

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2025



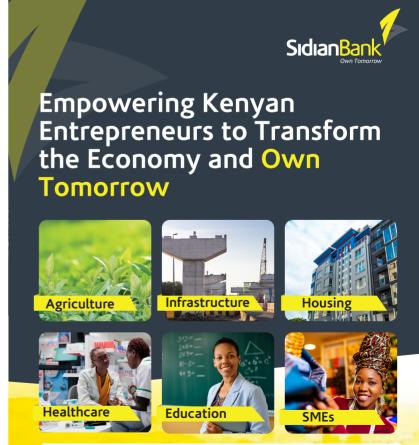
				BANK			GROU	GROUP CONSOLIDA		ATED	
- 1	STATEMENT OF FINANCIAL POSITION AS AT	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	31-Dec-24	30-Sep-25		
Α	ASSETS	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000		
	Cash (both Local & Foreign) Balances due from Central Bank of Kenya	754,721 1,370,496	882,881 3,316,755	818,205 2,581,595	847,446 4,694,184	1,028,476 11.015.209	754,721 1,370,496	882,881 3,316,755	1,028,476 11,015,209		
3	Kenya Government and other securities held for dealing purposes	-	3,175,274	3,732,319	3,656,583	4,738,519	-	3,175,274	4,738,519		
	Financial Assets at fair value through profit and loss Investment Securities:	-	-	-	-	-	-	-	-		
	a) Held to Maturity:										
	a. Kenya Government securities b. Other securities	15,603,838	19,843,840	27,778,993	32,898,660	40,044,723	15,614,285	19,853,983	40,055,130		
	b) Available for sale:	2 707 454	2.062.400	2 4 45 000	2 740 000	2 005 224	2 707 454	2 062 400	2 005 224		
	a. Kenya Government securities b. Other securities	3,787,154	3,863,189	2,145,998	2,740,906	3,885,231	3,787,154	3,863,189	3,885,231		
	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	4,439,496 2,207,506	9,140 1,528	22,156 336,017	38,904 288,790	4,109,456 198,056	4,439,496 2,207,506	9,140 1,528	4,109,456 198,056		
8	Tax recoverable	106,055	-	-	25,638	-	112,589	-	-		
	Loans and advances to customers (net) Balances due from banking institutions in the group	25,008,794	24,856,671	26,248,086	26,922,583	25,101,985	25,008,794	24,856,671	25,101,985		
11	Investments in associates	-	-		-	-	-	-	-		
	Investments in subsidiary companies Investments in joint ventures	1,000	1,000	1,000	1,000	1,000		-	-		
	Investment properties Property and equipment	1.245.069	1.187.016	1,243,001	- 1,246,553	1,383,759	- 1,245,417	1,187,303	- 1,383,972		
16	Prepaid lease rentals	-	-	-	-	-	-	-	-		
	Intangible assets Deferred tax asset	211,388 779,696	234,503 1,190,282	285,363 1,190,282	343,831 1,096,343	321,812 1,096,343	214,669 781,678	237,566 1,193,394	324,219 1,099,455		
19	Retirement benefit asset	-	-	-	-	-	-	-	-		
_	Other assets TOTAL ASSETS	1,559,374 57,074,588	1,458,131 60,020,210	1,659,363 68,042,379	1,373,085 76,174,506	1,892,983 94,817,551	1,594,998 57,131,804	1,475,972 60,053,656	2,122,183 95,061,890		
, D	LIABILITIES										
	Balances due to Central Bank of Kenya		-	-	_	_	_	_	_		
23	Customer deposits	43,598,994 9,459	44,413,268	50,294,507	59,978,785	78,109,669	43,542,568	44,384,617	77,960,891		
25	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	5,435	1,310,264 44,783	2,133,442	979,995 -	984,489 197,457	9,459	1,310,264 44,783	984,489 197,457		
	Other money market deposits Borrowed funds	5,903,006	- 5,392,811	5,263,642	5,027,634	4,405,346	5,903,006	5,392,811	4,405,346		
28 29	Balances due to banking institutions in the group Tax payable	-	266,422	495,066	-	25,877	-	273,929	18,262		
30	Dividends payable	-	200,422	493,000	-	23,677	-	-	18,202		
	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-		
33	Other liabilities TOTAL LIABILITIES	1,760,800 51,272,259	1,724,438 53,151,986	1,947,995	1,862,885 67,849,299	1,746,263	1,807,233 51,262,265	1,753,119	2,036,347 85,602,792		
		31,272,233	33,131,380	00,134,032	07,043,233	85,465,101	31,202,203	33,133,323	83,002,732		
	SHAREHOLDERS' FUNDS	2 500 005	2 007 200	2 227 442	2 227 442	2 227 442	2 500 005	2 007 200	2 227 442		
	Paid up /Assigned capital Share premium/(discount)	2,580,985 1,791,061	3,007,388 2,359,541	3,227,412 2,655,518	3,227,412 2,654,170	3,227,412 2,654,170	2,580,985 1,791,061	3,007,388 2,359,541	3,227,412 2,654,170		
	Revaluation reserves Retained earnings/accumulated losses	50,034 889,842	50,034 747,700	50,034 1,011,075	50,034 1,208,435	50,034 1,492,971	50,034 957,052	50,034 773,609	50,034 1,603,620		
39	Statutory loan loss reserves	490,407	703,561	963,689	1,185,157	1,342,913	490,407	703,561	1,342,913		
	Other reserves Proposed dividends	-	-	-	-	580,950 -	-	-	580,950 -		
	Capital grants TOTAL SHAREHOLDERS' FUNDS	5,802,329	6,868,224	7,907,727	8,325,207	9,348,450	5,869,539	6,894,133	9,459,098		
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44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	57,074,588	60,020,210	68,042,379	76,174,506	94,817,551	57,131,804	60,053,656	95,061,890		
П	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	31-Dec-24	30-Sep-25		
		Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000		
	INTEREST INCOME Loans and advances	3,203,943	4,715,512	948,076	1,954,328	2,907,776	3,203,943				
1.2	Government securities	1,308,363	2,098,373		1,833,254	_,,		4.715.512	2.907.776		
1.3	Deposits and placements with banking institutions Other Interest Income	200,116	2,030,373	822,572	1,033,234	3,071,190	1,309,289	4,715,512 2,099,548	2,907,776 3,072,104		
1.5	Total interest income	-	316,516	9,522	63,005	3,071,190 148,453					
	Total interest income	4,712,422					1,309,289	2,099,548	3,072,104		
١		4,712,422	316,516	9,522	63,005	148,453	1,309,289 200,116	2,099,548 316,516	3,072,104 148,453		
2.0 2.1	INTEREST EXPENSE Customer deposits	4,712,422 2,288,415	316,516 - 7,130,401 3,315,327	9,522	63,005	148,453	1,309,289 200,116 - 4,713,348 2,288,415	2,099,548 316,516 - 7,131,576 3,315,327	3,072,104 148,453		
2.1	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	2,288,415 222,676	316,516 - 7,130,401 3,315,327 246,374	9,522 - 1,780,170 870,380 47,187	63,005 - 3,850,587 1,888,455 88,028	148,453 - 6,127,419 3,001,779 102,462	1,309,289 200,116 - 4,713,348 2,288,415 222,676	2,099,548 316,516 - 7,131,576 3,315,327 246,374	3,072,104 148,453 - 6,128,333 3,001,779 102,462		
2.1 2.2 2.3 2.4	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses	2,288,415 222,676 481,231 2,992,322	316,516 - 7,130,401 3,315,327 246,374 702,291 4,263,992	9,522 1,780,170 870,380 47,187 126,028 1,043,595	1,888,455 88,028 240,925 2,217,408	3,001,779 102,462 353,836 3,458,077	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322	2,099,548 316,516 - 7,131,576 3,315,327 246,374 702,291 4,263,992	3,072,104 148,453 6,128,333 3,001,779 102,462 353,836 3,458,077		
2.1 2.2 2.3 2.4 3.0	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)	2,288,415 222,676 481,231	316,516 - 7,130,401 3,315,327 246,374 702,291	9,522 - 1,780,170 870,380 47,187 126,028	1,888,455 88,028 240,925	3,001,779 102,462 353,836	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231	2,099,548 316,516 - 7,131,576 3,315,327 246,374 702,291	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836		
2.1 2.2 2.3 2.4 3.0	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME	2,288,415 222,676 481,231 2,992,322 1,720,100	3,315,327 246,374 702,291 4,263,992 2,866,409	9,522 - 1,780,170 870,380 47,187 126,028 1,043,595 736,575	1,888,455 88,028 240,925 2,217,408 1,633,179	3,001,779 102,462 3,458,077 2,669,342	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256		
2.1 2.2 2.3 2.4 3.0 4.0 4.1	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)	2,288,415 222,676 481,231 2,992,322	316,516 - 7,130,401 3,315,327 246,374 702,291 4,263,992	9,522 1,780,170 870,380 47,187 126,028 1,043,595	1,888,455 88,028 240,925 2,217,408	3,001,779 102,462 353,836 3,458,077	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322	2,099,548 316,516 - 7,131,576 3,315,327 246,374 702,291 4,263,992	3,072,104 148,453 6,128,333 3,001,779 102,462 353,836 3,458,077		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss)	2,288,415 222,676 481,231 2,992,322 1,720,100	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660	9,522 1,780,170 870,380 47,187 126,028 1,043,595 736,575	1,888,455 88,028 240,925 2,217,408 1,633,179	3,001,779 102,462 353,836 3,458,077 2,669,342	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458	9,522 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826		
2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2 4.3 4.4 4.5 4.6	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 54,370 1,092,225	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756	9,522 - 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 - 662,368 968,755	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 1,146,944 1,803,121	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218 2,801,360	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 - 54,370 1,203,849	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 188,756 1,729,477	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 4.6 5.0	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 - 54,370	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756	9,522 - 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 - 662,368	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218	1,309,289 200,116 - 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 - 54,370	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218		
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2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 4.6 5.0 6.1 6.2	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 54,370 1,092,225 2,812,325	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576	9,522 -1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 -662,368 968,755 1,705,330	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944 1,803,121 3,436,300	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218 2,801,360 5,470,702	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 54,370 1,203,849 2,924,875	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 188,756 1,729,477 4,597,061	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108 5,631,364		
2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2 4.3 4.4 4.5 5.0 6.0 6.1 6.2 6.3 6.4	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 - 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932	316,516 -7,130,401 3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576 1,302,960 1,325,892 90,851 152,960	9,522 -1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 -662,368 968,755 1,705,330	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872	3,001,779 102,452 35,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218 2,801,360 5,470,702	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 - 54,370 1,203,849 2,924,875 441,881 1,003,114 66,367 154,932	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 1,88,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960	3,072,104 148,453 		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 - 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932 99,105 43,902	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576	9,522 -1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 -662,368 968,755 1,705,330	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872 75,048 33,257	3,001,779 102,462 353,863 3,458,077 2,669,342 300,923 573,078 133,141 2,801,360 5,470,702 1,004,781 1,151,641 80,508 164,453 119,200 53,756	1,309,289 200,116 	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 1,88,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960 133,832 60,188	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108 5,631,364 1,004,781 1,179,439 80,508 164,453 119,423 54,412		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 - 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932 99,105 43,902 738,782	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576	9,522 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 - 662,368 968,755 1,705,330 168,000 365,005 25,815 45,681 35,266	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872 75,048	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218 2,801,360 5,470,702	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 54,370 1,203,849 2,924,875 441,881 1,003,114 66,367 154,932 99,305	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 188,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960 133,832	3,072,104 148,453 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108 5,631,364 1,179,439 80,508 164,453 119,423 54,412 914,971		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.7 6.8 7.0	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/(loss) before tax and exceptional items	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 - 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932 99,105 43,902	316,516 -7,130,401 3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576 1,302,960 1,325,892 90,851 152,960 133,579 59,314 1,021,033	9,522 -1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 662,368 968,755 1,705,330	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 -1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872 75,048 33,257 573,217	3,001,779 102,462 35,836 3,458,077 2,669,342 300,923 573,078 133,141 2,801,360 5,470,702 1,004,781 1,151,641 80,508 164,453 119,240 53,756 904,004	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 - 54,370 1,203,849 2,924,875 441,881 1,003,114 66,367 154,932 99,305 44,558 746,661	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 1,88,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960 133,832 60,188 1,035,074	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108 5,631,364 1,004,781 1,179,439 80,508 164,453 119,423 54,412		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0 8.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Total other operating expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932 99,105 43,902 738,782 2,523,311 289,014	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576 1,302,960 1,325,892 90,851 152,960 133,570 59,314 1,021,034 4,09,996	9,522 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 662,368 968,755 1,705,330 168,000 365,005 25,815 45,681 45,681 45,681 35,266 16,352 287,063 943,183 762,147	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872 75,048 33,257 75,048 33,257 573,217 2,075,830 1,360,470	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218 2,801,360 5,470,702 1,004,781 1,151,641 80,508 164,453 119,240 53,756 904,004 3,478,383 1,992,319	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 54,370 1,203,849 2,924,875 441,881 1,003,114 66,367 154,932 99,305 44,558 746,661 2,556,818 368,058	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 188,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960 133,832 60,188 1,035,074 4,135,214 461,847	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108 5,631,364 1,179,439 80,508 164,453 119,423 54,412 914,971 3,517,986 2,113,378		
2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0 8.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total other operating expenses Total tother operating expenses Total tother operating expenses Profit/(loss) before tax and exceptional items Exceptional items	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 - 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932 99,105 43,902 738,782 2,523,311 289,014	316,516 - 7,130,401 3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576 1,302,960 1,325,892 90,851 152,960 133,570 59,314 1,021,033 4,086,580 409,996 - 409,996 (547,261)	9,522 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 662,368 968,755 1,705,330 168,000 365,005 25,815 45,681 35,266 16,352 287,063 943,183 762,147	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872 75,048 33,257 573,217 2,075,830 1,360,470	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 2,801,360 5,470,702 1,004,781 1,151,641 80,508 164,453 119,240 3,478,383 1,992,319	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 - 54,370 1,203,849 2,924,875 441,881 1,003,114 66,367 154,932 99,305 44,558 746,661 2,556,818 368,058	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 1,88,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960 133,832 60,188 1,035,074 4,135,214 461,847	3,072,104 148,453 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 1,794,218 2,961,108 5,631,364 1,179,439 80,508 164,453 119,423 119,423 119,423 119,423 119,423 119,423 119,423 119,423 119,423 119,423 119,423		
2.1 2.2 2.3 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.5 6.6 6.7 6.8 7.0 9.0 10.0 11.0 11.0	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items Deferred tax Profit/(loss) after tax and exceptional items	2,288,415 222,676 481,231 2,992,322 1,720,100 302,140 458,426 277,288 54,370 1,092,225 2,812,325 441,881 978,342 66,367 154,932 99,105 43,902 738,782 2,523,311 289,014	3,315,327 246,374 702,291 4,263,992 2,866,409 413,293 634,458 321,660 72,000 188,756 1,630,167 4,496,576 1,302,960 1,325,892 90,851 152,960 133,570 59,314 1,021,034 4,09,996	9,522 1,780,170 870,380 47,187 126,028 1,043,595 736,575 94,211 173,460 38,716 662,368 968,755 1,705,330 168,000 365,005 25,815 45,681 45,681 45,681 35,266 16,352 287,063 943,183 762,147	1,888,455 88,028 240,925 2,217,408 1,633,179 195,862 373,962 86,353 - 1,146,944 1,803,121 3,436,300 492,500 740,511 52,424 108,872 75,048 33,257 75,048 33,257 573,217 2,075,830 1,360,470	3,001,779 102,462 353,836 3,458,077 2,669,342 300,923 573,078 133,141 1,794,218 2,801,360 5,470,702 1,004,781 1,151,641 80,508 164,453 119,240 53,756 904,004 3,478,383 1,992,319	1,309,289 200,116 4,713,348 2,288,415 222,676 481,231 2,992,322 1,721,026 302,140 570,050 277,288 54,370 1,203,849 2,924,875 441,881 1,003,114 66,367 154,932 99,305 44,558 746,661 2,556,818 368,058	2,099,548 316,516 7,131,576 3,315,327 246,374 702,291 4,263,992 2,867,584 413,293 805,768 321,660 1,88,756 1,729,477 4,597,061 1,302,960 1,359,349 90,851 152,960 133,832 60,188 1,035,074 4,135,214 461,847 461,847 (586,212)	3,072,104 148,453 - 6,128,333 3,001,779 102,462 353,836 3,458,077 2,670,256 300,923 732,826 133,141 - 1,794,218 2,961,108 5,631,364 1,179,439 80,508 164,453 119,423 54,412 914,971 3,517,986 2,113,378		
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	BANK						
III OTHER DISCLOSURES	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25		
1.0 NON-PERFORMING LOANS AND ADVANCES	Unaudited Shs. '000	Audited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000		
(a) Gross non-performing loans and advances	6,094,843	7,708,967	8,646,000	8,027,090	8,422,048		
(b) Less: interest in suspense	868,853	1,041,075	1,256,379	1,329,165	1,470,094		
(c) Total non-performing loans and advances (a-b)	5,225,990	6,667,892	7,389,621	6,697,925	6,951,954		
(d) Less: loan loss provision	2,000,334	2,650,383	3,078,820	2,617,627	3,086,386		
(e) Net non-performing loans and advances (c-d)	3,225,656	4,017,509	4,310,801	4,080,298	3,865,568		
(f) Discounted value of securities	3,088,180	3,955,223	4,173,236	3,951,761	3,783,890		
(g) Net NPLs exposure (e-f)	137,476	62,286	137,565	128,537	81,678		
2.0 INSIDER LOANS AND ADVANCES							
(a) Directors, shareholders and associates	813,432	723,300	716,288	892,696	1,203,492		
(b) Employees	688,580	754,686	771,253	799,984	799,411		
(c) Total insider loans and advances and other facilities	1,502,012	1,477,986	1,487,541	1,692,680	2,002,903		
3.0 OFF-BALANCE SHEET ITEMS							
(a) Letters of credit, guarantees, acceptances	21,568,750	26,664,224	28,804,205	31,737,450	28,124,706		
(b) Forwards, swaps and options	-	-	-	-	-		
(c) Other contingent liabilities	698,125	827,268	707,709	1,024,098	1,295,285		
(d) Total contingent liabilities	22,266,875	27,491,493	29,511,913	32,761,548	29,419,991		
4.0 CAPITAL STRENGTH							
(a) Core capital	4,897,111	5,535,811	6,105,197	6,184,394	6,893,168		
(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		
(c) Excess/(deficiency)(a-b)	3,897,111	4,535,811	5,105,197	5,184,394	5,893,168		
(d) Supplementary capital	1,792,415	1,612,677	1,669,596	1,690,310	1,685,669		
(e) Total capital (a+d)	6,689,526	7,148,488	7,774,793	7,874,704	8,578,837		
(f) Total risk weighted assets	41,499,615	45,287,117	49,847,070	51,516,983	51,164,813		
(g) Core capital/total deposits liabilities	11.2%	12.5%	12.1%	10.3%	8.8%		
(h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%		
(I) Excess/(deficiency) (g-h)	3.2%	4.5%	4.1%	2.3%	0.8%		
(j) Core capital / total risk weighted assets	11.8%	12.2%	12.2%	12.0%	13.5%		
(k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%		
(I) Excess (deficiency) (j-k)	1.3%	1.7%	1.7%	1.5%	3.0%		
(m) Total capital/total risk weighted assets	16.1%	15.8%	15.6%	15.3%	16.8%		
(n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%		
(o) Excess/(deficiency) (m-n)	1.6%	1.3%	1.1%	0.8%	2.3%		
5.0 LIQUIDITY							
	CO	c= c	50.57	70.61	04.071		
(a) Liquidity ratio	63.4%	65.8%	69.0%	72.6%	81.0%		
(b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%		
(c) Excess (deficiency) (a-b)	43.4%	45.8%	49.0%	52.6%	61.0%		

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.sidianbank.co.ke. They may also be accessed at the institution's head office located at 7th Floor, K-Rep Centre, Wood Avenue, Kilimani, Nairobi.

CHEGE THUMBI CHIEF EXECUTIVE OFFICER

JAMES MACHARIA CHAIRMAN



50th Branch Now Open in Kapsabet, Nandi County

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