## The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2025

	CTATEMENT OF FINANCIAL POCITION	20 1 25	GR0 31-Mar-25		20 him 24	20 him 25		M BANK	20 1 24	20 1 25		PBANK	20 hrs 24
ı	STATEMENT OF FINANCIAL POSITION	30-Jun-25 KSHS.'000	KSHS.'000	31-Dec-24 KSHS.'000	30-Jun-24 KSHS.'000	30-Jun-25 KSHS.'000	31-Mar-25 KSHS.'000	31-Dec-24 KSHS.'000	30-Jun-24 KSHS.'000	30-Jun-25 KSHS.'000	31-Mar-25 KSHS.'000	31-Dec-24 KSHS.'000	30-Jun-24 KSHS.'000
		(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)
Α	ASSETS												
1 2	Cash (local and foreign) Balances due from Central Bank Of Kenya	11,994,774 35,786,423	11,600,198 28,299,830	10,691,648 24,092,217	11,107,688 26,808,722	637,507 1,372,745	761,599 1,320,458	783,739 1,091,004	731,830 1,493,312	7,742,010 34,413,678	7,777,149 26,979,372	9,095,783 21,348,472	6,830,365 25,315,410
3	Kenya Government and other securities held for dealing	33,700,123	20,233,030	21,032,217	20,000,722	1,372,713	1,520,150	1,031,001	1,133,312	5 1, 115,070	20,575,572	21,310,172	23,313,110
	purposes		_		-		_				_		_
4	Financial Assets at Fair Value through profit and loss (FVTPL) Investment Securities: Held at Amortised Cost - Kenya	-	-	-	-	-	-		-	-	-	-	-
5.a.a	Government Securities	151,809,812	135,353,763	113,386,361	106,628,629	7,397,674	7,397,674	7,397,674	7,396,041	144,385,914	127,933,369	105,988,687	99,232,588
a.b	Investment Securities: Held at Amortised Cost - Other Securities	-	-	-	-	-	-		-	-	-	-	-
	Investment Securities: Fair Value through Other Comprehen-	101 022 055	106 775 645	104 107 200	05 507660	12,000,200	12.662.242	12 102 040	12 204 726	00.042.405	02 112 102	00 202 274	02.050.215
b.a	sive Income (FVOCI) - Kenya Government Securities	101,923,855	106,775,645	104,187,398	95,597,668	13,080,360	13,662,243	13,103,849	12,394,736	88,843,495	93,113,402	90,382,274	82,860,216
b.b	Investment Securities: Fair Value through Other Comprehen- sive Income (FVOCI) - Other Securities	1,234,195	1,233,853	1,304,062	1,750,670	-	-		-	1,234,195	1,233,853	1,234,190	1,733,630
6	Deposits and balances due from local banking institutions	15,838,326	15,641,496	22,048,183	19,676,142	2,249,111	1,948,398	782,647	1,116,522	8,414,035	8,944,118	14,943,315	14,924,391
7	Deposits and balances due from banking institutions abroad	41,834,199	28,081,364	30,114,552	26,599,725	65,845	136,299	109,250	210,264	41,817,403	28,283,026	32,083,780	26,432,093
8 9	Tax recoverable Loans and advances to customers (net)	391,263,134	384,546,668	- 373,732,927	375,629,469	279,897 17,368,471	279,897 15,883,505	279,897 14,009,959	10,948,326	369,667,016	364,907,090	- 356,257,992	- 360,933,934
10	Balances due from banking institutions in the group	-	-	3,3,,32,32,	-		-	1 1,000,000	-	-	-	-	-
11	Investments in associates	3,925,666	3,907,470	3,656,036	3,143,836	9,767	9,767	9,767	10,916	706,444	706,444	706,444	706,444
12 13	Investments in subsidiary companies Investment in joint ventures		_	_		255,039	255,039	255,039	255,039	3,884,925	3,884,925	3,884,925	3,884,925
14	Investment in properties	-	-	-	-	-	-	-	-	-	-	-	-
15	Property, plant and equipment	13,168,210	12,972,618	12,266,285	11,075,323	1,202,528	1,216,470	1,213,922	1,214,404	11,275,101	11,081,665	10,536,094	9,172,480
16 17	Prepaid lease rentals Intangible assets	31,169 5,535,020	31,321 5,594,337	31,473 5,509,826	31,778 5,739,802	111,819	- 84,499	70,090	21,126	31,169 1,989,677	31,321 2,081,899	31,473 2,016,187	31,778 2,386,544
18	Deferred tax asset	7,103,676	6,938,431	6,830,998	6,541,482	- 111,619	64,499	70,090	129,511	7,136,683	6,984,171	6,831,659	6,443,920
19	Retirement benefit asset	-	-	-	-	-	-		-	-	-	-	-
20	Other assets	30,456,827	33,096,737	35,338,178	26,594,238	2,663,825	1,957,959	2,078,987	1,605,713	25,351,146	28,538,042	32,482,194	24,213,101
21	TOTAL ASSETS	811,905,286	774,073,731	743,190,144	716,925,172	46,694,588	44,913,807	41,185,824	37,527,740	746,892,891	712,479,846	687,823,471	665,101,820
В	LIABILITIES												
2.0	Polonoso dicado Control D. J. CCV					64.	046 ===	0.40	4.000				
22 23	Balances due to Central Bank Of Kenya Customer deposits	547,724,260	- 525,173,518	506,112,147	507,391,376	641,298 27,199,372	849,785 25,211,774	849,918 21,631,506	1,068,829 17,437,699	514,341,040	- 493,937,069	- 478,183,582	- 484,248,337
24	Deposits and balances due to local banking institutions	11,621,648	6,322,130	590,717	4,801,688	-,155,572		2,,00,1,000		11,621,648	6,322,130	2,265,963	4,801,688
25	Deposits and balances due to banking institutions abroad	1,233,378	608,348	2,210,361	1,835,811		-		-	248,553	428,909	2,210,361	1,361,443
26 27	Other money market deposits	65 671 277	54 760 004	55 406 100	50 217252	12514767	14 270 022	15.026.202	16 551 760	51 556 060	30 702 206	- 20 504 754	77 607 707
27 28	Borrowed funds Balances due to banking institutions in the group	65,671,377 -	54,769,904	55,406,100	50,217,353	13,514,767	14,270,932	15,036,303	16,551,769	51,556,060	39,702,206	39,584,754	32,683,703
29	Tax payable	315,589	3,041,750	230,128	286,586	168,785	93,807	32,001	36,556	401,039	3,154,787	563,960	265,755
30	Dividends payable	-	-	-	-	-	=		-	-	-	-	-
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-	59,158	59,158	59,158		-	-	-	-
33	Other liabilities	29,030,854	28,450,892	33,037,956	25,262,727	787,743	702,289	531,815	248,890	25,629,766	25,212,863	30,026,541	23,198,804
34	TOTAL LIABILITIES	655,597,106	618,366,542	597,587,408	589,795,541	42,371,123	41,187,745	38,140,701	35,343,743	603,798,107	568,757,965	552,835,160	546,559,731
,	SHAREHOLDERS' FUNDS												
С	SHAREHOLDERS FUNDS												
35	Paid up / Assigned capital	5,867,180	5,867,180	5,867,180	5,867,180	1,867,947	1,867,947	1,867,947	1,867,947	5,867,180	5,867,180	5,867,180	5,867,180
36	Share premium / (discount)	1,911,925	1,911,925	1,911,925	1,911,925	3,087,449	3,087,449	3,087,449	3,087,449	1,911,925	1,911,925	1,911,925	1,911,925
37 38	Revaluation reserve Retained earnings / Accumulated losses	1,342,931 143,280,930	1,342,924 136,110,583	1,602,390 128,583,636	1,375,901 124,854,487	(642,451)	(768,098)	- (947,651)	(1,065,565)	1,427,072 129,874,450	1,427,072 123,347,685	1,427,363 117,140,227	1,448,823 114,925,509
39	Statutory Loan Loss Reserve	136,231	71,442	53,059	75,645	64,800	(700,030)	(547,051)	(1,005,505)	-	-	-	-
40	Other Reserves	3,444,069	1,442,460	(1,789,920)	(7,742,140)	(54,280)	(461,236)	(962,622)	(1,705,834)	3,672,357	2,020,831	(510,191)	(5,971,623)
41 42	Proposed dividends Capital grants	341,798	8,800,770 346,417	8,800,770 351,036	360,274	-	-	-	-	341,798	8,800,770 346,417	8,800,770 351,036	360,274
42	TOTAL SHAREHOLDERS' FUNDS	156,325,064	155,893,701	145,380,078	126,703,272	4,323,465	3,726,062	3,045,123	2,183,997	143,094,784	143,721,881	134,988,312	118,542,088
43.1	Non-Controlling Interest	(16,884)	(186,512)	222,657	426,359	-				-	<u> </u>		
44	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	811,905,286	774,073,731	743,190,144	716,925,172	46,694,588	44,913,807	41,185,824	37,527,740	746,892,891	712,479,846	687,823,471	665,101,820
			GRO	UP			KINGDO	M BANK			CO-OF	PBANK	
II	STATEMENT OF COMPREHENSIVE INCOME	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24
		KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	(Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	(Un-audited)	(Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)
1.0	INTEREST INCOME	(Oil-addited)	(Oil-auditeu)	Addited	(Oil-auditeu)	(Oil-auditeu)	(Oil-auditeu)	Auditeu	(on-addited)	(Oil-auditeu)	(Oil-auditeu)	Audited	(Oil-auditeu)
1.1	Loans and advances	27,947,320	13,961,554	55,854,237	25,635,618	1,095,136	491,105	1,559,305	674,246	26,534,909	13,331,280	53,822,127	24,548,225
1.2	Government securities	14,474,101	7,026,839	26,875,486	12,600,279	1,212,976	615,587	2,560,288	1,301,753	13,212,033	6,411,252	24,315,198	11,298,526
1.3 1.4	Deposits and placements with banking Institutions Other Interest Income	2,377,145	1,221,929	3,520,236	1,564,270	98,914	34,368	245,243	65,705	1,545,084	750,672	2,578,983	909,608
1.5	Total Interest Income	44,798,566	22,210,322	86,249,958	39,800,167	2,407,026	1,141,060	4,364,835	2,041,704	41,292,027	20,493,204	80,716,308	36,756,360
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2.0	INTEREST EXPENSE												
2.1	Customer deposits	13,383,671	6,953,231	29,332,588	13,573,177	1,212,572	614,409	2,096,285	839,761	12,135,647	6,321,829	27,187,252	12,715,472
2.2	Deposits and placements from banking institutions	81,816	27,538	1,090,855	357,051	7,994	90	164,337	22,189	73,822	27,448	926,518	334,862
2.3 <b>2.4</b>	Other Interest Expenses Total Interest Expenses	1,956,762 <b>15,422,249</b>	988,285 <b>7,969,054</b>	4,304,633 <b>34,728,075</b>	2,012,398 <b>15,942,627</b>	4,926 <b>1,225,492</b>	2,728 <b>617,227</b>	2,260,622	57,776 <b>919,726</b>	1,951,836 <b>14,161,305</b>	985,557 <b>7,334,834</b>	4,355,783 <b>32,469,553</b>	1,954,622 <b>15,004,957</b>
4.4	.о листея Ехрепэсэ	13,422,243	1,303,034	37,140,013	13,344,04/	1,223,492	011,221	2,200,022	313,120	14,101,303	1,334,034	34,403,333	13,004,937
3	NET INTEREST INCOME/(LOSS)	29,376,317	14,241,268	51,521,883	23,857,540	1,181,534	523,833	2,104,213	1,121,978	27,130,722	13,158,370	48,246,755	21,751,403
4	NON-INTEREST INCOME												
4.1	Fees and commissions on loans and advances	5,602,336	2,765,926	11,033,718	6,026,497	157,628	77,683	237,312	82,138	5,444,708	2,688,243	10,257,723	5,944,359
4.2	Other Fees and commissions	6,326,426	3,058,091	12,066,724	6,316,468	126,288	63,733	205,884	94,159	4,844,708	2,374,302	10,099,885	5,006,300
4.3	Foreign exchange trading income/(loss)	1,547,029	800,615	4,974,885	2,649,075	64,285	36,621	(33,403)	38,525	1,284,436	659,391	4,099,341	2,339,257
4.4 4.5	Dividend income Other income	1,064 635,144	- 315,956	1,050,219	25,380 357,491	9,758	- 4,971	119,844	39,053	66,878 502,000	235,518	87,065 623,962	226,781
4.6	Total Non-interest income	14,111,999	6,940,588	29,125,546	15,374,911	357,959	183,008	529,638	253,875	12,142,730	5,957,454	25,167,976	13,516,696
E C	TOTAL ODEDATING INCOME	43 400 340	21 101 0=0	00 647 422	20 222 454	1 530 405	700 011	3 633 650	1 375 053	20.272.452	10 115 021	73 414 734	35 300 000
5.0	TOTAL OPERATING INCOME	43,488,316	21,181,856	80,647,429	39,232,451	1,539,493	706,841	2,633,850	1,375,853	39,273,452	19,115,824	73,414,731	35,268,099
6.0	OTHER OPERATING EXPENSES												
6.1	Loan loss provision	4,519,521	2,112,757	8,663,289	3,002,345	131,370	84,449	270,806	94,908	4,354,223	2,015,337	8,350,075	2,892,643
6.2 6.3	Staff costs Directors' emoluments	9,889,591 198,763	4,918,494 43,620	18,322,559 353,474	9,136,217 206,203	476,409 6,423	219,814 2,990	717,353 15,410	433,685 6,923	8,802,596 160,083	4,385,818 25,499	16,557,685 274,632	8,097,359 159,800
6.4	Rentals charges	635,061	43,620 311,901	916,640	627,698	70,986	2,990 34,933	84,515	37,492	542,434	25,499 264,975	792,021	550,971
6.5	Depreciation charge on property and equipment	1,495,129	745,440	2,721,037	1,355,639	39,443	19,722	71,410	25,583	1,406,174	690,095	2,585,770	1,205,507
6.6	Armortisation charges	446,722	227,336	1,008,242	505,341	8,560	4,280	10,468	10,109	430,682	216,169	933,051	492,400
6.7 <b>6.8</b>	Other operating expenses  Total other operating expenses	6,852,549 <b>24,037,336</b>	3,389,332 11,748,880	14,704,242 46,689,482	6,435,427 <b>21,268,870</b>	350,687 <b>1,083,878</b>	134,967 <b>501,155</b>	461,864 <b>1,631,827</b>	131,638 <b>740,338</b>	5,822,218 <b>21,518,409</b>	2,868,010 <b>10,465,903</b>	12,618,290 <b>42,111,524</b>	5,164,950 <b>18,563,630</b>
7	Profit/(Loss) before tax and exceptional items	19,450,980	9,432,976	33,957,947	17,963,581	455,615	205,686	1,002,023	635,515	17,755,043	8,649,922	31,303,207	16,704,469
8	Exceptional items-Early Retirement Costs	-	-			-	-			-	-	-	-
8 <b>9</b>	Exceptional items-Share of profit of associate  Profit/(Loss) before tax	211,964 <b>19,662,944</b>	193,746 <b>9,626,722</b>	822,372 <b>34,780,319</b>	197,412 <b>18,160,993</b>	455,615	205,686	1,002,023	635,515	17,755,043	8,649,922	31,303,207	16,704,469
10	Current tax	5,770,056	2,789,205	9,876,192	5,363,456	136,684	61,707	264,362	190,654	5,325,844	2,594,976	8,974,080	4,981,341
11	Deferred tax	(186,495)	(93,247)	(552,217)	(193,097)	-	-	188,666		(305,024)	(152,512)	(658,967)	(280,549)
12	Profit/(loss) after tax and exceptional items	14,079,383	6,930,764	25,456,345	12,990,634	318,931	143,979	548,995	444,861	12,734,223	6,207,457	22,988,094	12,003,677
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## The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2025

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		GROUP			KINGDOM BANK				CO-OP BANK				
		30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
		(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)
13.0	OTHER COMPREHENSIVE INCOME												
13.1	Gains/(Losses) from translating the financial statements of		-			_	-			_	_	_	_
	foreign operations												
	Fair value changes in available-for-sale financial assets	5,099,914	3,037,928	15,328,480	9,129,000	908,342	501,386	1,019,371	341,730	4,182,548	2,531,022	14,249,582	8,788,150
	Revaluation Surplus on property, Plant and Equipment	-	-	-	-	-	-		-	-	-	-	-
13.4	Share of other comprehensive income of associates	-	-	2,032,282	-	-	-		-	-	-	-	-
13.5	Income tax relating to components of other comprehensive	-	-	-		_	-				-	-	
	income												
	OTHER COMPREHENSIVE INCOME NET OF TAX	= 000 044	2 027 020	47360 763	0.430.000	000 242	=04.200	4 040 374	244 = 20	4 402 540	2 524 622	44340 503	0.700.470
14	OTHER COMPREHENSIVE INCOME NET OF TAX	5,099,914	3,037,928	17,360,762	9,129,000	908,342	501,386	1,019,371	341,730	4,182,548	2,531,022	14,249,582	8,788,150
15	TOTAL COMPREHENSIVE INCOME	19,179,297	9,968,692	42,817,107	22,119,634	1,227,273	645,365	1,568,366	786,591	16,916,771	8,738,479	37,237,676	20,791,828
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	Basic Earnings per share	2.41	1.18	4.33	2.21	-	-		-	2.17	1.06	3.92	2.05
	Diluted Earnings per share	2.41	1.18	4.33	2.21	-	-		-	2.17	1.06	3.92	2.05
	Dividend per share	-	-	1.50	-	-	-		-	-	-	1.50	-
			GRO				KINGDO				CO-OP		
Ш	OTHER DISCLOSURES	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
		(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)
1	NON-PERFORMING LOANS AND ADVANCES												
a)	Gross non-performing loans and advances	76,285,631	74,074,915	71,079,784	69,553,806	3,460,221	3,421,165	2,977,825	3,612,829	71,828,460	69,575,538	66,952,396	65,176,611
	Less												
b)	Interest in suspense	5,006,645	5,022,701	5,115,196	5,122,223	506,294	496,993	478,671	531,085	4,423,478	4,432,557	4,556,851	4,558,567
c)	Total Non-performing loans and advances (a-b)	71,278,986	69,052,214	65,964,588	64,431,583	2,953,927	2,924,172	2,499,154	3,081,744	67,404,982	65,142,981	62,395,545	60,618,044
	Less												
d)	Loan loss provisions	45,208,562	42,545,712	40,337,945	36,289,370	942,588	1,189,108	867,401	1,418,659	43,973,652	41,095,923	39,136,283	34,690,291
e)	Net Non performing loans (c-d)	26,070,424	26,506,503	25,626,643	28,142,213	2,011,339	1,735,064	1,631,753	1,663,085	23,431,329	24,047,059	23,259,262	25,927,753
f)	Discounted Value of Securities	27,327,061	27,620,876	29,787,441	34,567,482	1,791,257	1,511,303	1,545,554	1,464,134	24,594,086	25,199,095	24,821,749	32,262,947
g)	Net NPLs Exposure (e-f)	(1,256,637)	(1,114,374)	(4,160,798)	(6,425,269)	220,082	223,761	86,199	198,951	(1,162,757)	(1,152,036)	(1,562,487)	(6,335,194)
2	Insider loans and advances												
a)	Directors, shareholders and associates	8,069,747	8,517,937	8,376,734	8,150,526	13,484	10,508	11,023	8,382	8,047,752	8,498,374	8,365,711	8,142,144
b)	Employees	13,051,366	12,869,408	12,758,784	12,683,355	443,175	415,017	348,225	341,891	12,606,986	12,454,252	12,410,537	12,341,464
c)	Total insider loans, advances and other facilities	21,121,113	21,387,345	21,144,569	20,833,882	456,659	425,525	359,248	350,273	20,654,738	20,952,626	20,776,248	20,483,609
	OW D. L. CL. LIL												
3	Off-Balance Sheet Items	46 204 777	45 360 640	40.044.400	40042444	025.472	702 724	624727	570.024	44042 200	44407770	47224240	40.242.272
a)	Letters of credit,guarantees, acceptances	16,204,777	15,269,649	18,011,188	18,942,411	835,173	782,721	634,737	579,821	14,843,280	14,107,738	17,221,340	18,212,272
b)	Forwards, swaps and options	15,459,000	12,426,124	13,119,489	18,059,922	661,050	397,950	-	22,035	14,797,950	12,028,174	13,119,489	18,037,887
c)	Other contingent liabilities  Total contingent liabilities	31,663,777	27,695,774	31,130,677	37,002,333	1 400 222	1,180,671	634,737	601,856	29,641,230	26,135,912	30,340,830	36,250,159
d)	Total contingent naminues	31,003,777	21,093,114	31,130,077	37,002,333	1,496,223	1,100,071	034,737	001,030	29,041,230	20,133,912	30,340,630	30,230,139
4	Capital strength												
a)	Core capital	129,701,630	126,250,553	122,825,895	113,018,142	4,153,479	4,115,305	4,007,745	3,537,890	120,846,634	117,740,382	114,793,785	106,974,205
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
c)	Excess/( deficiency)	128,701,630	125,250,553	121,825,895	112,018,142	3,153,479	3,115,305	3,007,745	2,537,890	119,846,634	116,740,382	113,793,785	105,974,205
d)	Supplementary capital	17,459,278	18,601,687	19,148,039	20,096,843	64,800	-		-	17,480,313	18,622,724	19,104,282	20,115,073
e)	Total capital	147,160,908	144,852,240	141,973,934	133,114,985	4,218,279	4,115,305	4,007,745	3,537,890	138,326,947	136,363,106	133,898,067	127,089,279
f)	Total risk weighted assets	689,998,621	636,686,585	670,824,019	624,437,354	25,822,225	23,356,284	21,009,574	18,401,973	655,754,643	620,549,235	639,757,936	594,157,582
g)	Core capital/total deposit liabilities	23.1%	23.7%	24.2%	23.1%	15.3%	16.3%	18.5%	20.3%	23.0%	23.5%	23.8%	21.8%
h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess/( deficiency)	15.1%	15.7%	16.2%	15.1%	7.3%	8.3%	10.5%	12.3%	15.0%	15.5%	15.8%	13.8%
j)	Core capital/total risk weighted assets	18.8%	19.8%	18.3%	18.1%	16.1%	17.6%	19.1%	19.2%	18.4%	19.0%	17.9%	18.0%
k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
l)	Excess/( deficiency)(j-k)	8.3%	9.3%	7.8%	7.6%	5.6%	7.1%	8.6%	8.7%	7.9%	8.5%	7.4%	7.5%
m)	Total capital/total risk weighted assets	21.3%	22.8%	21.2%	21.3%	16.3%	17.6%	19.1%	19.2%	21.1%	22.0%	20.9%	21.4%
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%
o)	Excess/( deficiency)(m-n)	6.8%	8.3%	6.7%	6.8%	1.8%	3.1%	4.6%	4.7%	6.6%	7.5%	6.4%	6.9%
5	Liquidity												
a)	Liquidity Ratio	66.7%	61.3%	59.9%	54.0%	77.1%	86.5%	91.7%	128.1%	61.0%	58.1%	56.1%	51.4%
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%
c)	Excess / (deficiency)(a-b)	46.7%	41.3%	39.9%	34.0%	57.1%	66.5%	71.7%	108.1%	41.0%	38.1%	36.1%	31.4%

SUMMARY STATEMENT OF CHANGES IN EQUITY							
	Share Capital	Share Premium	Revenue and Other Reserves	Proposed Dividends	Attributable to equity holder of the company	Non-controlling interest	Total equity
	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000
Balance at 1 January 2025	5,867,180	1,911,925	128,449,164	8,800,770	145,029,039	222,657	145,251,696
Profit/(Loss) for the year			14,079,383		14,079,383	77,369	14,156,752
Other comprehensive income			5,099,914		5,099,914	90,834	5,190,748
Total comprehensive income	-	-	19,179,297	-	19,179,297	168,203	19,347,500
Net Movement in Reserves	-	-	575,700	-	575,700	(407,744)	167,956
2024- Dividends paid	-	-	-	(8,800,770)	(8,800,770)	-	(8,800,770)
Balance at 30 June 2025	5,867,180	1,911,925	148,204,162	-	155,983,267	(16,884)	155,966,383

	Un-Audited 30-Jun-25 KShs'000	Audited 31-Dec-24 KShs'000	Un-Audited 30-Jun-24 KShs'000
Net cash flows from operating activities	42,048,108	62,050,940	45,725,788
Net cash flows used in investing activities	(24,651,252)	(25,194,250)	(13,777,199)
Net cash flows from financing activities	1,307,645	(11,130,832)	(10,461,852)
Net (decrease)/increase in cash and cash equivalents	18,704,502	25,725,858	21,486,737
Cash and cash equivalents at 1 January	57,926,149	32,200,291	32,200,292
Cash and cash equivalents at period end	76,630,651	57,926,149	53,687,029

**KEY PERFORMANCE HIGHLIGHTS:** 

Total Assets

Kshs. 811.9B

(13.2% Growth) (7.

Profit Before Tax

Kshs. 19.7B (8.3% Growth)

Net Loans and Advances

Kshs. 391.3B (4.2% Growth)

Total Customer Deposits **Kshs.** 547.7B

(7.9% Growth)

Profit After Tax

Kshs. 14.1B (8.4% Growth)

Shareholders' Funds

Kshs. 156.3B

(23.4% Growth)

The financial statements were approved by the Board of Directors on 13th August 2025 and signed on its behalf by:

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

