property, plant and equipment	BANK 30-Jun-24 KShs'000 Un-audited  5,090,679 2,927,177 52,431 17,697 8,087,984  1,927,971 1,050,895 218,215 3,197,081  4,890,903  192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869  885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003  1,051,866	BANK 31-Dec-24 KShs'000 Audited  10,148,513 5,930,914 70,777 35,588 16,185,792  3,755,323 2,258,150 420,455 6,433,928 9,751,864  132,417 1,539,265 860,271 75,000 128,796 2,735,749  12,487,613  2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925) 993,024 - 993,024 - 2,105,176 - (631,553)	149,556,550  BANK 31-Mar-25 KShs'000 Un-audited  2,256,210 1,450,309 27,714 8,749 3,742,982  792,779 463,128 92,501 1,348,408 2,394,574  96,270 267,921 107,168	BANK 30-Jun-25 KSh9-000 Un-audited  4,203,000 3,012,585 144,928 17,610 7,378,123  1,670,289 630,991 226,815 2,528,095  4,850,028 216,643 639,181 223,521 - 278,952 1,358,097 6,208,125  1,002,036 2,454,322 10,995 35,064 248,711 185,470 1,418,583 5,355,181 852,944 (3,334) (126,920) 983,198 - 983,198 - 1,500,695 1,500,695	GROUP 30-Jun-24 K5hs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340	GROUP 31-Dec-24 KShs-900 Audited  10.148,513 5,948,657 104,041 35,588 16,236,799  3,755,323 2,258,150 420,455 6,433,928 9,802,871 132,417 1,727,766 860,271 128,796 2,849,250 12,652,121  2,414,003 4,735,810 26,054 105,938 447,760 270,592 3,603,603 11,603,760 1,048,361	GROUP 31-Mar-25 KShs'000 Un-audited  2,256,210 1,453,746 33,347 8,749 3,752,052  792,779 463,128 92,501 1,348,408 2,403,644  96,270 327,491 107,168 - 184,902 715,831 3,119,475  617,973 1,234,767 6,376 19,043 122,174 89,500 698,705 2,788,538 330,937 - 330,937 71,836 (16,570) 275,671	GROUP 30-Jun-25 KShs-900 Un-audited  4,203,000 3,019,493 158,548 17,610 7,398,651  1,670,289 630,991 226,815 2,528,095 4,870,556 216,643 757,727 223,321

II. OTHER DISCLOSURES				
II OTHER DISCIOSIDES	30-Jun-24	31-Dec-24	31-Mar-25	30-Jun-25
	KShs'000	KShs'000	KShs'000	KShs'000
III. UTHER DISCLUSURES	Un-audited	Audited	Un-audited	Un-audited
1 Non-performing loans and advances				
a Gross non-performing loans and advances	25,678,878	30,794,509	32,204,975	17,292,01
b Less:Interest in suspense	2,870,968	3,496,589	3,750,684	2,761,80
c Total Non-performing loans and advances (a-b)	22,807,910	27,297,919	28,454,291	14,530,21
d Less:Loan loss Provisions	12,150,015	14,471,642	14,987,317	9,390,4
e Net NPLs exposure (c-d)	10,657,895	12,826,278	13,466,974	5,139,7
f Discounted Value of Securities	8,226,787	11,211,299	11,698,815	3,878,8
a Net NPLs exposure (e-f)	2,431,107	1,614,979	1,768,159	1,260,9
2 Insider loans and Advances				
a Directors.Shareholders and associates	100	_	_	
b Employees	4,930,617	4.853.840	4.873.352	4.758.92
c Total insider loans, advances and other facilities	4,930,717	4.853.840	4,873,352	4,758,92
		, ,		
3 Off-Balance sheet items	16 571 007	0.07.6.350	0.670./10	151/10
a Letters of credit, guarantees and acceptances b Forwards, swaps and options	16,571,097	8,046,250	9,678,410	15,141,25
c Other contingent liabilities	56,271	38,768	64,650	139,0
d Total contingent liabilities	16,627,368	8,085,018	9,743,060	15,280,2
		2,222,212		,,.
4 Capital Strength	9,048,708	8,996,312	9,142,577	10,284,6
a Core capital b Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,0
c Excess/(Deficiency) (a-b)	8,048,708	7,996,312	8,142,577	9,284,6
d Supplementary capital	5,082,719	4,600,570	4,376,983	4,032,8
e Total capital (a+d)	14,131,427	13,596,882	13,519,560	14,317,4
f Total risk weighted assets	106,872,824	99,948,077	101,849,918	85,428,3
g Core capital/total deposit liabilities	8.7%	9.0%	8.7%	10.2%
h Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%
Excess/(Deficiency) (g-h)	0.7%	1.0%	0.7%	2.2%
j Core capital/total risk weighted assets	8.5%	9.0%	9.0%	12.0%
k Minimum Statutory Ratio   Excess/(Deficiency) (j-k)	10.5%	10.5%	10.5%	10.5%
n Total capital/total risk weighted assets	-2.0% 13.2%	<b>-1.5%</b> 13.6%	<b>-1.5%</b> 13.3%	1.5%
n Minimum Statutory Ratio	14.5%	14.5%	13.5%	16.8% 14.5%
o Excess/(Deficiency)(m-n)	-1.3%	-0.9%	-1.2%	2.3%
5 Liquidity				
a Liquidity Ratio	35.8%	34.4%	42.4%	69.5%
b Minimum Statutory Ratio c Excess/(Deficiency)(a-b)	20.0% 15.8%	20.0% 14.4%	20.0% 22.4%	20.0% 49.5%

## MESSAGE FROM THE DIRECTORS

The year on year reduction of the Balance Sheet was occasioned by transfer of certain assets and liabilities of National Bank of Kenya Limited to KCB Bank Kenya Limited as per gazette notice No. 4666 of 11th April 2025. The transfer took effect upon completion of the acquistion transaction on 30th May 2025 in accordance with the terms of the agreement.

The unaudited financial statements are an extract from the books of the Financial statements and records of the bank and approved by the Board of Directors on 22nd August 2025 and signed on its behalf by:

The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website:

www.nationalbank.co.ke

This may be also be accessed at the Bank's registered office listed here under.

## **REGISTERED OFFICE** National Bank Building

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P.O. BOX 72866, 00200, Nairobi.

Telephone: 2828000, 0711038000, 0732018000

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