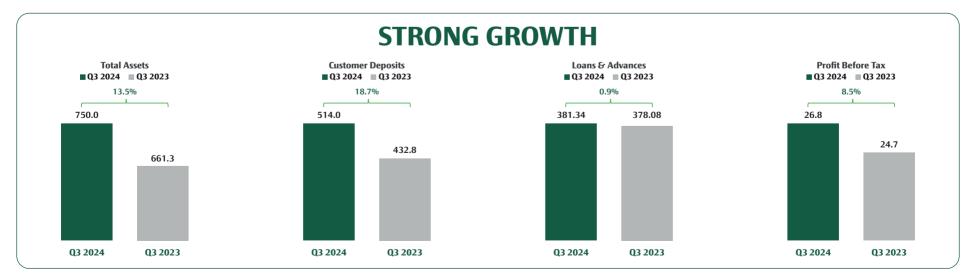
The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2024

| | | | | GROUP | | | | | KINGDOM BAN | K | | | | CO-OP BANK | | |
|---|--|--|--|---|--|---|--|---|--|--|--|---|---|--|--|--|
| | | 30-Sep-24 KSHS.'000 | 30-Jun-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | 31-Dec-23 KSHS.'000 | 30-Sep-23 KSHS.'000 | 30-Sep-24 KSHS.'000 | 30-Jun-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | 31-Dec-23 KSHS.'000 | 30-Sep-23 KSHS.'000 | 30-Sep-24 KSHS.'000 | 30-Jun-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | 31-Dec-23 KSHS.'000 | 30-Sep-23 KSHS.'000 |
| 4 | ASSETS | (Un-audited) | (Un-audited) | (Un-audited) | Audited | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | Audited | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | Audited | (Un-audited |
| l | Cash (local and foreign) | 12,022,701 | 11,107,688 | 12,814,412 | 10,372,273 | 11,784,611 | 745,852 | 731,830 | 744,899 | 735,430 | 585,493 | 7,534,384 | 6,830,365 | 7,665,058 | 8,709,925 | 6,855,81 |
| 2 | Balances due from Central Bank Of Kenya Kenya Government and other securities held for dealing | 20,880,727 | 26,808,722 | 21,052,994 | 22,120,397 | 19,065,799 | 923,487 | 1,493,312 | 1,012,500 | 1,232,174 | 790,584 | 19,957,240 | 25,315,410 | 20,040,494 | 19,305,088 | 18,275,21 |
| 4 | purposes Financial Assets at Fair Value through profit and loss(FVTPL) | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ | |
| ₹ 5.a.a | Investment Securities: Held at Amortised Cost- Kenya | 113,661,398 | 106,628,629 | 102,966,050 | 90,352,052 | 90,248,471 | 7,396,041 | 7,396,041 | 7,396,041 | 7,396,041 | 7,499,296 | 106,265,357 | 99,232,588 | 95,570,009 | 82,956,012 | 82,749,17 |
| a.b | Government Securities Investment Securities: Held at Amortised Cost- Other Securities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | ,, |
| b.a | Investment Securities: Fair Value through other comprehensive | 97,987,835 | 95,597,668 | 97,246,722 | 98,695,811 | 94,878,837 | 11,866,074 | 12,394,736 | 13,555,823 | 13,563,745 | 14,018,727 | 85,482,708 | 82,860,216 | 83,690,899 | 84,804,458 | 80,860,11 |
| b.b | income(-FVOCI)Kenya Government Securities Investment Securities: Fair Value through other comprehensive | 1,753,830 | 1,750,670 | 1,700,226 | 1,775,185 | 1,744,698 | | | _ | _ | | 1,737,510 | 1,733,630 | 1,682,386 | 1,703,461 | 1,727,57 |
| 6 | income(FVOCI)-Other Securities Deposits and balances due from local banking institutions | 24,184,404 | 19,676,142 | 10,223,522 | 10,220,865 | 7,745,013 | 3,037,101 | 1,116,522 | 1,338,528 | 527,343 | 488,264 | 17,444,444 | 14,924,391 | 5,868,806 | 4,911,513 | 4,764,64 |
| 7 | Deposits and balances due from banking institutions abroad | 35,180,392 | 26,599,725 | 35,490,808 | 17,054,265 | 3,166,553 | 74,583 | 210,264 | 443,301 | 272,647 | 46,331 | 35,150,744 | 26,432,093 | 35,093,593 | 16,817,539 | 3,152,47 |
| 8 | Tax recoverable Loans and advances to customers (net) | 196,729 381,342,330 | 375,629,469 | - 378,101,298 | 654,776 374,227,421 | 531,701 378,075,406 | 103,969 12,167,132 | 10,948,326 | 10,358,326 | 9,816,134 | 109 9,046,823 | 365,728,150 | 360,933,934 | 364,480,589 | 790,836 360,387,386 | 443,47 365,637,02 |
| 10 | Balances due from banking institutions in the group | | 3/3,027,407 | - | - 374,227,421 | - | 12,107,132 | 10,740,320 | - | 7,010,134 | 7,040,023 | - | - | - | - | 303,037,02 |
| 11 12 | Investments in associates Investments in subsidiary companies | 3,175,898 | 3,143,836 | 2,943,934 | 2,711,086 | 2,400,043 | 10,916 255,039 | 10,916 255,039 | 10,916 255,039 | 10,916 255,039 | 12,640 6,039 | 706,444 3,884,925 | 706,444 3,884,925 | 706,444 3,884,925 | 706,444 3,884,925 | 706,44 3,884,92 |
| 13 | Investments in subsidiary companies Investment in joint ventures | - | = | - | - | - | 200,007 | 200,007 | 200,007 | 200,007 | 0,037 | 3,004,723 | 3,004,723 | 3,004,723 | 3,004,723 | 3,004,72 |
| 14 15 | Investment in properties | 11,339,245 | 11,075,323 | 10,821,079 | 11,127,243 | 10,712,414 | 1,199,186 | 1,214,404 | 1,165,163 | 1,093,073 | 1,000,877 | 9,761,946 | 9,172,480 | 9,383,950 | - 0.2/0/07 | 9,079,50 |
| 16 | Property, plant and equipment Prepaid lease rentals | 31,626 | 31,778 | 31,931 | 32,083 | 32,236 | 1,177,186 | 1,214,404 | 1,100,103 | 1,073,073 | 1,000,877 | 31,626 | 31,778 | 9,383,950 31,931 | 9,340,487 32,083 | 32,23 |
| 17 | Intangible assets | 5,418,479 | 5,739,802 | 5,940,920 | 5,964,704 | 6,079,570 | 40,151 | 21,126 | 26,180 | 31,235 | 140,995 | 1,976,235 | 2,386,544 | 2,550,317 | 2,595,668 | 2,594,03 |
| 18 19 | Deferred tax asset Retirement benefit asset | 6,673,864 | 6,541,482 | 6,388,527 | 6,338,746 | 6,907,190 | 129,511 | 129,511 | 129,511 | 129,511 | 351,903 | 6,584,195 | 6,443,920 | 6,303,645 | 6,163,371 | 6,183,79 |
| 20 | Other assets | 36,931,917 | 26,594,238 | 28,949,511 | 19,484,376 | 27,968,489 | 1,366,791 | 1,605,713 37.527.740 | 1,367,676 37.803.903 | 1,657,110 | 1,744,722 | 35,842,331 | 24,213,101 665.101.820 | 26,757,264 | 21,145,425 | 25,459,21 |
| 21 | TOTAL ASSETS | 750,781,375 | 716,925,172 | 714,671,934 | 671,131,286 | 661,341,031 | 39,315,833 | 37,327,740 | 37,803,903 | 36,720,398 | 35,732,803 | 698,088,238 | 005,101,820 | 663,710,309 | 624,254,621 | 612,405,646 |
| В | LIABILITIES | | | | | | | | | | | | | | | |
| 22 | Balances due to Central Bank Of Kenya | - | - | - | - | - | 1,068,829 | 1,068,829 | 1,268,187 | 2,282,595 | 1,284,686 | - | - | 5,000,000 | 7,000,000 | 5,000,000 |
| 23 24 | Customer deposits Deposits and balances due to local banking institutions | 513,978,597 9,166,149 | 507,391,376 4,801,688 | 481,757,119 17,449,729 | 451,642,048 4,457,255 | 432,836,446 15,291,326 | 20,332,222 | 17,437,699 | 14,941,927 | 12,296,313 | 11,895,380 | 488,339,115 9,166,149 | 484,248,337 4,801,688 | 461,453,667 17,449,729 | 432,548,298 4,106,575 | 415,166,777 15,291,326 |
| 25 | Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad | 1,404,307 | 1,835,811 | 2,383,124 | 4,457,255 | 2,422,022 | - | - | - | - | - | 1,449,241 | 1,361,443 | 1,900,494 | 1,645,509 | 2,009,950 |
| 26 | Other money market deposits | - | - | | - | - | 45 700 /4/ | - | - | - | - | - | - | - | - | |
| 27 28 | Borrowed funds Balances due to banking institutions in the group | 58,017,243 | 50,217,353 | 60,059,674 | 67,334,316 | 65,605,474 | 15,792,414 | 16,551,769 | 19,172,388 | 19,859,303 | 19,715,617 | 41,232,164 | 32,683,703 | 34,773,177 | 40,086,007 | 39,759,249 |
| 29 | Tax payable | 279,176 | 286,586 | 2,561,139 | - | - | - | 36,556 | 185,873 | 185,873 | - | 262,097 | 265,755 | 2,317,021 | - | - |
| 30 31 | Dividends payable Deferred tax liability | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Retirement benefit liability | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 34 | Other liabilities TOTAL LIABILITIES | 37,173,133 620,018,605 | 25,262,727 589,795,541 | 24,748,425 588,959,210 | 34,018,543 557,452,186 | 37,065,445 553,220,713 | 221,705 37,415,170 | 248,890 35,343,743 | 496,444 36,064,819 | 619,556 35,243,640 | 729,392 33,625,075 | 35,168,048 575,616,814 | 23,198,804 546,559,731 | 22,344,460 545,238,549 | 32,307,963 517,694,352 | 34,797,808 512,025,110 |
| С | SHAREHOLDERS' FUNDS | | | | | | | | | | | | | | | |
| | SIMILITOLDEIS FONDS | | | | | | | | | | | | | | | |
| 35 36 | Paid up/Assigned capital Share premium/(discount) | 5,867,181 1,911,925 | 5,867,180 1,911,925 | 5,867,180 1,911,925 | 5,867,180 1,911,925 | 5,867,181 1,911,925 | 1,867,947 3,087,449 | 1,867,947 3,087,449 | 1,867,947 3,087,449 | 1,867,947 3,087,449 | 1,867,947 3,087,449 | 5,867,180 1,911,925 | 5,867,180 1,911,925 | 5,867,180 1,911,925 | 5,867,180 1,911,925 | 5,867,180 1,911,925 |
| 37 | Revaluation reserve | 1,387,688 | 1,375,901 | 1,392,042 | 1,624,156 | 1,549,437 | 3,007,447 | 3,007,447 | 3,007,447 | 3,007,447 | 5,007,447 | 1,448,823 | 1,448,823 | 1,448,823 | 1,448,823 | 1,470,573 |
| 38 39 | Retained earnings/ Accumulated losses | 132,165,453 | 124,854,487 | 119,459,891 | 111,887,778 | 115,878,239 | (000 (0/) | (4.0 (5.5 (5) | (4.4.(0.7.(0.) | (1,496,645) | (10/7051) | 100 /75 005 | 11/ 005 500 | | | |
| | Statutenul con Loca Baconia | | | | | | (803,424) | (1,065,565) | (1,168,748) | (1,470,043) | (1,367,851) | 120,475,325 | 114,925,509 | 108,689,187 | 102,921,832 | 106,664,559 |
| 40 | Statutory Loan Loss Reserve Other Reserves | 36,737 (9,893,197) | 75,645 (7,742,140) | 30,364 | 53,490 (16,956,216) | 66,328 (17,564,965) | (2,251,309) | (1,705,834) | (2,047,564) | (1,981,993) | (1,479,817) | (7,587,485) | (5,971,623) | 108,689,187 - (8,611,017) | 102,921,832 - (14,759,773) | 106,664,559 - (15,907,832) |
| 40 41 | Other Reserves Proposed dividends | 36,737 (9,893,197) | 75,645 (7,742,140) | 30,364 (10,727,896) 8,800,770 | 53,490 (16,956,216) 8,800,770 | 66,328 (17,564,965) | - | - | - | - | - | - (7,587,485) - | (5,971,623) | - (8,611,017) 8,800,770 | - (14,759,773) 8,800,770 | - (15,907,832) - |
| 40 41 42 43 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS | 36,737 (9,893,197) - 355,655 131,831,442 | 75,645 (7,742,140) - 360,274 126,703,272 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 | 66,328 (17,564,965) - 374,131 108,082,276 | - (2,251,309) - - - 1,900,663 | - | - | - | - | - | - | (8,611,017) | (14,759,773) | - |
| 40 41 42 | Other Reserves Proposed dividends Capital grants | 36,737 (9,893,197) - 355,655 | 75,645 (7,742,140) - 360,274 126,703,272 426,359 | 30,364 (10,727,896) 8,800,770 364,893 | 53,490 (16,956,216) 8,800,770 369,512 | 66,328 (17,564,965) - 374,131 | - (2,251,309) - - | (1,705,834) - - | - (2,047,564) - - | - (1,981,993) - - | - (1,479,817) - - | - (7,587,485) - 355,655 | (5,971,623) - 360,274 | (8,611,017) 8,800,770 364,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 | - (15,907,832) - 374,131 |
| 40 41 42 43 43.1 44 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS | 36,737 (9,893,197) - 355,655 131,831,442 [1,068,672] | 75,645 (7,742,140) - 360,274 126,703,272 426,359 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 [1,386,446] | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 | 66,328 (17,564,965) - 374,131 108,082,276 38,042 | - (2,251,309) - - - 1,900,663 | (1,705,834) - - 2,183,997 | (2,047,564) - - 1,739,084 | (1,981,993) - - - 1,476,758 | - (1,479,817) - - 2,107,728 | - (7,587,485) - 355,655 122,471,424 | (5,971,623) - 360,274 118,542,088 | (8,611,017) 8,800,770 364,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 | (15,907,832) - 374,131 100,380,537 |
| 40 41 42 43 43.1 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest | 36,737 (9,893,197) - 355,655 131,831,442 [1,068,672] | 75,645 (7,742,140) - 360,274 126,703,272 426,359 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 [1,386,446] | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 | 66,328 (17,564,965) - 374,131 108,082,276 38,042 | - (2,251,309) - - - 1,900,663 | (1,705,834) - - 2,183,997 | (2,047,564) - - 1,739,084 | (1,981,993) - - - 1,476,758 | - (1,479,817) - - 2,107,728 | - (7,587,485) - 355,655 122,471,424 | (5,971,623) - 360,274 118,542,088 | (8,611,017) 8,800,770 364,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 | (15,907,832) - 374,131 100,380,537 |
| 40 41 42 43 43.1 44 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS | 36,737 (9,893,197) - - 355,655 131,831,442 [1,068,672] 750,781,375 | 75,645 (7,742,140) - 360,274 126,703,272 426,359 716,925,172 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 [1,386,446] 714,671,934 | 53,490 (16,956,216) 8,800,770 369,512 113,558,594 120,504 671,131,286 | 66,328 (17,564,965) - 374,131 108,082,276 38,042 661,341,031 | (2,251,309) - - 1,900,663 - 39,315,833 | (1,705,834) - - 2,183,997 - 37,527,740 | (2,047,564) - 1,739,084 - 37,803,903 | 1,476,758 36,720,398 | (1,479,817) - - 2,107,728 - 35,732,803 | (7,587,485) - 355,655 122,471,424 - 698,088,238 | (5,971,623) - 360,274 118,542,088 - 665,101,820 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 | 104,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 | (15,907,832) 374,131 100,380,537 - 612,405,647 |
| 40 41 42 43 43.1 44 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME | 36,737 (9,893,197) | 75,645 (7,742,140) - 360,274 126,703,272 426,359 716,925,172 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 [1,386,446] 714,671,934 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 | 66,328 (17,564,965) - 374,131 108,082,276 38,042 661,341,031 | (2,251,309) - - 1,900,663 - 39,315,833 | (1,705,834) - - 2,183,997 - 37,527,740 | (2,047,564) - - 1,739,084 - 37,803,903 | 1,476,758 36,720,398 | - (1,479,817) - - 2,107,728 - 35,732,803 | (7,587,485) - 355,655 122,471,424 - 698,088,238 | 118,542,088 - 665,101,820 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 | (15,907,832) - 374,131 100,380,537 - 612,405,647 30-Sep-23 KSHS.'000 |
| 40 41 42 43 43.1 44 II | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME | 36,737 (9,893,197) - - 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS.'000 [Un-audited] | 75,645 (7,742,140) - 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS.'000 [Un-audited] | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 [1,386,446] 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) | 13,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) | (2,251,309) | (1,705,834) - 2,183,997 - 37,527,740 30-Jun-24 KSHS:000 (Un-audited) | 1,739,084 - 37,803,903 31-Mar-24 KSHS.:000 [Un-audited] | (1,981,993) | 2,107,728 2,107,728 - 35,732,803 30-Sep-23 KSHS.'000 (Un-audited) | (7,587,485) - 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS: 000 (Un-audited) | (5,971,623) - 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS.'000 (Un-audited) | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited | (15,907,832) - 374,131 100,380,537 - 612,405,647 30-Sep-23 KSHS. '000 (Un-audited) |
| 40 41 42 43 43.1 44 II 1.0 1.1 1.2 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS: 000 (Un-audited) 39,406,396 19,756,870 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 (Un-audited) 25,635,618 12,600,279 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS: '000 Audited 44,853,706 23,132,315 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 | (2,251,309) | (1,705,834) | 1,739,084 - 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) | (1,981,993) | (1,479,817) | (7,587,485) 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS: 000 (Un-audited) 37,988,540 17,825,850 | (5,971,623) 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: 000 (Un-audited) 24,548,225 11,298,526 | (8,611,017) 8,800,770 3,04,893 118,471,761 - 663,710,309 31-Mar-24 KSHS:000 [Un-audited] 11,980,954 5,567,808 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. 000 Audited 43,366,267 20,428,718 | (15,907,832) - 374,131 100,380,537 - 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,759,811 |
| 40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS.'000 [Un-audited] 39,406,396 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS.'000 [Un-audited] | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited) | (2,251,309) | (1,705,834) | (2,047,564) 1,739,084 - 37,803,903 31-Mar-24 KSHS:000 (Un-audited) | (1,981,993) | (1,479,817) | (7,587,485) 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS.000 (Un-audited) 37,988,540 | (5,971,623) 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS. '000 [Un-audited] 24,548,225 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. 000 Audited | (15,907,832) 374,131 100,380,537 - 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) |
| 40 41 42 43 43.1 44 II 1.0 1.1 1.2 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS: 000 (Un-audited) 39,406,396 19,756,870 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 (Un-audited) 25,635,618 12,600,279 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS: '000 Audited 44,853,706 23,132,315 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 | (2,251,309) | (1,705,834) | 1,739,084 - 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) | (1,981,993) | (1,479,817) | (7,587,485) 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS: 000 (Un-audited) 37,988,540 17,825,850 | (5,971,623) 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: 000 (Un-audited) 24,548,225 11,298,526 | (8,611,017) 8,800,770 3,04,893 118,471,761 - 663,710,309 31-Mar-24 KSHS:000 [Un-audited] 11,980,954 5,567,808 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. 000 Audited 43,366,267 20,428,718 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS: '000 (Un-audited) 30,819,267 14,759,811 474,758 |
| 40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 (Un-audited) 25,635,618 12,600,279 1,564,270 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 | (2,251,309) 1,900,663 1,900,663 39,315,833 30-Sep-24 KSHS: '000 (Un-audited) 1,058,646 1,931,020 159,524 | (1,705,834) | 1,739,084 1,739,084 37,803,903 31-Mar-24 KSHS:000 (Un-audited) 342,313 663,197 15,986 | 1,476,758 36,720,398 31-Dec-23 KSHS:000 Audited 986,263 2,703,597 45,912 2,599 | 30-Sep-23 KSHS: 000 (Un-audited) 687,619 2,018,571 29,696 | (7,587,485) 355,655 122,471,424 698,088,238 30-Sep-24 KSHS: 000 (Un-audited) 37,988,540 17,825,850 1,588,688 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS. '000 [Un-audited] 24,548,225 11,298,526 909,608 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 | (14,759,773 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS:000 Audited 43,366,267 20,428,718 680,788 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS: '000 (Un-audited) 30,819,267 14,759,811 474,758 |
| 40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS. '000 [Un-audited] 39,406,396 19,756,870 2,603,701 - | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS. '000 (Un-audited) 25,635,618 12,600,279 1,564,270 - 39,800,167 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 69,066,068 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 | (2,251,309) | (1,705,834) | (2,047,564) 1,739,084 - 37,803,903 31-Mar-24 KSHS:000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 | 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,735,886 | 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS.'000 (Un-audited) 37,988,540 17,825,850 1,588,688 - 57,403,078 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS:000 (Un-audited) 24,548,225 11,298,526 909,608 - 36,756,360 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 [Un-audited] 11,980,954 5,567,808 393,975 - 17,942,737 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. '000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 | (15,907,832) 374,131 100,380,537 - 612,405,647 30-Sep-23 KSHS. '000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 |
| 1.0 1.1 1.2 1.3 1.4 1.5 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS: 000 (Un-audited) 39,406,396 19,756,870 2,603,701 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 (Un-audited) 25,635,618 12,600,279 1,564,270 - 39,800,167 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 1,080,048 - 69,066,068 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 | 30-Jun-24 KSHS.'000 (Un-audited) 674.246 1,301,753 65,705 | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 | (1,479,817) 2,107,728 2,107,728 35,732,803 30-Sep-23 KSHS: 000 (Un-audited) 687,619 2,018,571 29,696 2,735,886 | 355,655 122,471,424 698,088,238 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: '000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 | (14,759,773 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 | (15,907,832) |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions | 36,737 (9,893,197) 355,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSHS: 000 (Un-audited) 39,406,396 19,756,870 2,603,701 61,766,967 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS.'000 (Un-audited) 25,635,618 12,600,279 1,564,270 39,800,167 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 6,386,834 300,885 | 31-Dec-23 KSHS.700 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1,246,586 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 | (2,251,309) | (1,705,834) | (2,047,564) 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 | 1,476,758 36,720,398 31-Dec-23 KSHS. '000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 | (1,479,817) 2,107,728 2,107,728 35,732,803 30-Sep-23 KSHS. '000 (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 | 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS. '000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 | (5,971,623) 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS.'000 [Un-audited] 24,548,225 11,298,526 909,608 12,715,472 334,862 | (8,611,017) 8,800,770 3,04,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. '000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 | 30-Sep-23 KSHS.'000 (Un-audited) 46,053,836 46,053,836 12,755,057 573,004 2,553,745 |
| 40 41 42 43.43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses | 36,737 (9,893,197) 355,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSHS:000 (Un-audited) 39,406,396 19,756,870 2,603,701 - 61,766,967 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 (Un-audited) 25,635,618 12,600,279 1,564,270 - 39,800,167 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 1,080,048 - 69,066,068 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 | 30-Jun-24 KSHS: 700 (Un-audited) 674,246 1,301,753 65,705 2,041,704 | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 | (1,479,817) 2,107,728 2,107,728 35,732,803 30-Sep-23 KSHS: 000 (Un-audited) 687,619 2,018,571 29,696 2,735,886 | 355,655 122,471,424 698,088,238 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: '000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 | (8,611,017) 8,800,770 364,893 118,471,761 -663,710,309 31-Mar-24 KSHS.000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 | (14,759,773 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 | (15,907,832) |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS: 000 (Un-audited) 39,406,396 19,756,870 2,603,701 61,766,967 21,420,921 457,628 3,013,973 24,892,522 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS.'000 (Un-audited) 25,635,618 12,600,279 1,564,270 39,800,167 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 6,386,834 300,885 1,025,496 7,713,215 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 69,066,068 18,228,414 1,246,586 4,360,186 23,835,187 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: '000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 | (2,251,309) | 30-Jun-24 KSHS:000 (Un-audited) 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 | 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 | 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS.'000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 20,230,647 435,793 2,902,105 23,568,545 | 36,756,360 36,756,360 36,756,360 30-Jun-24 KSHS.'000 (Un-audited) 24,548,225 11,298,526 909,608 12,715,472 334,862 1,564,622 15,004,957 | (8,611,017) 8,800,770 3,64,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 | (15,907,832) |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances | 36,737 (9,893,197) 355,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSHS: 000 [Un-audited] 39,406,396 19,756,870 2,603,701 61,766,967 21,420,921 457,628 3,013,973 24,892,522 36,874,445 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS. '000 (Un-audited) 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2012,398 15,942,627 23,857,540 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 6,386,834 300,885 1,025,496 7,713,215 11,700,735 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 1,080,048 49,066,068 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 32,824,664 | (2,251,309) | (1,705,834) | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 | 1,476,758 36,720,398 31-Dec-23 KSHS. 000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | (1,479,817) | 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS. '000 [Un-audited] 37,988,540 17,825,850 1,588,688 57,403,078 20,230,647 435,793 2,902,105 23,568,545 33,834,533 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS. '000 (Un-audited) 24,548,225 11,298,526 909,608 12,715,472 334,862 1,564,522 15,004,957 21,751,403 5,944,359 | (8,611,017) 8,800,770 3,84,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. 000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 | (15,907,832) |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4 4.1 4.2 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income TOTAL Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS: 000 [Un-audited] 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 (Un-audited) 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2012,398 15,942,627 23,857,540 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 4,380,885 1,025,496 7,713,215 11,700,735 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 - 49,352,300 13,378,840 580,722 2,558,074 16,527,636 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS: 000 [Un-audited] 1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,848 1,302,968 1,846,222 | 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 | (2,047,564) 1,739,084 1,739,083 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 | 1,476,758 36,720,398 31-Dec-23 KSHS:000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | 30-Sep-23 KSHS: 000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,272 2,097,614 | (7,587,485) 355,655 122,471,424 | 36,756,360 365,101,820 30-Jun-24 KSHS: '000 [Un-audited] 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,954,622 15,004,957 21,751,403 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 | (14,759,773) 8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS. '000 (Un-audited) 30,819,267 147,4758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4 4.1 4.2 4.3 4.4 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 | 36,737 (9,893,197) 355,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSHS.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS:000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2,012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 2,5380 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 I1,386,446] 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 1,025,496 7,713,215 11,700,735 | 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 | (2,251,309) | 30-Jun-24 KSHS:000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | 30-Sep-23 KSHS:000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 2,097,614 | 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS.'000 (Un-audited) 37,988,540 17,825,850 1,588,688 - 57,403,078 20,230,647 435,793 2,902,105 23,568,545 33,834,533 | 36,756,360 12,715,472 33,4862 17,54,403 12,715,472 33,862 15,004,957 21,751,403 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 | (14,759,773 8,800,770 369,512 106,560,269 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 86,668 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/LOSS) NON- INTEREST INCOME/LOSS) NON- INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS: 000 [Un-audited] 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS.000 (Un-audited) 25,635,618 12,600,279 1,564,270 - 39,800,167 13,573,177 357,051 2,012,398 15,942,627 23,857,540 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 4,386,834 300,885 7,713,215 11,700,735 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited) 31,847,524 16,778,382 726,394 13,378,840 580,722 2,568,074 16,527,636 32,824,664 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS: 000 [Un-audited] 1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,848 1,302,968 1,846,222 | 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 | (2,047,564) 1,739,084 31,7803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 | 1,476,758 36,720,398 31-Dec-23 KSHS:000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | 30-Sep-23 KSHS: 000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,272 2,097,614 | 30-Sep-24 KSHS.'000 (Un-audited) 37,988,540 17,825,850 1,588,688 20,230,647 435,793 2,902,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 | 36,756,360 365,101,820 30-Jun-24 KSHS: '000 [Un-audited] 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,954,622 15,004,957 21,751,403 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 | (14,759,773 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 | 30-Sep-23 KSHS.1000 30-Sep-23 KSHS.1000 (Un-audited) 30.819.267 14,759.811 474,758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 86,668 380,076 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Other income Total Non-interest income | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 3,727,714 638,698 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS:000 [Un-audited] 25,635,618 12,600,279 1,564,270 2012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS:000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 4,386,834 300,885 1,025,496 7,713,215 11,700,735 2,891,917 2,685,206 1,443,762 8,317 166,162 7,075,364 | 53,490 (16,956,216) 8,800,770 369,512 113,558,594 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 69,066,068 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 900,563 26,461,749 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,074 14,527,636 32,824,664 9,086,478 8,535,844 2,463,012 1,969 500,784 20,588,107 | (2,251,309) | 2,183,997 30-Jun-24 KSHS:000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875 | 1,739,084 - 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | 30-Sep-23 KSHS:000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 3,574 333,162 | 355,655 122,471,424 -698,088,238 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 1,588,688 - 57,403,078 20,230,647 435,793 2,702,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 85,645 424,626 19,966,784 | 36,756,360 12,715,472 33,4862 15,504,357 21,751,403 | (8,611,017) 8,800,770 304,893 118,471,761 - 663,710,309 31-Mar-24 KSHS:'000 [Un-audited] 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 128,188 6,393,173 | (14,759,773) 8,800,770 369,512 106,560,269 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 6,644,654 2,259,723 86,668 380,076 18,350,265 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 5.0 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 Non-interest income | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS: 000 (Un-audited) 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 638,698 | 75,645 (7,742,140) 360,274 126,703,272 426,357 426,357 30-Jun-24 KSHS: '000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 201,2398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,5380 357,491 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 19,413,950 11,700,735 11,700,735 | 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 900,563 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 | 30-Jun-24 KSHS: 700 [Un-audited] 674.246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | (1,479,817) | 355,655 122,471,424 698,088,238 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 20,230,647 435,793 2,902,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 85,645 424,626 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: '000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,754,622 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 226,781 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 4,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 - 128,188 | (14,759,773) 8,800,770 369,512 106,560,269 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 6,644,654 2,259,723 86,668 380,076 18,350,265 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 6.0 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON- 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 | 36,737 (9,893,197) 355,655 131,831,442 (1,088,672) 750,781,375 30-Sep-24 KSHS. '000 [Un-audited] 39,406,396 19,756,870 2,603,701 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 8,722,714 638,698 22,280,956 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS.'000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2,012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 6,386,834 300,885 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 16,162 7,075,364 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 900,563 26,461,749 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS.'000 [Un-audited] 1,058,646 1,931,020 159,524 2,1835 111,868 1,302,968 1,349,190 154,873 147,289 50,778 52,127 405,067 2,251,289 | 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1.301,753 65,705 2.041,704 839,761 22,189 57,776 919,722 1,121,978 82,138 94,159 38,525 - 39,053 253,875 | 31-Mar-24 KSHS:000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 | (1,479,817) | 355,655 122,471,424 | 36,274 118,542,088 -665,101,820 30-Jun-24 KSHS. '000 (Un-audited) 24,548,225 11,298,526 909,608 12,715,472 334,862 1,954,622 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 -26,781 13,516,698 | (8,611,017) 8,800,770 344,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. '000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 86,668 487,609 23,271,652 | 30-Sep-23 KSHS. '000 (Un-audited) 30,819,267 14,759,811 474,758 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 86,688 380,076 18,350,265 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 5.0 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 Non-interest income | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS: 000 [Un-audited] 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 638,698 22,280,956 59,155,401 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS: 000 [Un-audited] 25,635,618 12,600,279 1,564,270 23,857,051 2012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 4.386,834 300,885 1,025,496 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 166,162 7,075,364 18,776,099 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,286,286 671,286,286 671,286,286 671,286,286 671,286 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS: 000 [Un-audited] 1,058,646 1,931,020 159,524 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 | 2,183,997 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875 1,375,853 | (2,047,564) 1,739,084 37,803,903 31-Mar-24 KSHS.'000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 | (1,479,817) | 355,655 122,471,424 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: '000 [Un-audited] 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,754,403 5,944,359 5,006,300 2,339,257 226,781 13,516,696 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 128,188 6,393,173 17,026,514 | (14,759,773) 8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 KSHS. '000 Audited 43,366,267 20,428,718 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 86,668 487,609 23,271,652 64,944,828 | 30-Sep-23 KSHS.'000 (Un-audited) 30.819,267 14,759,81 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,036 8,979,144 6,644,654 2,259,723 8,6665 380,076 18,350,265 48,522,295 |
| 1.0 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 5.0 6.0 6.1 6.2 6.3 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME Fees and commissions Foreign exchange trading income/(loss) Dividend income Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS.'000 [Un-audited] 39,406,396 19,756,870 2,603,701 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS: 000 [Un-audited] 25,635,618 12,600,279 1,564,270 37,800,167 13,573,177 357,051 2012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 6,386,834 300,885 1,025,496 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 16,6162 7,075,364 18,776,099 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS, '000 Audited 44,853,706 23,132,315 1,080,048 12,254,271 10,125,725 3,181,189 900,563 26,461,749 71,692,630 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 53,412,771 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS.'000 [Un-audited] 1,058,646 1,931,020 159,524 2,1835 21,835 11,846,222 154,873 147,289 50,778 | 30-Jun-24 KSHS: 000 [Un-audited] 674,246 1,301,753 65,705 - 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 - 3,90,53 253,875 1,375,853 | 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 | 1,476,758 36,720,398 31-Dec-23 KSHS.000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 154,457 191,763 105,366 2,792,806 3,259,890 | (1,479,817) | 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 20,230,647 435,793 2,902,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 85,645 19,966,784 53,801,317 | 36,756,360 30-Jun-24 KSHS: 000 [Un-audited] 24,548,225 11,298,526 909,608 32,715,472 334,862 15,044,957 21,751,403 5,944,359 5,006,300 2,339,257 2,26,781 13,516,696 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 - 1,28,188 6,393,173 17,026,514 | (14,759,773 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1225,565 4,277,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 8,668 487,609 23,271,652 64,944,828 | 30-Sep-23 KSHS.100,380,537 612,405,647 30-Sep-23 KSHS.100 (Un-audited 30,819,266 14,759,81 474,758 46,053,834 12,755,057 573,000 2,553,74 15,881,804 30,172,036 8,979,144 6,644,657 2,259,723 86,666 380,070 18,350,265 48,522,295 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.5 4.6 5.0 6.0 6.1 6.2 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 Operating INCOME OTHER OPERATING INCOME | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS: 000 [Un-audited] 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 638,698 22,280,956 59,155,401 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS: 000 [Un-audited] 25,635,618 12,600,279 1,564,270 23,857,051 2012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 4.386,834 300,885 1,025,496 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 166,162 7,075,364 18,776,099 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,286,286 671,286,286 671,286,286 671,286,286 671,286 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS: 000 [Un-audited] 1,058,646 1,931,020 159,524 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 | 2,183,997 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875 1,375,853 | (2,047,564) 1,739,084 37,803,903 31-Mar-24 KSHS.'000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 | (1,479,817) | 355,655 122,471,424 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: '000 [Un-audited] 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,754,403 5,944,359 5,006,300 2,339,257 226,781 13,516,696 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 128,188 6,393,173 17,026,514 | (14,759,773) 8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 KSHS. '000 Audited 43,366,267 20,428,718 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 86,668 487,609 23,271,652 64,944,828 | 30-Sep-2: KSHS. '000 (Un-audited 30,819,26: 14,759,81 474,758 46,053,836 12,755,05: 573,00 2,553,748 15,881,800 30,172,030 8,979,144 6,644,654 2,259,72: 86,666 380,076 18,350,266 49,522,299 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 4.6 6.0 6.1 6.2 6.3 6.4 6.5 6.6 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET 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 Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 638,698 22,280,956 59,155,401 13,495,802 254,600 929,940 19,83,427 741,313 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS: 000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 39,232,451 30,02,345 9,136,217 206,203 627,698 1,355,539 1,555,539 1,555,539 1,555,539 1,555,539 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 4.386,834 300,885 1,025,496 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 166,162 7,075,364 18,776,099 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 900,563 26,461,749 71,692,630 6,008,159 16,690,247 264,494 779,080 2744,813 978,732 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS: 000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 53,412,771 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS:000 [Un-audited] 1,058,646 1,931,020 159,524 2,1835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 | 30-Jun-24 KSHS: 000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 253,875 1,375,853 94,908 433,685 6,923 37,492 25,583 10,109 | 1,739,084 1,739,084 37,803,903 31-Mar-24 KSHS.'000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 | 1,476,758 36,720,398 31-Dec-23 KSHS:000 Audited 986,263 2,703,597 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 197,63 105,366 -15,498 467,084 3,259,890 | 2,107,728 35,732,803 30-Sep-23 KSHS: 000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 3,574 333,162 2,430,776 | 355,655 122,471,424 | 36,754,360 36,756,360 30-Jun-24 KSHS: 000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 12,715,472 34,862 1,754,403 5,944,359 5,006,300 2,339,257 21,751,403 35,268,099 2,892,643 8,097,359 159,800 550,971 120,5507 492,400 | (8,611,017) 8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 - 128,188 6,393,173 17,026,514 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 8,668 487,609 23,271,652 64,944,828 | 30-Sep-23 KSHS.'000 (Un-audited 30,819,26; 14,759,81 46,053,834 12,755,05; 573,004 2,553,744 15,881,804 30,172,036 48,522,295 48,522,295 4,028,286 11,050,90 134,475 733,938 19,66,844 681,333 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.5 4.6 5.0 6.0 6.1 6.2 6.3 6.4 6.5 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET 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 Directors' emoluments Rentals charges Depreciation charge on property and equipment | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS:000 (Un-audited) 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 638,698 22,280,956 59,155,401 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS:000 [Un-audited] 25,635,618 12,600,279 1,564,270 23,857,540 6,026,497 6,316,468 2,649,075 2,5380 357,491 15,374,911 39,232,451 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,464) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 -19,413,950 19,413,950 11,700,735 11,700,735 2,891,917 2,565,206 1,443,762 1,443,762 1,7075,364 18,776,099 | 31-Dec-23 KSHS. '000 Audited 44,853,706 42,853,706 43,12,315 10,80,048 4,853,706 23,132,315 1,080,048 23,335,187 45,230,881 12,254,271 10,125,725 3,181,189 90,563 26,461,749 71,692,630 6,008,159 16,690,247 264,494 264,494 779,980 2,744,813 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 14,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 53,412,7771 4,208,573 12,177,564 185,161 185,161 187,626 2,106,117 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS:000 [Un-audited] 1,058,646 1,931,020 159,524 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 | 2,183,997 30-Jun-24 KSHS: 7000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875 1,375,853 | 1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 342,313 393,700 627,796 32,944 44,061 15,504 4,540 97,049 724,845 | 1,476,758 36,720,398 31-Dec-23 KSHS.000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 | (1,479,817) | (7,587,485) 355,655 122,471,424 698,088,238 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 20,230,647 435,793 2,902,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 85,645 424,626 19,966,784 53,801,317 | 360,274 118,542,088 - 665,101,820 30-Jun-24 KSHS: 000 [Un-audited] 24,548,225 11,298,526 909,608 - 36,756,360 12,715,472 334,862 1,754,622 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 26,781 13,516,696 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 KSHS.000 (Un-audited) 11,980,954 5,567,808 393,975 17,942,737 4,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 128,188 6,393,173 17,026,514 | (14,759,773) 8,800,770 369,512 106,560,269 | 30-Sep-2: KSHS. '000 (Un-audited 30,819,26: 14,759,81 474,756 46,053,836 12,755,05: 573,000 2,553,74: 15,881,800 30,172,030 8,979,144 6,644,654 2,259,72: 86,666 380,076 48,522,295 4,028,288 11,050,90 134,477 733,938 1,965,844 68133 7,192,195 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 6.1 6.2 6.3 6.6 6.5 6.6 6.7 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET 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 Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items | 36,737 (9,893,197) 355,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSHS.'000 [Un-audited] 39,406,396 19,756,870 2,603,701 21,420,921 457,628 3,013,973 24,8972,522 36,874,445 9,081,036 3,727,714 - 638,698 22,280,956 59,155,401 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS.000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2,012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 6,386,834 300,885 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 166,162 7,075,364 18,776,099 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS. '000 Audited 44,853,706 23,132,315 1,080,048 44,853,706 23,132,315 1,080,048 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 - 900,563 26,461,749 71,692,630 6,008,159 16,690,247 264,494 779,080 2,746,813 978,732 12,208,881 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,072 49,352,300 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 53,412,771 | 1,900,663 39,315,833 30-Sep-24 KSHS.'000 (Un-audited) 1,058,646 1,931,020 159,524 2,1835 11,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 | 30-Jun-24 K5HS. '000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 - 39,053 253,875 1,375,853 94,908 433,685 6,923 37,492 25,583 10,109 131,638 | 1,739,084 - 37,803,903 31-Mar-24 KSHS:000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 (22,130) 208,709 2,990 15,779 12,792 1,797 12,792 15,055 159,970 | 1,476,758 36,720,398 31-Dec-23 KSHS.000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 154,457 191,763 105,366 2,792,806 320,933 552,297 10,486 47,526 50,076 51,346 1,199,694 | 2,107,728 2,107,728 35,732,803 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 - 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290 | 30-Sep-24 KSHS.'000 (Un-audited) 37,988,540 17,825,850 1,588,688 20,230,647 435,793 2,902,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 85,645 424,626 19,966,784 201,762 829,930 1,858,779 716,462 8,805,5180 | 36,274 118,542,088 -665,101,820 30-Jun-24 KSHS. '000 [Un-audited] 24,548,225 11,298,526 999,608 36,756,360 12,715,472 334,862 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 -226,781 13,516,698 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 86,688 487,609 23,271,652 64,944,828 | 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,722 86,666 380,076 18,350,265 48,522,295 4,028,286 11,050,907 134,475 733,938 1,965,844 681,333 7,192,195 25,786,975 |
| 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.5 4.6 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.7 6.7 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions on foreign exchange trading income/(loss) Dividend income Other Income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Total other operating expenses | 36,737 (9,893,197) 355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 4,313 5,577,981 13,495,802 254,600 929,940 1,983,427 74,1313 9,695,471 32,678,534 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS.'000 [Un-audited] 25,635,618 12,600,279 1,564,270 37,800,167 13,573,177 357,051 2012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 3,002,345 9,136,217 206,230 627,698 1,355,639 505,341 6,435,427 21,268,870 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 11,386,446) 714,671,934 31-Mar-24 KSHS.'000 [Un-audited] 12,446,509 6,231,005 736,436 - 19,413,950 6,386,834 300,885 7,713,215 11,700,735 11,700,735 2,891,917 2,565,206 1,443,762 8,317 166,162 7,075,364 18,776,099 1,592,947 4,461,272 31,734 281,367 630,838 267,164 2,558,910 9,864,232 | 53,490 (16,956,216) 8,800,770 369,512 113,558,594 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 18,228,414 1246,586 43,60,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 3181,189 71,692,630 6,008,159 16,690,247 264,497 779,080 2,744,813 978,732 12,208,981 39,674,506 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,074 14,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 53,412,771 4,208,573 12,177,564 185,161 170,2959 8,835,473 29,003,473 | 1,900,663 1,900,663 39,315,833 30-Sep-24 KSHS.'000 (Un-audited) 1,058,646 1,931,020 159,524 2,1835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 | 2,183,997 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 253,875 1,375,853 94,908 433,685 6,923 6,923 37,492 25,583 10,109 131,638 740,338 | 1,739,084 - 37,803,903 31-Mar-24 KSHS:000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,165 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346 119,486 47,526 50,076 15,346 119,486 | 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 107,354 102,180 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290 1,646,822 | 30-Sep-24 KSHS.000 (Un-audited) 37,988,540 17,825,850 1,588,688 57,403,078 20,230,647 435,793 2,902,105 23,568,545 33,834,533 8,926,163 7,347,751 3,182,598 85,645 424,626 19,966,784 53,801,317 5,425,241 12,228,734 20,176 282,930 1,858,779 716,662 80,655,180 29,326,090 | 36,274 118,542,088 -665,101,820 30-Jun-24 KSHS.'000 [Un-audited] 24,548,225 11,298,526 909,608 12,715,472 334,862 19,54,622 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 -226,781 13,516,696 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 86,668 380,076 18,350,265 48,522,295 4,028,286 11,050,901 134,479 733,935 1,965,842 681,337 7,192,199 25,786,979 |
| 40 41 42 43 43.1 44 11 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.5 4.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 8 9 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET 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 Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Total other operating expenses Total items-Sarely Retirement Costs Exceptional items-Sarely Retirement Costs | 36,737 (9,893,197) 355,655 131,831,442 [1,068,672] 750,781,375 30-Sep-24 KSHS:000 (Un-audited) 39,406,396 19,756,870 24,603,701 24,76,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 638,698 22,280,956 59,155,401 5,577,981 13,495,802 254,600 929,940 | 75,645 (7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS: 000 [Un-audited] 25,635,618 12,600,279 1,564,270 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 3,002,345 9,136,217 206,203 27,698 27,698 27,698 27,698 27,998 27,998 27,998 27,998 27,998 27,998 27,998 27,998 27,998 27,998 27,998 27,963,581 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,464) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 11,700,735 | 33,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 671,246,586 671,246,474 671,692,47 264,474 671,692,47 264,474 771,692,630 671,692,47 264,474 779,080 2,744,813 978,732 12028,978 12028,978 12028,978 12028,978 12028,978 12028,978 12028,978 12028 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,558,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 2,588,107 53,412,771 4,208,573 12,177,564 185,161 187,626 2,106,117 702,959 8,835,473 24,409,298 -279,703 24,689,001 | (2,251,309) 1,900,663 39,315,833 30-Sep-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 2,1835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 135,048 595,635 9,913 60,375 38,375 15,164 499,124 1,353,634 897,655 | 2,183,997 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875 1,375,853 94,908 433,685 6,923 37,492 25,583 10,109 13,638 740,338 635,515 | 1,739,084 - 37,803,903 31-Mar-24 KSHS:000 [Un-audited] 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,165 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486 47,526 47,526 50,076 15,346 11,99,694 2,196,358 1,063,532 | 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 107,354 102,180 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290 1,646,822 | 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850 15,88,688 15,88,688 15,88,688 33,834,533 8,926,163 7,347,751 3,182,598 8,545 424,626 19,966,784 12,228,734 201,762 28,939 1,858,779 716,462 28,939 28,932,090 24,475,227 | 36,756,360 30-Jun-24 KSHS: 000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,754,403 5,944,359 5,006,300 2,339,257 21,751,403 5,944,359 5,006,300 2,339,257 26,781 13,516,696 35,268,099 | (8,611,017) 8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 KSHS.000 (Un-audited) 11,980,954 5,567,808 393,975 17,942,737 4,008,528 279,615 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402 128,188 6,393,173 17,026,514 1,606,691 4,020,724 14,657 258,466 602,711 260,204 224,377 8,987,828 8,038,686 | (14,759,773) 8,800,770 369,512 106,560,269 | (15,907,832) 374,131 100,380,537 612,405,647 30-Sep-23 KSHS.'000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 12,755,3745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 46,688 380,076 18,350,265 48,522,295 4,028,286 11,050,901 134,479 733,935 1,965,842 681,337 7,192,199 25,786,979 22,735,316 |
| 40 41 42 43 43.1 44 11 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7 6.8 7 8 8 | Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 on loans and advances Other Fees and commissions on Use on the property of t | 36,737 (9,893,197) 355,655 131,831,442 11,068,672) 750,781,375 30-Sep-24 KSHS.'000 [Un-audited] 39,406,396 19,756,870 2,603,701 457,628 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 8,727,714 638,698 22,280,956 59,155,401 5,577,981 13,495,802 254,600 929,940 1,983,427 741,313 9,695,471 32,678,534 26,476,887 26,476,887 | 75,645 (7,742,140) 360,274 126,703,272 426,357 716,925,172 30-Jun-24 KSHS.'000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 13,573,177 357,051 2,012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 25,380 357,491 15,374,911 39,232,451 3,002,345 9,136,217 206,203 627,698 1,355,639 1,505,341 6,435,427 21,268,870 17,963,581 6,435,427 21,268,870 17,963,581 | 30,364 (10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 6,386,834 300,885 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 16,162 7,075,364 18,776,099 1,592,947 4,461,272 31,734 281,367 630,838 267,164 2,598,910 9,864,232 8,911,867 - 100,069 | 53,490 (16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315 1,080,048 4,4853,706 23,132,315 1,080,048 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 900,563 26,461,749 71,692,630 6,008,159 16,690,247 264,494 779,080 2,746,813 978,732 12,208,981 39,674,506 32,018,124 | 66,328 (17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 53,412,7771 4,208,573 12,177,564 185,161 787,626 2,106,117 702,959 8,835,473 29,003,473 24,409,298 8,835,473 29,003,473 | 1,900,663 39,315,833 30-Sep-24 KSHS.'000 [Un-audited] 1,058,646 1,931,020 159,524 2,1835 111,868 1,302,968 1,846,222 154,873 147,289 50,78 52,127 405,067 2,251,289 135,048 595,635 9,913 60,375 38,375 15,164 499,124 1,353,634 897,655 | 2,183,997 30-Jun-24 KSHS.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,722 1,121,978 82,138 94,159 38,525 39,053 253,875 1,375,853 94,908 433,685 6,923 37,492 25,583 10,109 131,638 740,338 635,515 | 31-Mar-24 KSHS:000 [Un-audited] 342,313 663,197 15,986 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,049 724,845 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,165 341,680 | 1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 1199,694 2,196,358 | 2,107,728 2,107,728 35,732,803 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,018,571 29,696 616,225 7,718 14,329 638,272 2,097,614 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290 1,646,822 783,954 | (7,587,485) 355,655 122,471,424 | 36,274 118,542,088 -665,101,820 30-Jun-24 KSHS. '000 [Un-audited] 24,548,225 11,298,526 99,608 36,756,360 12,715,472 33,8,662 1,954,622 15,006,957 21,751,403 5,944,359 5,006,300 2,339,257 -26,781 13,516,698 35,268,099 2,892,643 8,097,359 159,800 550,971 1,205,507 492,400 18,563,630 16,704,469 | (8,611,017) 8,800,770 344,893 118,471,761 | (14,759,773) 8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS. 000 Audited 43,366,267 20,428,718 680,788 - 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509 86,668 487,609 23,271,652 64,944,828 5,541,094 15,247,267 192,496 701,845 2,584,704 956,371 10,104,594 35,328,371 29,616,457 | 30-Sep-23 KSHS. '000 (Un-audited) 30,819,267 147,759,811 474,758 46,053,836 |

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2024

| | | | | GROUP | | | | | KINGDOM BAN | v | | | | CO-OP BANK | | |
|-----------------|--|---|---------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|---------------------------|----------------------------|----------------------------|----------------------------|---------------------------|---|---|-------------------------|---------------------------|
| | | 30-Sep-24 | 30-Jun-24 | 31-Mar-24 | 31-Dec-23 | 30-Sep-23 | 30-Sep-24 | 30-Jun-24 | 31-Mar-24 | 31-Dec-23 | 30-Sep-23 | 30-Sep-24 | 30-Jun-24 | 31-Mar-24 | 31-Dec-23 | 30-Sep-23 |
| | | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 Audited | (Un-audited) | (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 Audited | (Un-audited) | (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 Audited | KSHS.'000 (Un-audited) |
| 13.0 | OTHER COMPREHENSIVE INCOME: | (on addited) | (Oil dudited) | (on addited) | Addited | (on addited) | (Oil dudited) | (on addited) | (on addition) | Addited | (on addited) | (Oil dudited) | (on addited) | (on addition) | Addited | (Oil dudited) |
| 13.1 | Gains/(Losses) from translating the financial statements of | _ | - | - | - | | _ | - | - | - | | | - | - | _ | - |
| 13.2 | foreign operations Fair value changes in available-for-sale financial assets | 6,901,373 | 9,129,000 | 6,083,105 | (8,361,591) | (9,004,095) | (269,316) | 341,730 | (65,571) | (996,073) | (493,897) | 7,172,289 | 8,788,150 | 6,148,756 | (7,363,660) | (8,511,718) |
| 13.3 | Revaluation Surplus on property, Plant and Equipment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13.4 | Share of other comprehensive income of associates | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13.5 | Income tax relating to components of other comprehensive income | - | - | - | - | - | - | - | = | - | - | - | = | = | - | - |
| 14 | OTHER COMPREHENSIVE INCOME NET OF TAX | 6,901,373 | 9,129,000 | 6,083,105 | (8,361,591) | (9,004,095) | (269,316) | 341,730 | (65,571) | (996,073) | (493,897) | 7,172,289 | 8,788,150 | 6,148,756 | (7,363,660) | (8,511,718) |
| 15 | TOTAL COMPREHENSIVE INCOME | 26,108,938 | 22,119,634 | 12,663,161 | 14,826,776 | 9,390,483 | 333,716 | 786,591 | 276,109 | (340,914) | 290,057 | 24,725,782 | 20,791,828 | 11,916,111 | 14,109,834 | 7,934,803 |
| | Basic Earnings per share | 3.29 | 2.21 | 1.12 | 3.92 | 3.15 | - | - | - | - | - | 2.99 | 2.05 | 0.98 | 3.66 | 2.80 |
| | Diluted Earnings per share | 3.29 | 2.21 | 1.12 | 3.92 | 3.15 | - | - | - | - | - | 2.99 | 2.05 | 0.98 | 3.66 | 2.80 |
| | Dividend per share | - | - | - | 1.50 | - | - | - | - | = | - | - | - | - | 1.50 | - |
| Ш | OTHER DISCLOSURES | | | | | | | | | | | | | | | |
| | | 30-Sep-24 | 30-Jun-24 | GROUP 31-Mar-24 | 31-Dec-23 | 30-Sep-23 | 30-Sep-24 | 30-Jun-24 | KINGDOM BAN 31-Mar-24 | X 31-Dec-23 | 30-Sep-23 | 30-Sep-24 | 30-Jun-24 | CO-OP BANK 31-Mar-24 | 31-Dec-23 | 30-Sep-23 |
| | | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 Audited | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 Audited | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 (Un-audited) | KSHS.'000 Audited | KSHS.'000 (Un-audited) |
| 1 | NON PERFORMING LOANS AND ADVANCES | (on addition) | (on duanted) | (on dudica) | Auditou | (on duditou) | (on duanted) | (on addition) | (on duality) | Auditou | (on addition) | (on duditou) | (on duality) | (on duality) | raunca | (on addition) |
| a) | Gross non-performing loans and advances Less | 70,013,201 | 69,553,806 | 66,495,807 | 66,942,745 | 61,910,807 | 3,584,502 | 3,612,829 | 3,436,195 | 3,209,562 | 4,485,574 | 65,684,450 | 65,176,611 | 62,236,281 | 62,803,777 | 56,583,705 |
| b) | Interest in suspense | 5,141,324 | 5,122,223 | 5,144,728 | 5,161,035 | 5,625,916 | 541,816 | 531,085 | 518,276 | 540,428 | 1,036,314 | 4,544,623 | 4,558,567 | 4,569,413 | 4,561,732 | 4,544,082 |
| c) | Total Non-performing loans and advances (a-b) Less | 64,871,877 | 64,431,583 | 61,351,079 | 61,781,710 | 56,284,891 | 3,042,686 | 3,081,744 | 2,917,919 | 2,669,134 | 3,449,260 | 61,139,827 | 60,618,044 | 57,666,868 | 58,242,046 | 52,039,623 |
| d) | Loan loss provisions | 37,239,986 | 36,289,370 | 33,840,940 | 33,104,524 | 32,851,451 | 1,208,968 | 1,418,659 | 1,282,514 | 1,231,386 | 1,982,190 | 35,785,183 | 34,690,291 | 32,285,242 | 31,559,060 | 30,602,170 |
| e) | Net Non performing loans (c-d) | 27,631,890 | 28,142,213 | 27,510,139 | 28,677,186 | 23,433,440 | 1,833,718 | 1,663,085 | 1,635,405 | 1,437,748 | 1,467,070 | 25,354,644 | 25,927,753 | 25,381,626 | 26,682,986 | 21,437,453 |
| f) g) | Discounted Value of Securities Net NPLs Exposure (e-f) | 28,424,311 (792,421) | 34,567,482 (6,425,269) | 32,428,371 (4,918,232) | 32,297,222 (3,620,035) | 28,435,785 (5,002,345) | 1,705,218 128,500 | 1,464,134 198,951 | 1,578,779 56,626 | 1,365,103 72,645 | 1,414,313 52,757 | 25,494,731 (140,087) | 32,262,947 (6,335,194) | 30,423,679 (5,042,053) | 30,032,617 | 25,524,728 (4,087,275) |
| 3, | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | (-,,, | ,,,,, | 1-,,, | (-),- | , | , | , | , | , | (,, | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ,-,,, | .,,, |
| 2 | Insider loans and advances | 7.075.407 | 0.450.507 | 75/070/ | / 700 / 04 | 7.050 / 04 | 44.540 | 0.000 | 0.707 | 0.07/ | , , , , , | 70/0/70 | 04/04// | 7.55 / 070 | / 700 /45 | 7.050.475 |
| a) b) | Directors, shareholders and associates Employees | 7,875,197 12,731,218 | 8,150,526 12,683,355 | 7,563,704 12,826,372 | 6,799,691 12,807,278 | 7,259,481 12,723,457 | 11,518 330,114 | 8,382 341,891 | 8,734 283,677 | 9,076 267,683 | 6,306 223,785 | 7,863,679 12,401,013 | 8,142,144 12,341,464 | 7,554,970 12,470,979 | 6,790,615 12,521,785 | 7,253,175 12,484,498 |
| c) | Total insider loans, advances and other facilities | 20,606,415 | 20,833,882 | 20,390,076 | 19,606,969 | 19,982,938 | 341,632 | 350,273 | 292,411 | 276,759 | 230,091 | 20,264,691 | 20,483,609 | 20,025,949 | 19,312,400 | 19,737,673 |
| 3 | Off-Balance Sheet Items | | | | | | | | | | | | | | | |
| a) | Letters of credit,guarantees, acceptances | 18,561,599 | 18,942,411 | 17,392,076 | 21,018,871 | 20,443,963 | 639,508 | 579,821 | 458,408 | 461,879 | 458,822 | 17,790,239 | 18,212,272 | 16,842,665 | 20,504,640 | 19,916,215 |
| b) | Forwards, swaps and options | 10,748,089 | 18,059,922 | 20,911,840 | 12,873,967 | (4,382,208) | - | 22,035 | 437,835 | 697,835 | 1,466,840 | 10,748,089 | 18,037,887 | 20,474,005 | 12,176,132 | (5,849,048) |
| c) d) | Other contingent liabilities Total contingent liabilities | 29,309,688 | 37,002,333 | 38,303,916 | 33,892,838 | 16,061,755 | 639,508 | 601,856 | 896,243 | 1,159,714 | 1,925,662 | 28,538,328 | 36,250,159 | 37,316,670 | 32,680,772 | 14,067,166 |
| 4 | Canital atropath | | | | | | | | | | | | | | | |
| a) | Capital strength Core capital | 117,214,819 | 113,018,142 | 110,986,410 | 106,748,413 | 103,267,665 | 3,668,961 | 3,537,890 | 3,486,300 | 3,329,239 | 2,843,665 | 109,604,220 | 106,974,205 | 104,000,937 | 101,262,154 | 96,765,814 |
| b) | Minimum Statutory Capital | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| c) | Excess/(deficiency) | 116,214,819 | 112,018,142 | 109,986,410 | 105,748,413 | 102,267,665 | 2,668,961 | 2,537,890 | 2,486,300 | 2,329,239 | 1,843,665 | 108,604,220 | 105,974,205 | 103,000,937 | 100,262,154 | 95,765,814 |
| d) | Supplementary capital | 19,564,782 | 20,096,843 | 20,941,839 | 25,439,927 | 24,619,018 | - | - | - | - | - | 19,580,066 | 20,115,073 | 20,956,034 | 25,396,094 | 24,619,018 |
| e) | Total capital | 136,779,601 | 133,114,985 | 131,928,248 | 132,188,340 | 127,886,683 | 3,668,961 | 3,537,890 | 3,486,300 | 3,329,239 | 2,843,665 | 129,184,286 | 127,089,279 | 124,956,971 | 126,658,247 | 121,384,833 |
| f) | Total risk weighted assets | 633,357,560 | 624,437,354 | 609,853,780 | 587,050,961 | 577,565,625 | 19,225,713 | 18,401,973 | 17,509,546 | 16,830,450 | 15,283,269 | 603,580,696 | 594,157,582 | 607,560,041 | 570,279,516 | 564,545,693 |
| g) h) | Core capital/total deposit liabilities Minimum Statutory Ratio | 22.8% 8.0% | 23.1% 8.0% | 22.3% 8.0% | 23.4% 8.0% | 23.1% 8.0% | 18.0% 8.0% | 20.3% 8.0% | 23.3% 8.0% | 27.1% 8.0% | 23.9% 8.0% | 22.1% 8.0% | 21.8% 8.0% | 21.8% 8.0% | 23.1% 8.0% | 22.3% 8.0% |
| i) | Excess/(deficiency) | 14.8% | 15.1% | 14.3% | 15.4% | 15.1% | 10.0% | 12.3% | 15.3% | 19.1% | 15.9% | 14.1% | 13.8% | 13.8% | 15.1% | 14.3% |
| j) | Core capital/total risk weighted assets | 18.5% | 18.1% | 18.2% | 18.2% | 17.9% | 19.1% | 19.2% | 19.9% | 19.8% | 18.6% | 18.2% | 18.0% | 17.1% | 17.8% | 17.1% |
| k) I) | Minimum Statutory Ratio | 10.5% 8.0% | 10.5% | 10.5% 7.7% | 10.5% 7.7% | 10.5% | 10.5% 8.6% | 10.5% 8.7% | 10.5% 9.4% | 10.5% 9.3% | 10.5% 8.1% | 10.5% | 10.5% 7.5% | 10.5% | 10.5% 7.3% | 10.5% |
| t) m) | Excess/(deficiency)(j-k) Total capital/total risk weighted assets | 8.0% 21.6% | 7.6% 21.3% | 7.7% 21.6% | 7.7% 22.5% | 7.4% 22.1% | 8.6% 19.1% | 8.7% 19.2% | 9.4% 19.9% | 9.3% 19.8% | 8.1% 18.6% | 7.7% 21.4% | 7.5% 21.4% | 6.6% 20.6% | 7.3% 22.2% | 6.6% 21.5% |
| n) | Minimum Statutory Ratio | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% |
| o) | Excess/(deficiency)(m-n) | 7.1% | 6.8% | 7.1% | 8.0% | 7.6% | 4.6% | 4.7% | 5.4% | 5.3% | 4.1% | 6.9% | 6.9% | 6.1% | 7.7% | 7.0% |
| p) | Adjusted Core Capital/Total Deposit Liabilities | | | | | | | | | | | | | | | |
| q) r) | Adjusted Core Capital/Total Risk Weighted Assets Adjusted Total Capital/Total Risk Weighted Assets | | | | | | | | | | | | | | | |
| 5 | Liquidity | | | | | | | | | | | | | | | |
| э а) | Liquidity Liquidity Ratio | 57.8% | 54.0% | 51.2% | 52.0% | 50.3% | 104.1% | 128.1% | 145.5% | 162.0% | 188.1% | 53.7% | 51.4% | 49.7% | 52.1% | 43.1% |
| b) | Minimum Statutory Ratio | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% |
| c) | Excess/ (deficiency)(a-b) | 37.8% | 34.0% | 31.2% | 32.0% | 30.3% | 84.1% | 108.1% | 125.5% | 142.0% | 168.1% | 33.7% | 31.4% | 29.7% | 32.1% | 23.1% |

^{*}The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9.



The financial statements were approved by the Board of Directors on 13th November 2024 and signed on its behalf by:

Signed: John Murugu, OGW Chairman Signed: Dr.Gideon Muriuki, CBS, MBS Group Managing Director & CEO

