

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the Unaudited results of the Bank for the period ended 30 September 2025

ı	STATEMENT OF FINANCIAL POSITION	Sep 2025 'KShs'000 (Unaudited)	June 2025 'KShs'000 (Unaudited)	March 2025 'KShs'000 (Unaudited)	Dec 2024 'KShs'000 (Audited)	Sep 2024 'KShs'000 (Unaudited)
A 1	ASSETS Cash (local and foreign)	2,705,361	3.079.673	2.418.916	3,795,242	3,090,484
2	Balances due from Central Bank of Kenya	38,520,771	33,526,163	27,645,450	15,118,961	14,349,584
3 4	Kenya Government securities held for dealing purposes Financial assets at fair value through profit and loss	47,768,317 -	41,830,528	31,887,863	32,815,444	19,629,841
5	Investment securities:					
	a) Held to maturity: a. Kenya Government securities	16,412,734	18,019,036	24,822,176	27,346,649	29,685,339
	b. Other securities	1,872,356	1,837,983	1,850,078	1,815,579	1,825,849
	b) Available for sale: a. Kenya Government securities	34,376,507	33,408,117	22,466,685	15,378,487	24,909,405
	b. Other securities Deposits and balances due from local banking		=	=	÷	163,369
6	institutions	8,531,621	8,211,070	2,578,104	1,181,877	1,697,285
7	Deposits and balances due from banking institutions abroad	8,906,079	11,221,883	10,646,641	9,554,727	12,684,961
8 9	Tax recoverable Loans and advances to customers (net)	990,108 253,144,188	2,635,170 233,003,136	740,689 244,013,752	1,379,321 230,323,306	355,129 218,764,395
10	Balances due from banking institutions in the group	37,382,734	53,673,191	57,915,877	81,296,478	104,033,224
11 12	Investment in associates Investment in subsidiary companies	2	2	2	2	2
13	Investment in joint ventures	-	-	-	-	-
14 15	Investment properties	2 102 061	2,810,258	- 2,828,688	2 024 422	2,972,555
16	Property and equipment Prepaid lease rentals	3,182,861 28,058	28,796	29,535	2,924,433 30,273	31,011
17	Intangible assets	943,670	968,187	1,026,422	970,742	807,741
18 19	Deferred tax asset Retirement benefit asset	9,022,698	8,649,992	8,802,920 -	8,899,368 -	9,642,393
20	Other assets	12,419,144	11,903,607	10,456,607	12,417,060	17,912,409
21 B	TOTAL ASSETS LIABILITIES	476,207,209	464,806,792	450,130,405	445,247,949	462,554,976
22	Balances due to Central Bank of Kenya	-	=	-	3,015,879	15,536,479
23 24	Customer deposits Deposits and balances due to local banking institutions	343,853,973 16,842,778	346,854,691 6,600,539	337,628,551 9,476,659	321,569,825 6,385,573	327,849,180 14,197,745
25	Deposits and balances due to banking institutions	3.305.084	4,447,675	2,730,646	4,172,705	5,704,851
26	abroad Other money markets deposits	3,303,064	-,+++,r	2,730,040	-,1/2,/00	5,704,631
27	Borrowed funds	18,861,304	18,961,258	17,047,919	14,006,338	13,094,564
28	Balances due to banking institutions in the group	3,971,222	1,351,338	2,927,624	8,631,679	10,325,749
29 30	Taxation payable Dividends payable	83,082	=	17,977	20,453	51,670
31	Deferred tax liability	75,934	-	-	-	
32 33	Retirement benefit liabilities Other liabilities	23,308,567	22,296,174	11,646,466	22,028,061	14,261,905
34	TOTAL LIABILITIES	410,301,944	400,511,675	381,475,842	379,830,513	401,022,143
C 35	CAPITAL RESOURCES Paid up / assigned capital	3,411,549	3,411,549	3.411.549	3.411.549	3,411,549
36	Share premium / (discount)	3,444,639	3,444,639	3,444,639	3,444,639	3,444,639
37	Revaluation reserve	70,877	72,792	74,708	76,624	78,539
38 39	Retained earnings Statutory Ioan Ioss reserve	60,210,246 1,822,148	57,859,164 1,185,934	55,165,020 2,315,720	51,776,284 2,369,879	56,174,931 1,769,072
40	Other reserves	(3,054,194)	(3,182,642)	(3,069,846)	(2,974,312)	(3,345,897)
41 42	Proposed dividends Capital grants	-	1,503,681	7,312,773	7,312,773	-
43	SHAREHOLDERS' FUNDS	65,905,265	64,295,117	68,654,563	65,417,436	61,532,833
44 45	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	476,207,209	464,806,792	450,130,405	445,247,949	462,554,976
п	STATEMENT OF COMPREHENSIVE INCOME					
		Sep 2025 'KShs'000 (Unaudited)	June 2025 'KShs'000 (Unaudited)	March 2025 'KShs'000 (Unaudited)	Dec 2024 'KShs'000 (Audited)	Sep 2024 'KShs'000 (Unaudited)
1	INTEREST INCOME	'KShs'000 (Unaudited)	'KShs'000 (Unaudited)	'KShs'000 (Unaudited)	'KShs'000 (Audited)	'KShs'000 (Unaudited)
1.1	INTEREST INCOME Loans and advances	'KShs'000 (Unaudited) 20,299,958	'KShs'000 (Unaudited) 13,952,042	'KShs'000 (Unaudited) 7,182,834	'KShs'000 (Audited) 35,921,814	'KShs'000 (Unaudited) 26,903,239
	INTEREST INCOME	'KShs'000 (Unaudited)	'KShs'000 (Unaudited)	'KShs'000 (Unaudited)	'KShs'000 (Audited)	'KShs'000 (Unaudited) 26,903,239 6,599,274
1.1 1.2 1.3 1.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231	'KShs'000 (Unaudited) 7,182,834 3,017,460 778,883 30,679	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804	'KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948
1.1 1.2 1.3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765	'KShs'000 (Unaudited) 7,182,834 3,017,460 778,883	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632	'KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948
1.1 1.2 1.3 1.4 1.5 2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433	13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905	7,182,834 3,017,460 778,883 3,0679 11,009,856 3,198,618	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047	'KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076	13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640	7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243	'KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115	7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813	'KShs'000 (Audited) 35,921,814 10,022,963 6.128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138	"KShs'000 (Unaudited) 26,903,238 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761	13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570	7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632 690,563	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848	"KShs'000 (Unaudited) 26,903,238 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115	7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813	'KShs'000 (Audited) 35,921,814 10,022,963 6.128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138	"KShs'000 (Unaudited) 26,903,238 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	'KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537	7,182,834 3,017,460 77,8,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,522 18,983,442 75,184 3,407,234
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537	7,182,834 3,017,460 77,8,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043	'KShs'000 (Audited) 35,921,814 10,022,963 6.128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,522 18,983,442 75,184 3,407,234
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110	7,182,834 3,017,460 77,8,883 30,679 11,009,856 31,98,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,522 18,983,442 75,184 3,407,234 6,159,479
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630	7.182,834 3.017,460 77.8,883 3.0679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 75,184 3,407,234 6,159,479 720,342 10,362,239
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167	7,182,834 3,017,460 77,8,883 3,0,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 18,336,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6 6 6.1	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167	7.182,834 3.017,460 778,883 3.0679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,652 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557	'KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167	7,182,834 3,017,460 77,8,883 3,0,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424	'KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634	"KShs'000 (Unaudited) 26,903,238 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442 75,184 3,407,234 6,159,479 10,362,238 29,345,681 2,680,784 6,212,596
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371	7.182.834 3.017.460 77.8.883 3.0679 11,009.856 3.198.618 342.632 690.563 4.231,813 6,778.043 33.859 1.214.971 977.573 531.978 2,758,381 9,536,424 855,505 2,107.273 46,704 25,833	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 18,282 71,896	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,524 19,836,239 20,342 10,362,239 29,345,681 2,680,784 6,121,596 119,596 48,446
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 5 6 6 6.1 6.2 6.3 6.4 6.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117	7.182,834 3.017,460 77.8.883 3.0.679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021	"KShs'000 (Unaudited) 26,903,238 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 75,184 3,407,234 6,159,479 720,342 10,362,238 29,345,681 2,680,784 6,212,596 119,596 48,444 579,387
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges	(KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371	7.182.834 3.017.460 77.8.883 3.0679 11,009.856 3.198.618 342.632 690.563 4.231,813 6,778.043 33.859 1.214.971 977.573 531.978 2,758,381 9,536,424 855,505 2,107.273 46,704 25,833	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 18,282 71,896	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 119,596 48,446 579,383 162,092
1.1 1.2 1.3 1.4 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 5.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.6 6.6 6.7 6.8	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total one-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910	7.182,834 3.017,460 77.8,883 3.0679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 72,61,594 20,550,849	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 119,596 48,444 579,387 162,092 5,479,493
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses	*(KShs'000 (Unaudited)* 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087	*(KShs'000 (Unaudited)* 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257	7,182,834 3,017,460 77,8,883 3,0679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77058 2,148,376 5,452,553 4,083,872	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,550,849 18,803,785	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,522 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 119,596 48,446 579,387 162,092 5,479,493 15,282,394 14,063,287
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items	**(Shs'000 (Unaudited)** 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257	7.182,834 3.017,460 77.8,883 3.0679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,560,849 18,803,785	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 119,596 48,446 579,387 162,092 5,479,493 15,282,394 14,063,287
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 4 4.1 4.2 4.3 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.7 8 9 10 11	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Deferred tax	**(KShs'000 (Unaudited)** 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 11,895,087 (3,540,115) 29,149	**CShs**000 (Unaudited)** 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332)	**XShs**000 (Unaudited)** 7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 21,86,575 7,261,594 20,550,849 18,803,785 (5,059,708) (94,413)	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 48,446 579,387 162,092 5,479,493 15,282,394 14,063,287 14,063,287 14,063,287
1.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4.1 4.2 4.3 4.4 5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items	*KShs*000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115)	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 1602,179 633,110 5,072,630 19,070,167 1612,950 4,350,981 93,704 46,371 153,872 4,024,915 10,664,910 8,405,257 1,808,142)	7,182,834 3,017,460 77,8,833 3,0679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872 6,403,872 6,403,872	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 72,01,594 20,550,849 18,803,785 [1,893,785]	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 48,446 579,387 162,092 5,479,493 15,282,394 14,063,287 14,063,287 14,063,287
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 5 6 6.1 6.2 6.3 6.4 6.5 6.6 7 8 9 10 11	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Ease and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and	**(KShs'000 (Unaudited)** 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 11,895,087 (3,540,115) 29,149	**CShs**000 (Unaudited)** 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332)	**XShs**000 (Unaudited)** 7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 21,86,575 7,261,594 20,550,849 18,803,785 (5,059,708) (94,413)	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 119,596 48,444 579,387 162,092 5,479,493 15,282,394 14,063,287 (4,429,528,50 508,363 10,142,122
1.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4.1 4.2 4.3 4.4 5 6.6 6.1 6.2 6.3 6.6 6.6 7 6.8 7 10 11 12 13	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF A COMMISSIONS Foreign exchange trading income Dividend income Other income Total on-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Armortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897	(KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 1,962,179 1,970,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332) (198,332)	7.182,834 3.017,460 77.8,883 3.0679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872 (641,172) (110,036) 3,332,664	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,560,849 18,803,785 (5,059,708) (9,4,413) 13,649,664	"KShs'00C (Unaudited)" 26,903,236 6,599,274 5,117,901 199,944 38,820,362 16,613,255 1,087,141 2,136,522 19,836,920 75,184 3,407,234 6,159,475 720,344 10,362,235 29,345,681 19,596 48,444 579,381 162,092 19,5479,493 15,282,394 14,063,287 (4,429,528 508,363 10,142,122 10,142,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,142 10,
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 7 8 9 10 11 12 13	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (losse) from translating the financial	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897	(KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 1,962,179 1,970,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332) (198,332)	7.182,834 3.017,460 77.8,883 3.0679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872 (641,172) (110,036) 3,332,664	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,560,849 18,803,785 (5,059,708) (9,4,413) 13,649,664	"KShs'00C (Unaudited)" 26,903,236 6,599,274 5,117,901 199,944 38,820,362 16,613,255 1,087,141 2,136,524 19,836,92C 18,983,442 75,184 3,407,234 6,159,475 29,345,681 19,596 48,444 579,387 162,095 15,282,394 14,063,287 (4,429,528) 508,363 10,142,122 10,142,122 10,142,122
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.7 8 9 10 11 12 13 14	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER (AND INCOME) NON-INTEREST INCOME OTHER (AND INCOME) OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Deferred tax Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income	*KShs*000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115) 29,149 9,384,121	(KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332) (1,808,783	7.182,834 3.017,460 77.8.883 3.0.679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1.214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872 (641,172) (110,036) 3,332,664	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,550,849 18,803,785 (5,059,708) (94,413) 13,649,664	"KShs'00C (Unaudited)" 26,903,235
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 4 4.1 4.2 4.3 4.6 5 6 6.1 6.2 6.8 7 8 9 10 11 12 13 14 15 15.1	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains / (losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment	*KShs*000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 2,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115) 29,149 9,384,121	**CShs*000 (Unaudited)** 13.952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13.997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 153,872 4,024,915 10,664,910 8,405,257 1,808,142) (198,332) 6,398,783 (127,509)	7,182,834 3,017,460 77,8,883 3,0,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 2,148,376 4,083,872 (641,172) (110,036) 3,332,664	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 18,803,785 5(5,059,708) (94,413) 13,649,664	"KShs'00C (Unaudited)" 26,903,235
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4.1 4.2 4.3 4.4 4.5 6 6.6 6.6 6.6 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF INCOME OTHER OTHER OTHER OTHER EXCEPTIONAL OF INCOME EXCEPTIONAL OF INCOME OTHER OTHER OTHER OTHER EXCEPTIONAL OF INCOME EXCEPTION OTHER OTHER OTHER EXCEPTIONAL OF INCOME OTHER OTHER OTHER EXCEPTIONAL OTHER OTHER EXCEPTIONAL OTHER OTHER EXCEPTIONAL OTHER EXCE	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115) 29,149 9,384,121 9,384,121	(KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (1,98,332 (1,98,38,783 (1,27,509) (1,26,457)	*KShs*000 (Unaudited) 7.182,834 3,017,460 778,883 30,679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872 (641,172) (110,036) 3,332,664 (55,549) (55,688)	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,560,849 18,803,785 (5,059,708) 13,649,664 (950,771) 622,899	"KShs'00C (Unaudited)" 26,903,236 6,599,274 5,117,901 199,944 38,820,362 16,613,255 1,087,141 2,136,522 19,836,922 18,983,442 10,362,239 29,345,681 2,680,784 6,212,596 119,599 48,444 579,381 162,092 19,454 14,063,287 14,063,287 14,063,287 14,063,287 10,142,122 10,142,122 (1,028,384)
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 4 4.1 4.2 4.3 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax cand exceptional items Minority interest Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115) 29,149 9,384,121 (62,943) (35,127) - 18,236	(KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 337,04 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332) 6,398,783 (127,509) (126,457)	*KShs*000 (Unaudited) 7.182,834 3,017,460 778,883 30,679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77058 2,148,376 5,452,553 4,083,872 (641,172) (110,036) 3,332,664 (56,549) (55,688)	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 188,282 71,896 782,021 238,675 7,261,594 20,560,849 18,803,785 (5,059,708) (94,413) 13,649,664 (950,771) 622,899 (200,614)	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,559 48,446 579,387 15,282,394 14,063,287 (4,429,528) 5,508,363 10,142,122 (1,028,384) 240,648
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 4 4.1 4.2 4.3 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income Gains / (losse) strom translating the financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other comprehensive income of associates Income tax relating to components of other comprehensive income Other comprehensive income for the Period net of tax	*KShs'000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115) 29,149 9,384,121 (62,943) (35,127) 18,236 (79,834)	*KShs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1,612,950 4,350,981 93,704 46,371 382,117 153,872 10,664,910 8,405,257 (1,808,142) (198,332) 6,398,783 (127,509) (126,457) 45,635 (208,331)	*KShs*000 (Unaudited) 7.182,834 3,017,460 778,883 30,679 11,009,856 3.198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 1,327,768 12,518,559 39,364,634 3,495,339 8,543,042 18,803,785 7,261,594 20,560,849 18,803,785 (5,059,708) (94,413) 13,649,664 (950,771) 622,899 (200,614)	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,836,927 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 119,596 119,596 140,63,287 14,063,287 14,063,287 14,063,287 10,142,122 10,142,122 (1,028,384) 240,648
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 4 4.1 4.2 4.3 6.6 6.6 6.7 8 9 10 11 12 15.1 15.2 15.3 15.5 16 17	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER (AND AND AND AND AND AND AND AND AND AND	*KShs*000 (Unaudited) 20,299,958 8,575,276 3,060,264 197,802 32,133,300 8,513,433 555,076 2,557,761 11,626,270 20,507,030 96,220 3,454,638 3,131,897 1,136,772 7,819,527 28,326,557 2,504,603 6,684,574 135,289 60,209 577,812 230,619 5,238,364 15,431,470 12,895,087 (3,540,115) 29,149 9,384,121 (62,943) (35,127) 18,236 (79,834) 9,304,287	(Wshs'000 (Unaudited) 13,952,042 5,726,614 1,732,765 511,231 21,922,652 5,949,905 359,640 1,615,570 7,925,115 13,997,537 65,669 2,411,672 1,962,179 633,110 5,072,630 19,070,167 1612,950 4,350,981 93,704 46,371 382,117 153,872 4,024,915 10,664,910 8,405,257 (1,808,142) (198,332) 6,398,783 (127,509) (126,457) 45,635 (208,331) 6,190,452	*KShs*000 (Unaudited) 7,182,834 3,017,460 778,883 30,679 11,009,856 3,198,618 342,632 690,563 4,231,813 6,778,043 33,859 1,214,971 977,573 531,978 2,758,381 9,536,424 855,505 2,107,273 46,704 25,833 191,804 77,058 2,148,376 5,452,553 4,083,872 (641,172) (110,036) 3,332,664 (56,549) (55,688) 16,708	*KShs'000 (Audited) 35,921,814 10,022,963 6,128,632 200,804 52,274,213 21,010,047 1,500,243 2,917,848 25,428,138 26,846,075 90,745 4,111,718 6,988,328 12,518,559 39,364,634 3,495,339 8,543,042 168,282 71,896 782,021 238,675 7,261,594 20,550,849 18,803,785 (5,059,708) (94,413) 13,649,664 (950,771) 622,899 (200,614) (528,486) 13,121,178	"KShs'000 (Unaudited) 26,903,239 6,599,274 5,117,901 199,948 38,820,362 16,613,255 1,087,141 2,136,524 19,336,920 18,983,442 75,184 3,407,234 6,159,479 720,342 10,362,239 29,345,681 2,680,784 6,212,596 48,446 579,387 162,092 5,479,493 15,282,394 14,063,287 (4,429,528) 508,363 10,142,122 (1,028,384) 240,648 (64,283) (852,019) 9,290,103
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Ш	OTHER DISCLOSURES	Sep 2025 'KShs'000 (Unaudited)	June 2025 'KShs'000 (Unaudited)	March 2025 'KShs'000 (Unaudited)	Dec 2024 'KShs'000 (Audited)	Sep 2024 'KShs'000 (Unaudited)
1	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
(a)	Gross non-performing loans and advances	22,759,616	23,949,374	22,943,017	22,642,234	24,807,619
(b)	Less: Interest in suspense	6,565,607	6,692,895	6,370,728	5,863,581	6,008,575
(c)	Total non-performing loans and advances (a-b)	16,194,009	17,256,479	16,572,289	16,778,653	18,799,044
(d)	Less: loan loss provision	12,365,097	13,121,207	12,170,552	11,887,461	12,973,551
(e)	Net non-performing Loans (c-d)	3,828,912	4,135,272	4,401,737	4,891,192	5,825,493
(f)	Discounted value of securities	3,828,912	4,135,272	4,401,737	4,891,192	5,825,493
(g)	Net NPLs exposure (e-f)	-	-	-	-	-
2	INSIDER LOANS, ADVANCES AND OTHER FACILITIES					
(a)	Directors, shareholders and associates	3,359,409	3.638.175	3,735,513	3.884.471	2.251.166
(b)	Employees	4.143.591	3.995.908	4.180.760	3,974,457	3.877.848
(c)	Total Insider loans, advances and other facilities	7,503,000	7,634,083	7,916,273	7,858,928	6,129,014
3	OFF BALANCE SHEET					
(a)	Letters of credit, guarantees, acceptances	112,598,853	94,790,768	95,289,831	76,126,605	80,757,804
(b)	Forwards, swaps and options	65,865,598	57.951.515	51,322,274	49.483.566	91,316,162
(c)	Other contingent liabilities					
(d)	Total contingent liabilities	178,464,451	152,742,283	146,612,105	125,610,171	172,073,966
4	CAPITAL STRENGTH					
(a)	Core capital	59,589,115	59,017,564	57,587,444	55,137,648	54,113,671
(a) (b)	Core capital Minimum statutory capital	59,589,115 1,000,000	59,017,564 1,000,000	57,587,444 1,000,000	55,137,648 1,000,000	54,113,671 1,000,000
(b)						
	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(b) (c) (d)	Minimum statutory capital Excess / (Deficiency)	1,000,000 58,589,115	1,000,000 58,017,564	1,000,000 56,587,444	1,000,000 54,137,648	1,000,000 53,113,671
(b) (c)	Minimum statutory capital Excess / (Deficiency) Supplementary capital	1,000,000 58,589,115 14,753,332	1,000,000 58,017,564 14,180,901	1,000,000 56,587,444 15,221,420	1,000,000 54,137,648 12,851,647	1,000,000 53,113,671 11,747,858
(b) (c) (d) (e)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d)	1,000,000 58,589,115 14,753,332 74,342,447	1,000,000 58,017,564 14,180,901 73,198,465	1,000,000 56,587,444 15,221,420 72,808,864	1,000,000 54,137,648 12,851,647 67,989,295	1,000,000 53,113,671 11,747,858 65,861,529
(b) (c) (d) (e) (f) (g) (h)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8.0%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,1% 8.0%	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17,1% 8.0%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16.5% 8.0%
(b) (c) (d) (e) (f) (g) (h)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency)	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17.3% 8,0% 9,3%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8,0% 9,0%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17.1% 8.0% 9.1%	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17.1% 8.0% 9.1%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16.5% 8.0% 8.5%
(b) (c) (d) (e) (f) (g) (h) (i)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17,3% 8.0% 9,3% 14,3%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8.0% 9.0% 15,2%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17.1% 8.0% 9.1% 14.7%	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17.1% 8.0% 9.196 14.9%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,0% 8,5% 14,7%
(b) (c) (d) (e) (f) (g) (h) (i) (j) (k)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17,3% 8,0% 9,3% 14,3% 10,5%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8,0% 9,0% 15,2% 10,5%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,1% 8,0% 9,1% 14,7% 10,5%	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17.1% 8,0% 9,1% 14,9% 10,5%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,0% 8,5% 14,7% 10,5%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (k)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency)	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17,396 8,0% 9,3% 14,3% 10,5% 3,8%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 1796 8,0% 9,0% 15,2% 10,5% 4,7%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,1% 8,0% 9,1% 14,7% 10,5% 4,2%	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17,196 8,096 9,196 14,996 10,596 4,496	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,0% 8,5% 14,7% 10,5% 4,2%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (k) (l)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17,3% 8,0% 9,3% 14,3% 10,5% 3,8% 17,9%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 1796 8.0% 9,0% 15,2% 10,5% 4,7% 18,9%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,196 8,096 9,196 14,796 10,596 4,296 18,696	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17,196 8.0% 9,196 14,9% 10,5% 4,4% 18,4%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,0% 8,5% 14,7% 10,5% 4,2% 17,8%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (i) (k) (l) (m) (n)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17.3% 8,0% 9,3% 14,3% 10,5% 3,8% 17.9% 14,5%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8,0% 9,0% 15,2% 10,5% 4,7% 18,9% 14,5%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,196 8,096 9,196 14,796 10,596 4,296 18,696 14,596	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17,196 8,096 9,196 14,996 10,596 4,496 18,496 18,496 14,596	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,0% 8,5% 14,7% 10,5% 4,2% 17,8% 14,5%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (j) (k) (m) (n)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency)	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17,3% 8,0% 9,3% 14,3% 10,5% 3,8% 17,9%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 1796 8.0% 9,0% 15,2% 10,5% 4,7% 18,9%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,196 8,096 9,196 14,796 10,596 4,296 18,696	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17,196 8.0% 9,196 14,9% 10,5% 4,4% 18,4%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,0% 8,5% 14,7% 10,5% 4,2% 17,8%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (j) (k) (m) (n) (o)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) LIQUIDITY	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 8,0% 9,3% 14,3% 10,5% 3,8% 17,9% 14,5% 3,4%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8,0% 9,0% 15,2% 10,5% 4,7% 14,5% 4,4%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 8,096 9,1196 14,796 10,596 4,296 18,696 14,596 4,196	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 8,0% 9,1% 14,9% 10,5% 4,4% 18,4% 14,5% 3,9%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,5% 14,7% 10,5% 4,2% 11,8% 14,5% 3,3%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (j) (k) (m) (n)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) LIQUIDITY Liquidity ratio	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 17,3% 8,0% 9,3% 14,3% 10,5% 3,8% 17,9% 14,5% 3,4%	1,00,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8,0% 9,0% 15,2% 4,7% 18,9% 4,7% 14,5% 4,4%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 17,196 14,796 10,596 4,296 18,696 14,596 4,196	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 17,196 8.0% 9.196 14,9% 10,5% 4,4% 18,4% 14,5% 3,9%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,5% 14,7% 10,5% 4,2% 17,8% 14,5% 3,3%
(b) (c) (d) (e) (f) (g) (h) (i) (i) (j) (k) (m) (n) (o)	Minimum statutory capital Excess / (Deficiency) Supplementary capital Total capital (a + d) Total risk weighted assets Core capital / total deposit liabilities Minimum statutory ratio Excess / (Deficiency) Core capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) Total capital / total risk weighted assets Minimum statutory ratio Excess / (Deficiency) LIQUIDITY	1,000,000 58,589,115 14,753,332 74,342,447 415,420,342 8,0% 9,3% 14,3% 10,5% 3,8% 17,9% 14,5% 3,4%	1,000,000 58,017,564 14,180,901 73,198,465 387,658,061 17% 8,0% 9,0% 15,2% 10,5% 4,7% 14,5% 4,4%	1,000,000 56,587,444 15,221,420 72,808,864 390,760,124 8,096 9,1196 14,796 10,596 4,296 18,696 14,596 4,196	1,000,000 54,137,648 12,851,647 67,989,295 370,077,322 8,0% 9,1% 14,9% 10,5% 4,4% 18,4% 14,5% 3,9%	1,000,000 53,113,671 11,747,858 65,861,529 368,983,779 16,5% 8,5% 14,7% 10,5% 4,2% 11,8% 14,5% 3,3%

MESSAGE FROM THE DIRECTORS

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the records of the Bank.

This set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the institution's website: www.stanbicbank.co.ke.

They may also be accessed at the institution's head office located at Stanbic Centre, Chiromo Road, Westlands.

 $The financial \, statements \, were \, approved \, by \, the \, Board \, of \, Directors \, on \, 19 \, November \, 2025 \, and \, signed \, on \, its \, behalf \, by: \, (1.00 \pm 0.00 \pm 0$

Dr. Joshua Oigara Joseph Muganda
Regional Chief Executive, East Africa Chairman

Rose Osoro Nancy Kiruki

Director Company Secretary



DIVIDEND PER SHARE - PROPOSED