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

I STATEMENT OF FINANCIAL POSITION

	STATEMENT OF FINANCIAL POSITION												CO-OP BANK				
		30-Sep-24 KSHS.'000	30-Jun-24 KSHS.'000	GROUP 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	KINGDOM BAN 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	
А	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)	
1	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	6,855,813	
2 3	Balances due from Central Bank Of Kenya Kenya Government and other securities held for dealing purposes	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	18,275,215	
4 5.a.a	Investment Securities: Held at Amortised Cost- Kenya Government Securities	- 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	- 82,749,175	
a.b b.a	Investment Securities: Held at Amortised Cost- Other Securities Investment Securities: Fair Value through other comprehensive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b.b	income(-FVOCI)Kenya Government Securities 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	80,860,110	
	income(FVOCI)-Other Securities	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	1,727,578	
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	24,184,404 35,180,392	19,676,142 26,599,725	10,223,522 35,490,808	10,220,865 17,054,265	7,745,013 3,166,553	3,037,101 74,583	1,116,522 210,264	1,338,528 443,301	527,343 272,647	488,264 46,331	17,444,444 35,150,744	14,924,391 26,432,093	5,868,806 35,093,593	4,911,513 16,817,539	4,764,641 3,152,479	
8 9	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	443,473 365,637,020	
10	Balances due from banking institutions in the group	-	-	-	-	-	-	-	-		-	-	-	-	-	-	
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	706,444 3,884,925	
13 14	Investment in joint ventures Investment in properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Property, plant and equipment	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	9,340,487	9,079,500	
16 17	Prepaid lease rentals Intangible assets	31,626 5,418,479	31,778 5,739,802	31,931 5,940,920	32,083 5,964,704	32,236 6,079,570	40,151	21,126	26,180	31,235	140,995	31,626 1,976,235	31,778 2,386,544	31,931 2,550,317	32,083 2,595,668	32,236 2,594,032	
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	6,183,796	
20 21	Other assets TOTAL ASSETS	36,931,917 750,781,375	26,594,238 716,925,172	28,949,511 714,671,934	19,484,376 671,131,286	27,968,489 661,341,031	1,366,791 39,315,833	1,605,713 37,527,740	1,367,676 37,803,903	1,657,110 36,720,398	1,744,722 35,732,803	35,842,331 698,088,238	24,213,101 665,101,820	26,757,264 663,710,309	21,145,425 624.254.621	25,459,212 612,405,646	
B	LIABILITIES	/30,/61,3/3	/10,925,172	/14,0/1,934	071,131,200	001,341,031	39,313,633	37,327,740	37,803,903	30,720,398	33,732,003	090,000,230	003,101,820	003,710,309	024,234,021	012,403,040	
22	Balances due to Central Bank Of Kenva		-	_	_		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	Customer deposits	513,978,597	507,391,376	481,757,119	451,642,048	432,836,446	20,332,222	17,437,699	14,941,927	2,282,595	1,284,686	488,339,115	484,248,337	461,453,667	432,548,298	415,166,777	
24 25	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad	9,166,149 1,404,307	4,801,688 1,835,811	17,449,729 2,383,124	4,457,255 23	15,291,326 2,422,022	-	-	-	-	-	9,166,149 1,449,241	4,801,688 1,361,443	17,449,729 1,900,494	4,106,575 1,645,509	15,291,326 2,009,950	
26 27	Other money market deposits Borrowed funds	- 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	
28	Balances due to banking institutions in the group	-	-	-				-	-	-	-	-	-	-	40,000,007	37,737,247	
29 30	Tax payable Dividends payable	279,176	286,586	2,561,139	-	-	-	36,556	185,873	185,873	-	262,097	265,755	2,317,021	-	-	
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
33	Other liabilities	37,173,133	25,262,727	24,748,425	34,018,543	37,065,445	221,705	248,890	496,444	619,556	729,392	35,168,048	23,198,804	22,344,460	32,307,963	34,797,808	
34	TOTAL LIABILITIES	620,018,605	589,795,541	588,959,210	557,452,186	553,220,713	37,415,170	35,343,743	36,064,819	35,243,640	33,625,075	575,616,814	546,559,731	545,238,549	517,694,352	512,025,110	
С	SHAREHOLDERS' FUNDS																
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	-	-	-	-	-	1,448,823	1,448,823	1,448,823	1,448,823	1,470,573	
38	Retained earnings/ Accumulated losses Statutory Loan Loss Reserve	132,165,453 36,737	124,854,487 75,645	119,459,891 30,364	111,887,778 53,490	115,878,239 66,328	(803,424)	(1,065,565)	(1,168,748)	(1,496,645)	(1,367,851)	120,475,325	114,925,509	108,689,187	102,921,832	106,664,559	
39					00,470									-			
39 40 41	Other Reserves Proposed dividends	(9,893,197)	(7,742,140)	(10,727,896)	(16,956,216)	(17,564,965)	(2,251,309)	(1,705,834)	(2,047,564)	(1,981,993)	(1,479,817)	(7,587,485)	(5,971,623)	(8,611,017)	(14,759,773)	(15,907,832)	
40	Proposed dividends Capital grants	- 355,655	(7,742,140) - 360,274	(10,727,896) 8,800,770 364,893	(16,956,216) 8,800,770 369,512	(17,564,965) - 374,131	-	-	-	-	-	- 355,655	360,274	8,800,770 364,893	8,800,770 369,512	374,131	
40 41	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	355,655 131,831,442 (1,068,672)	(7,742,140) - 360,274 126,703,272 426,359	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446)	(16,956,216) 8,800,770 369,512 113,558,596 120,504	(17,564,965) 	- - 1,900,663 -	2,183,997	- 1,739,084 -	1,476,758	2,107,728	355,655 122,471,424 -	- 360,274 118,542,088 -	8,800,770 364,893 118,471,761 -	8,800,770 369,512 106,560,269	374,131 100,380,537 -	
40 41 42 43 43.1 44	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	355,655 131,831,442 (1,068,672)	(7,742,140) - 360,274 126,703,272	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446)	(16,956,216) 8,800,770 369,512 113,558,596	(17,564,965) 374,131 108,082,276	-	-	-	-	-	- 355,655	- 360,274 118,542,088 -	8,800,770 364,893	8,800,770 369,512 106,560,269	374,131 100,380,537 -	
40 41 42 43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	355,655 131,831,442 (1,068,672)	(7,742,140) - 360,274 126,703,272 426,359	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446)	(16,956,216) 8,800,770 369,512 113,558,596 120,504	(17,564,965) 	- - 1,900,663 -	2,183,997	- 1,739,084 -	1,476,758	2,107,728	355,655 122,471,424 -	- 360,274 118,542,088 -	8,800,770 364,893 118,471,761 -	8,800,770 369,512 106,560,269	374,131 100,380,537 -	
40 41 42 43 43.1 44	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	355,655 131,831,442 (1,068,672) 750,781,375	(7,742,140) - 360,274 126,703,272 426,359 716,925,172	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286	(17,564,965) - 374,131 108,082,276 38,042 661,341,031	- 1,900,663 - 39,315,833	2,183,997 - 37,527,740	- - 1,739,084 - 37,803,903	- 1,476,758 36,720,398	2,107,728 - 35,732,803	355,655 122,471,424 - 698,088,238	360,274 118,542,088 - 665,101,820	8,800,770 364,893 118,471,761 - 663,710,309	8,800,770 369,512 106,560,269 - 624,254,621	374,131 100,380,537 - 612,405,647	
40 41 42 43 43.1 44 II II 1.0 1.1	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	355,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSHS:'000 (Un-audited) 39,406,396	(7,742,140) - - - - - - - - - - - - - - - - - - -	(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	(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	(17,564,965) - - - - - - - - - - - - - - - - - - -	1,900,663 	2,183,997 - 37,527,740 30-Jun-24 KSHS.'000 (Un-audited) 674,246	1,739,084 - - 37,803,903 31-Mar-24 KSH5.'000 (Un-audited) 342,313	1,476,758 36,720,398 31-Dec-23 K5H5.'000 Audited 986,263	2,107,728 - 35,732,803 30-Sep-23 KSHS:000 (Un-audited) 687,619	- 355,655 122,471,424 - 698,088,238 - 30-Sep-24 KSHS:000 (Un-audited) 37,988,540	360,274 118,542,088 665,101,820 30-Jun-24 KSHS:000 (Un-audited) 24,548,225	8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954	8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267		
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3	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 Deposits and placements with banking Institutions	355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5.'000 (Un-audited)	(7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 KSHS.'000 (Un-audited)	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 KSHS.'000 (Un-audited)	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 KSHS.'000 Audited	(17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 KSHS.'000 (Un-audited)	39,315,833 39,315,833 30-Sep-24 KSHS.'000 (Un-audited)	2,183,997 	1,739,084 37,803,903 37,803,903 31-Mar-24 KSHS.'000 (Un-audited)	1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597 45,912	2,107,728 		360,274 118,542,088 - - 665,101,820 30-Jun-24 KSHS.'000 [Un-audited]	8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.'000 (Un-audited)	8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSHS.'000 Audited	- 374,131 100,380,537 - 612,405,647 - 612,405,647 - 30-Sep-23 KSHS.'000 (Un-audited)	
40 41 42 43 43.1 44 II 1.0 1.1 1.2	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	305,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS:000 (Un-audited) 39,406,396 19,756,870	(7,742,140) - - - - - - - - - - - - - - - - - - -	(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	(16,956,216) 8,800,770 369,512 113,558,596 671,131,286 671,131,286 31-Dec-23 KSHS.'000 Audited 44,853,706 23,132,315	(17,564,965) 	1,900,663 39,315,833 30-Sep-24 KSHS:000 [Un-audited] 1,058,646 1,931,020	2,183,997 	1,739,084 - 37,803,903 31-Mar-24 KSHS.'000 (Un-audited) 342,313 663,197	1,476,758 36,720,398 31-Dec-23 KSHS.'000 Audited 986,263 2,703,597	2,107,728 35,732,803 30-Sep-23 KSHS.'000 (Un-audited) 687,619 2,018,571	- 355,655 122,471,424 - 698,088,238 30-Sep-24 KSHS:000 (Un-audited) 37,988,540 17,825,850	360,274 118,542,088 665,101,820 30-Jun-24 KSHS:'000 (Un-audited) 24,548,225 11,298,526	8,800,770 364,893 118,471,761 - 663,710,309 663,710,309 31-Mar-24 KSHS.'000 (Un-audited) 11,980,954 5,567,808	8,800,770 369,512 106,50,269 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718	- 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 1.4	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 Deposits and placements with banking Institutions Other Interest Income	355,655 131,831,442 (1,066,672) 750,781,375 30-Sep-24 KSHS.'000 (Un-audited) 39,406,396 19,756,870 2,603,701	(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	(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	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 4671,131,286 4671,131,286 471,131,286 44,853,706 23,132,315 1,080,048	(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		2,183,997 	1,739,084 - 37,803,903 31-Mar-24 KSH5.000 (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	2,107,728 	30-56,655 122,471,424 	360,274 118,542,088 665,101,820 30-Jun-24 KSHS:000 (Un-audited) 24,548,225 11,298,526 909,608	8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSH5.'000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737	8,800,770 369,512 106,560,269 - 624,254,621 31-Dec-23 KSH5.'000 Audited 43,366,267 20,428,718 680,788	374,131 100,380,537 	
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5	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 Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits	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 2,603,701 2,603,701 2,603,701 2,21,766,967	(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	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 K5H5.'000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 31-Dec-23 K5H5.'000 Audited 44,853,706 23,132,315 1,080,048 69,066,068 18,228,414	(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	1,900,663 39,315,833 30-Sep-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 3,149,190	2,183,997 	1,739,084 - 37,803,903 31-Mar-24 KSH5.'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	2,107,728 		360,274 118,542,088 665,101,820 30-Jun-24 KSHS:000 (Un-audited) 24,548,225 11,298,526 909,608 909,608 36,756,360	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	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		
40 41 42 43 43.1 44 11 12 1.3 1.4 1.5 2.0 2.1 2.2 2.3	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 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	355,655 131,831,442 11,066,672] 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	(7,742,140) - 360,2774 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 2,012,398	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 K5H5.000 (Un-audited) 12,446,509 6,231,005 736,436 - 19,413,950 6,386,834 300,885 1,025,496	(16,956,216) 8,800,770 349,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 671,131,286 69,066,068 18,228,414 1,246,586 4,360,186	(17,564,965) 37,413 108,082,276 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	1,900,663 39,315,833 30-Sep-24 K5HS:000 (Un-audited) 1,058,646 1,931,020 159,524 - 3,149,190 1,169,265 21,835 11,868	2,183,997 	- 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	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	2,107,728 35,732,803 35,732,803 35,732,803 (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329	35,665 122,471,424 - 698,088,238 30-Sep-24 KSHS.'000 (Un-audited) 37,98,540 1,588,688 - 57,403,078 20,230,647 435,793 2,902,105	360,274 118,562,088 665,101,820 30-Jun-24 K5H5.'000 (Un-audited) 24,548,225 11,298,526 909,608 - 36,756,360 12,715,472 334,862 1,954,422	8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 KSHS.000 (Un-audited) 11,980,954 5,657,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253	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	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	
40 41 42 43 43.1 44 11 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2	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 Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions	355,65 356,672 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 - 61,766,967 21,420,921 457,628	(7,742,140) 	(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	(16,956,216) 8,800,770 309,512 113,558,596 120,504 671,131,286 671,131,286 31-Dec-23 K5HS.'000 Audited 44,853,706 23,132,315 1,080,048 - 69,066,068 18,228,414 1,246,586	(17,564,965) 		2,183,997 - 37,527,740 30-Jun-24 K5H5.'000 (Un-audited) 674,246 1,301,753 65,705 - 2,041,704 839,761 22,189	- 1,739,084 - 37,803,903 31-Mar-24 K5H5:000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 - 368,187 21,270	1,476,758 36,720,398 31-Dec-23 K5H5.000 Addited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021	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	35,655 122,471,424 	360,274 118,542,088 665,101,820 30-Jun-24 KSHS:000 (Un-audited) 24,548,225 11,278,526 909,608 36,756,360 36,756,360	8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 K5H5,000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS-000 Audited 43,366,267 20,428,718 680,788 64,475,772	374,131 100,380,537 612,405,647 30-5ep-23 K5H5:000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836	
40 41 42 43 43.1 44 11 12 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4	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 Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Other Interest Expenses	355,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5:000 (Un-audited) 39,406,396 19,756,870 2,603,701 2,603,701 2,403,701 21,420,921 457,628 3,013,973 24,892,522	(7,742,140) 	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 (6,231,005 736,436 19,413,950 (4,386,834 300,885 1,025,496 7,713,215	(16,956,216) 8,800,770 349,512 113,558,596 671,131,286 671,131,286 671,131,286 671,131,286 44,853,706 23,132,315 1,080,048 69,066,068 18,228,414 1,246,586 4,360,186 23,835,187	(17,564,965) 	1,900,663 39,315,833 30-Sep-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 159,524 3,149,190 3,149,190 1,169,265 21,835 11,868 1,302,968	2,183,997 	1,739,084 - 37,803,903 31-Mar-24 K5H5:000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 - 368,187 21,270 4,243 399,700	1,476,758 36,720,398 31-Dec-23 K5H5:000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565	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	35,455 122,471,424 698,088,238 30-Sep-24 KSH5:000 (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	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 36,756,360 12,715,472 334,862 1,956,422 15,004,957	8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 K5HS: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	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS-'000 Audited 43,366,267 20,428,718 680,788 680,788 64,475,772 17,304,740 1,225,555 4,272,291 22,802,596	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	
40 41 42 43 43.1 44 11 12 13 14 1.5 2.0 2.1 2.2 3 2.4 3 4 4.1	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 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 Total Interest InCOME/LLOSS] NON- INTEREST INCOME Fees and commissions on loans and advances	35,655 131,831,442 11,068,672] 750,781,375 30-Sep-24 KSH5.'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 9,081,036	(7,742,140) 	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (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	(16,956,216) 8,800,770 309,512 113,558,596 120,504 671,131,286 671,131,286 31-Dec-23 K5HS.'000 Audited 44,853,706 23,132,315 1,080,048 - - 69,066,068 23,835,187 45,230,881 12,254,271	(17,564,965) 		2,183,997 37,527,740 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	- 1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944	1,476,758 36,720,398 31-Dec-23 K5HS.'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	2,107,728 30-5ep-23 K5H5.'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	30-55,655 122,471,424 	360,274 118,542,088 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 5,944,359	8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 K5H5.000 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 2,79,615 1,021,253 7,309,396 10,633,341 2,858,973	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS.'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		
40 41 42 43 43.1 44 11 12 13 14 1.5 2.0 2.1 2.2 3 2.4 3 4.1 4.2 4.3	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 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/(LOSS) NON- INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss)	355,65 3131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5:000 (Un-audited) 39,406,396 19,756,870 2,603,701 2,603,701 2,603,701 21,420,921 457,628 3,013,973 24,892,522 36,874,445	(7,742,140) 	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,231,005 736,436 6,386,834 300,885 10,25,496 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762	(16,956,216) 8,800,770 349,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 44,853,706 23,132,315 1,080,048 44,853,706 23,132,315 1,080,048 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881	(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 16,778,382 726,394 16,778,382 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,463,012	1,900,663 39,315,833 30,315,833 30,58p-24 KSHS:000 (Un-audited) 1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,868 1,302,968 1,846,222	2,183,997 37,527,740 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	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (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 K5H5:000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806	2,107,728 33,732,803 35,732,803 (Un-audited) (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,272 2,097,614		360,274 118,542,088 665,101,820 30-Jun-24 K5HS:000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,556,422 15,004,957 21,751,403	8,800,770 364,893 118,471,761 663,710,309 (Jun-audited) 11,980,954 5,567,808 393,975 17,942,737 4,008,528 279,615 1,021,253 7,309,3946 10,633,341	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 KSHS.'000 Audited 43,366,267 20,428,718 - 20,428,718 - 64,475,772 43,366,267 20,428,718 - 64,475,772 22,802,596 41,673,176 11,499,023 8,320,843 2,877,509		
40 41 42 43 43.1 44 11 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4 4.1 4.2	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 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 Total Interest Expenses Net INTEREST INCOME/(LOSS) NON- INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions	355,655 131,831,442 11,068,6721 750,781,375 30-Sep-24 KSH5.'000 [Un-audited] 39,406,396 19,756,870 2,603,701 2,603,701 2,603,701 2,403,701 2,403,701 2,403,701 2,403,701 36,874,445 9,081,036 8,833,508 3,727,714 	(7,742,140) - 360,274 426,359 716,925,172 30-Jun-24 K5HS:000 (Un-audited) 25,635,618 12,600,279 1,564,270 1,564,270 - 39,800,167 39,800,167 357,051 2,012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 2,649,075 2,649,075	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 K5H5:000 (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 8,317 166,162	(16,956,216) 8,800,770 309,512 113,558,596 120,504 671,131,286 31-Dec-23 K5HS.'000 Audited 44,853,706 23,132,215 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	(17,564,965) - - - - - - - - - - - - - - - - - - -		2,183,997 37,527,740 30-Jun-24 KSHS:000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 2,189 57,776 919,726 1,121,978 82,138 94,159 33,525 -	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 342,313 663,197 15,986 - 1,021,496 342,313 393,700 4,243 393,700 627,796	1,476,758 36,720,398 31-Dec-23 K5HS.'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	2,107,728 30-5ep-23 K5HS:000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,2772 2,097,614 107,354 120,054 102,180 - 102,185 2,097,614	35,665 122,471,424 	360,274 118,542,088 30-Jun-24 K5H5.'000 [Un-audited] 24,548,225 11,298,526 909,608 - 36,756,360 12,715,472 334,862 1,954,622 15,006,957 21,751,403 5,944,359 5,006,300 2,339,257 -	8,800,770 364,893 118,471,761 	8,800,770 369,512 	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 8,6,668 380,076	
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 3 4 4.1 4.2 3 4.4	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 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 Total Interest InCOME/ Loustomer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest InCOME/ NON- INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Other Gees and commissions Other Gees and commissions Other Gees and commissions Other Gees and commissions Dividend income	355,65 355,65 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5.'000 (Un-audited) 39,406,396 19,756,870 2,603,701 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	(7,742,140) 	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509	(16,956,216) 8,800,770 349,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 44,853,706 23,132,315 1,080,048 44,853,706 23,132,315 1,080,048 45,230,881 18,228,414 1,246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189	(17,564,965) - - - - - - - - - - - - - - - - - - -	1,900,663 39,315,833 30,315,833 30,315,833 (Un-audited) 1,058,646 1,931,020 159,524 159,524 1,169,265 21,835 11,168 1,302,968 1,302,968 1,846,222 154,873 147,289 50,778	2,183,997 37,527,740 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 9,159 38,525	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Ur-audited) 342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 4,061 15,504	1,476,758 36,720,398 31-Dec-23 K5HS: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	2,107,728 33,732,803 35,732,803 35,732,803 (Un-audited) (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 107,354 107,354	30-5ep-24 698,088,238 30-5ep-24 KSH5:000 [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 36,756,360 36,756,360 12,715,472 334,862 1,954,422 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257	8,800,770 364,893 118,471,761 663,710,309 (JUn-audited) 11,980,954 5,567,808 393,975 17,942,737 6,008,528 279,615 1,021,253 7,309,394 10,633,341 2,858,973 2,104,610 1,301,402	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS-000 Audited 43,366,267 20,428,718 680,788 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,594 4,1,673,176 11,499,023 8,320,843 2,870,93 8,366,88	374,131 100,380,537 612,405,647 30-5ep-23 K5H5:000 (Un-audited) 30,819,267 14,759,811 474,758 46,053,836 12,755,067 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654	
40 41 42 43 43.1 44 11 12 1.3 14 1.5 2.0 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	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 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/LIOSS) NON- INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income	355,655 131,831,442 11,068,6721 750,781,375 30-Sep-24 KSH5.'000 [Un-audited] 39,406,396 19,756,870 2,603,701 2,603,701 2,603,701 2,403,701 2,403,701 2,403,701 2,403,701 36,874,445 9,081,036 8,833,508 3,727,714 	(7,742,140) - 360,274 426,359 716,925,172 30-Jun-24 K5HS:000 (Un-audited) 25,635,618 12,600,279 1,564,270 1,564,270 - 39,800,167 39,800,167 357,051 2,012,398 15,942,627 23,857,540 6,026,497 6,316,468 2,649,075 2,649,075 2,649,075	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 31-Mar-24 K5H5:000 (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 8,317 166,162	(16,956,216) 8,800,770 309,512 113,558,596 120,504 671,131,286 31-Dec-23 K5HS.'000 Audited 44,853,706 23,132,215 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	(17,564,965) - - - - - - - - - - - - - - - - - - -		2,183,997 37,527,740 30-Jun-24 KSHS:000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 2,189 57,776 919,726 1,121,978 82,138 94,159 33,525 -	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 342,313 663,197 15,986 - 1,021,496 342,313 393,700 4,243 393,700 627,796	1,476,758 36,720,398 31-Dec-23 K5HS.'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	2,107,728 30-5ep-23 K5HS:000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,2772 2,097,614 107,354 120,054 102,180 - 102,185 2,097,614	35,665 122,471,424 	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 1,954,622 15,006,957 21,751,403 5,944,359 5,006,300 2,339,257 -	8,800,770 364,893 118,471,761 - 663,710,309 31-Mar-24 KSHS.000 [Un-audited] 11,980,954 5,67,808 393,975 - 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	8,800,770 369,512 	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 8,6,668 380,076	
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 3 4 4.1 4.2 3 4.4 4.5 4.6 5.0 6.0	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 Deposits and placements with banking Institutions Other Interest Income Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON- INTEREST INCOME/(LOSS) NON- INTEREST INCOME/(LOSS) Dividend income Gother Foreign exchange trading income/(loss) Dividend income Other Incerest income Total Non-interest income Total Non-interest income Total Non-interest income	355,65 356,65 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5:000 (Un-audited) 39,406,376 19,756,870 2,603,701 2,603,701 2,603,701 2,603,701 2,603,701 2,4092,522 36,874,445 9,081,036 8,833,508 3,727,714 3,727,714 	(7,742,140) 	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,231,005 7,713,215 11,700,735 (Un-audited) 14,443,762 (Un-audited) 14,443,762 (Un-audited) 14,643,762 (Un-audited) 14,766,009 (Un-audited) 14,437,62 (Un-audited) 14,443,762 (Un-audited) 14,766,009 (Un-audited) 14,766,009 (Un-audited) 14,766,009 (Un-audited) 14,766,009 (Un-audited) (Un-audited	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 44,853,706 23,132,315 1,080,048 44,853,706 23,132,315 1,080,048 69,066,068 18,228,414 1246,586 4,360,186 23,835,187 45,230,881 12,254,271 10,125,725 3,181,189 12,254,271 10,125,725 3,181,189 9,00,563 26,461,749 71,692,630	(17,564,965) 	1,900,663 39,315,833 30,315,833 30,315,833 (Un-audited) 1,058,646 1,931,020 159,524 1,931,020 159,524 1,169,265 21,835 11,868 1,302,968 1,302,968 1,846,222 154,873 1,7289 17,289 17,289 1,778 50,778 52,127 405,067 2,251,289	2,183,997 - 37,527,740 30-Jun-24 K5HS:000 (Un-audited) 674,246 1,301,753 65,705 2,041,706 839,761 22,189 5,7,76 919,726 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 K5H5:000 (Un-audited) 342,313 663,197 15,986 1,021,496 4,243 393,700 627,796 322,944 44,061 15,504 - - 4,540 97,049 77,049	1,476,758 36,720,398 31-Dec-23 K5H5:000 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	2,107,728 30-Sep-23 K5HS:000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 102,180 - 3,3574 333,162 2,430,776	35,65 122,471,424 	360,274 118,542,088 30-Jun-24 K5HS:000 (Un-audited) 24,548,225 11,298,526 909,608 36,756,360 12,715,472 334,862 1,556,4622 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 - 226,781 13,516,696 35,268,099	8,800,770 364,893 118,471,761 663,710,309 (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	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS-000 Audited 43,366,267 20,428,718 680,788 64,475,772 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 8,6,68 4,87,609 23,271,652 64,944,828	374,131 100,380,537 612,405,647 30-Sep-23 KSHS:000 (Un-audited) 30,819,267 14,759,811 474,758 474,758 474,758 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 86,668 380,076 18,350,265 48,522,295	
40 41 42 43 43.1 44 11 12 1.3 14 1.5 2.0 2.1 12 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6 5.0 6.0 6.1 6.2	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 Deposits and placements with banking Institutions Other Interest Income Total Interest Income Total Interest Income Total Interest Stepenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME Peosits 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 Total OPERATING EXPENSES Loan Loss provision Staff costs	355,655 131,831,442 1,0.68,672] 750,781,375 30-Sep-24 KSHS-000 [Un-audited] 39,406,396 19,756,870 2,603,701 - 41,766,967 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 5,577,981 13,495,802	(7,742,140) 	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 X5H5.000 (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 7,075,344 18,776,099	(16,956,216) 8,800,770 349,512 113,558,596 120,504 671,131,286 671,131,286 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 - 900,563 26,461,749 - 900,563 26,461,749 - 900,563 26,461,749 - 900,563 - - - - - - - - - - - - -	(17,564,965) 		2,183,997 37,527,740 30-Jun-24 KSHS:000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 2,189 57,776 919,726 1,121,978 82,138 94,159 36,525 	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited 342,313 663,197 15,986 - 1,021,496 342,313 663,197 15,986 - 1,021,496 3393,700 627,796 32,944 44,061 15,504 - 4,243 393,700 627,796 32,944 44,061 15,504 - - 4,540 97,049 724,845 (22,130) 208,709	1,476,758 36,720,398 31-Dec-23 K5HS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,364 467,084 467,084 3,259,890 320,933 552,297	2,107,728 30-5ep-23 K5HS: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	35,465 122,471,424 	360,274 118,542,088 30-Jun-24 K5H5:000 [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 5,944,359 5,006,300 2,339,257 - 226,781 13,516,696 35,268,099 -	8,800,770 364,893 118,471,761 663,710,309 31-Mar-24 K5H5.000 [Un-audited] 11,980,954 5,67,808 393,975 - 17,942,737 6,008,528 279,415 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	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS.'000 Audited 43,366,267 20,428,718 680,788 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,595 41,673,176 11,499,023 8,320,843 2,877,509 8,6688 487,609 23,2771,652 644,944,828 5,541,094 15,247,267	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 30,819,267 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 80,076 18,350,265 48,522,295 4,028,286 11,050,901	
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 3 4 4.1 4.5 4.6 5.0 6.0 6.1	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 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/LLOSS] NON- INTEREST INCOME/LLOSS] NON- INTEREST INCOME/LLOSS] DOM- 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	35,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSHS:000 (Un-audited) 39,406,396 19,756,870 2,603,701 2,603,701 2,403,701 2,403,701 2,403,701 2,403,701 2,403,701 36,874,445 9,081,036 8,833,508 3,727,714 3,638,698 22,280,956 59,155,401	(7,742,140) 	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 (6,231,005 736,436 (19,413,950 (19,413,950 (19,413,950 (19,413,950 (19,413,950) (19,41	(16,956,216) 8,800,770 349,512 113,558,596 120,504 671,131,286 671,131,286 (31-Dec-23 K5HS.'000 Audited 44,853,706 23,132,315 1,080,048 (23,132,315 1,080,048 (23,835,187 (34,360,186) 23,835,187 (45,230,881 12,254,271 10,125,725 3,181,189 9,900,563 26,461,749 - 9,005,63 26,461,749 - 71,692,630	(17,564,965) - - - - - - - - - - - - - - - - - - -		2,183,997 37,527,740 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		1,476,758 36,720,398 31-Dec-23 K5H5:000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 467,084 467,084 467,084	2,107,728 33,732,803 35,732,803 35,732,803 (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 120,054 102,180 100,180 100,	35,655 122,471,424 	360,274 118,542,088 30-Jun-24 K5H5.000 [Un-audited] 24,548,225 11,298,526 909,608 	8,800,770 364,893 118,471,761 - 663,710,309 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 (Un-audited) 17,942,737 (Un-audited) 10,633,341 2,858,973 2,104,610 1,301,402 1,30	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 KSHS-200 Audited 43,366,267 20,428,718 680,788 680,788 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 4,475,772 23,802,596 4,1,673,176 11,499,023 8,320,843 2,877,509 8,86,688 4,87,609 23,271,652 24,271,652	374,131 100,380,537 612,405,647 30-Sep-23 KSHS.000 (Un-audited) 30,819,267 14,759,811 474,758 144,758 144,758 246,053,836 30,172,030 8,979,144 6,644,654 2,259,723 88,668 380,076 18,350,265 48,522,295	
40 41 42 43 43.1 44 11 1.2 1.3 1.4 1.5 2.0 2.1 2.2 3 2.4 3 4 4.1 4.2 3 4 4.1 4.5 4.6 5.0 6.0 6.1 6.2 6.3 6.4 6.5	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 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/LLOSSJ NON- INTEREST INCOME/LLOSSJ NON- INTEREST INCOME/LLOSSJ Dividend income Other Incerest income Total OPERATING EXPENSES Customer deposits Dividend income Other Incerest Income/lloss) Dividend income Other Incerest Income Total OPERATING EXPENSES Loan Loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment	30.56,65 131,831,442 (1,068,672) 750,781,375 30.5ep-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 9,081,036 8,833,508 3,727,714 - 638,698 22,280,956 - 59,155,401 5,577,981 13,495,802 25,4600 9,29,400 1,983,427	(7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 K5HS:000 (Un-audited) 25,635,618 12,600,279 1,564,270 15,573,177 357,051 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 3,002,345 9,136,277 206,203 327,698 1,355,639	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 4,386,834 300,885 1,025,476 4,366,834 300,885 1,025,476 1,443,762 2,891,917 2,565,206 1,443,762 1,443,762 1,592,947 4,461,272 3,1734 2,1752,947 4,461,272 3,1734 3,175	(16,956,216) 8,800,770 369,512 113,558,596 671,131,286 671,131,286 671,131,286 671,131,286 671,131,286 18,288,414 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 - 900,563 26,461,749 - 71,692,630 6,008,159 16,690,247 26,4,413	(17,564,965) 		2,183,997 37,527,740 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 38,525 39,053 253,875 1,375,853 94,908 433,685 6,923 37,492 25,583	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 342,313 663,197 15,986 - 342,313 663,197 15,986 - 342,313 663,197 15,986 - 342,313 663,197 15,986 - 32,944 4,4061 15,504 - 4,540 97,049 - - - - - - - - - - - - -	1,476,758 36,720,398 31-Dec-23 K5HS:000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 467,084 467,084 467,084 320,933 552,297 10,486 47,526 50,076	2,107,728 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 - 2,430,776 153,841 501,889 7,064 32,295 38,179	35,455 122,471,424 	360,274 118,542,088 30-Jun-24 KSHS.000 [Un-audited] 24,548,225 11,298,526 909,608 	8,800,770 364,893 118,471,761 - 663,710,309 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,515 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 14,657 258,666 602,711	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS.'000 Audited 43,366,267 20,428,718 680,788 680,788 64,475,772 17,304,740 1,225,565 4,272,291 22,802,596 4,475,772 23,822,854 4,1,673,176 11,499,023 8,320,843 2,877,509 23,271,652 4,87,609 23,271,652 5,541,094 15,247,267 19,2476 64,944,828	374,131 100,380,537 612,405,647 30-Sep-23 KSHS.000 (Un-audited) 30,819,267 14,759,811 474,758 446,053,836 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 30,172,030 8,979,144 6,644,654 30,076 18,350,265 	
40 41 42 43 43.1 44 11 12 13 14 1.5 2.0 2.1 2.2 2.3 4 4.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 5.0 6.0 6.1 6.2 6.4 6.6 6.67	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 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/(LOSS) NON- INTEREST INCOME Fees and commissions Foreign exchange trading income/(loss) Dividen Income Total OPERATING EXPENSES Loan Loss provision Starl come Total Non-interest income Total Non-interest income Total Non-interest income Total Specific INCOME (DHER OPERATING EXPENSES Loan Loss provision Starl costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	355,65 357,675 30-Sep-24 (1,068,672) 750,781,375 30-Sep-24 KSHS:000 (Un-audited) 39,406,396 19,756,870 2,603,701 2,604,701 2,604,70	(7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 K5HS: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 9,136,271 205,234 3,002,345 9,136,271 205,234 1,355,539	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,231,005 73,6436 (Un-audited) 12,443,950 (Un-audited) 12,443,950 12,891,917 2,565,206 1,443,762 8,317 166,162 7,075,364 18,776,099 1,592,947 4,461,272 3,1734 2,81,367 6,30,838 267,164 2,598,910	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 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 - 9,00,563 26,461,749 - 71,692,630 6,008,159 16,690,247 264,494 779,080 2,74,813 978,732 12,208,981	(17,564,965) 37,4131 108,082,276 38,042 661,341,031 (Un-audited) (Un-audited) (Un-audited) 31,847,524 16,778,382 726,394 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,458,077 16,527,636 32,824,664 9,086,498 8,535,844 2,458,077 53,412,7771 53,412,7771 4,208,573 12,177,564 185,151 787,626 2,106,117 702,959 8,835,473		2,183,997 - 37,527,740 30-Jun-24 K5HS:000 (Un-audited) 674,246 1,301,753 65,705 2,041,706 839,761 22,189 5,7,76 919,726 1,121,978 82,138 94,159 38,525 38,525 - 39,053 253,875 1,375,853 1,375,853 - 4,376,855 6,923 37,492 25,583 10,109 13,16,38	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 1,021,496 4,243 393,700 627,796 322,944 44,061 15,504 - 4,2540 97,049 724,845 (22,130) 208,709 2,990 15,779 15,779 15,779 15,779 15,795 15,955 159,970	1,476,758 36,720,398 31-Dec-23 K5H5:000 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 - 15,498 467,084 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076	2,107,728 30-Sep-23 K5HS-000 (Un-audited) 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 102,180 - 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290	35,655 122,471,424 	360,274 118,542,088 30-Jun-24 K5HS:000 (Un-audited) 24,548,225 11,228,526 909,608 36,756,360 12,715,472 334,862 1,526,360 12,715,472 334,862 1,554,422 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 - 226,781 13,516,696 35,268,099 159,800 550,971 1,205,507 492,400 5,164,950	8,800,770 364,893 118,471,761 - 663,710,309 (Un-audited) 11,980,954 5,567,808 393,975 10,954 5,567,808 393,975 10,954 10,633,941 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 1,606,691 4,020,724 1,606,691 4,020,724 1,606,691 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,605,601 4,020,724 1,657 2,584,666 6,02,711 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 1,605,601 4,657 2,558,466 6,02,711 2,506,201 1,602,211 2,558,466 6,022,711 2,506,201 1,602,211 2,506,201 1,602,211 2,558,466 6,022,711 2,506,201 1,602,211 2,558,466 6,022,711 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,506,201 1,602,211 2,558,466 6,022,711 2,506,201 1,602,211 2,506,201 1,602,211 2,506,401 1,602,211 2,506,401 1,602,211 2,506,401 1,602,211 2,506,401 1,602,211 2,506,401 1,602,211 2,508,466 1,602,211 2,508,466 1,602,211 2,508,466 1,602,211 2,508,405 1,602,211 2,508,405 1,602,211 2,508,405 1,602,211 2,508,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,602,405 1,702,405 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,605 1,705	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS-000 Audited 43,366,267 20,428,718 680,788 64,475,772 17,304,740 1,225,565 4,272,271 22,802,596 41,673,176 11,499,023 8,20,843 2,877,509 8,6,68 487,609 23,271,652 23,271,652 64,944,828		
40 41 42 43 43.1 44 11 12 13 14 1.5 2.0 2.1 2.2 3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 7 7	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Laas and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income Total Interest Stopenses Total Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSSJ NON-INTEREST INCOME/LOSSJ NON-INTEREST INCOME/LOSSJ 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 Other Income Other Income Other OPERATING EXPENSES Laan Loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Potal (Loss) before tax and exceptional items	355,655 331,831,442 11,068,6721 750,781,375 30-Sep-24 KSHS-000 [Un-audited] 39,406,396 19,756,870 2,603,701 2,603,701 2,603,701 2,603,701 2,603,701 2,603,701 2,603,701 2,603,701 3,6,874,445 3,013,973 24,892,522 36,874,445 9,081,036 8,833,508 3,727,714 5,577,981 13,495,802 254,600 929,940 1,983,427 741,313	(7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 K5HS:000 (Un-audited) 25,635,618 12,600,279 1,564,270 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 33,051,201 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 6,27,698 1,355,539 505,341	(10,727,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 736,436 6,386,834 300,885 10,25,496 6,386,834 300,885 10,25,496 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 8,317 16,6,162 7,075,364 18,776,099	(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 (44,853,706 23,132,315 1,080,048 (44,853,706 23,132,315 1,080,048 (44,853,706 23,132,315 1,080,048 (44,853,706 23,132,315 (45,230,881 (12,254,271 10,125,725 3,181,189 (5,008,159 16,690,247 264,494 770,080 (27,72,081 (14,692,430	(17,564,965) 	1,900,663 39,315,833 30,35,833 30,35,833 30,35,833 (Un-audited) 1,058,646 1,931,020 159,524 - 3,149,190 3,149,190 1,169,265 21,835 111,868 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 29,315,833 1,51,64	2,183,997 37,527,740 30-Jun-24 K5H5:000 [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 35,525 39,053 253,875 1,375,853 94,908 433,685 6,923 37,492	1,739,084 - 37,803,903 31-Mar-24 KSHS.000 (Un-audited) 342,313 363,17 1,986 - 1,021,496 339,700 4,243 393,700 627,796 32,944 44,061 15,504 - 4,250 97,049 - 724,845 (22,130) 208,709 2,990 15,779 15,779	1,476,758 36,720,398 36,720,398 31-Dec-23 K5HS.'000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 2,1021 18,607 945,565 2,792,806 154,457 191,763 105,366 154,457 191,763 105,366 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346	2,107,728 35,732,803 35,732,803 35,732,803 (Un-audited) (Un-audited) 637,619 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 3,2295 38,179 15,164	35,465 122,471,424 	360,274 118,562,088 30-Jun-24 K5H5:000 [Un-audited] 24,548,225 11,298,526 909,608 - 36,756,360 12,715,472 334,862 19,564,360 12,7154,472 34,756,360 21,751,403 5,944,359 5,006,300 2,339,257 - 226,781 13,516,696 35,268,099 2,892,643 8,097,359 159,800 550,971 120,507 12,05,071 120,507 120,5	8,800,770 364,893 118,471,761 - 663,710,309 (Un-audited) 11,980,954 5,67,808 393,975 - 17,942,737 - 17,942,737 - 17,942,737 - 10,633,341 2,858,973 2,104,610 1,301,402 - 128,188 6,393,173 - 17,026,514 - 16,066,91 4,020,724 16,657 25,8,466 602,711 260,204	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5HS.'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 8,6268 487,609 23,271,652 64,944,828 64,	374,131 100,380,537 612,405,647 30-Sep-23 KSHS-000 (Un-audited) 30,819,267 14,759,811 474,758 446,053,836 30,819,267 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 2,259,723 8,6,668 30,077 18,350,265 4,028,286 11,050,901 134,479 73,393 1,965,842 681,337	
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 3 4 4.1 4.2 3 4 4.1 4.2 3 4.4 4.5 4.6 5.0 6.0 6.1 6.5 6.6 7 6.8	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 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/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) Dividend income Other Inceme Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Total OPERATING EXPENSES Loan Loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges on property and equipment Armortisetion charges Depreciation charges Total other operating expenses	35,655 131,831,442 (1,068,672) 750,781,375 30-Sep-24 KSH5.000 (Un-audited) 39,406,396 19,766,870 2,603,701 	(7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 K5HS:000 [Un-audited] 25,635,618 12,600,279 1,564,270 39,800,167 39,800,167 39,800,167 39,800,167 239,800,167 30,800,167 30,800,167	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,386,834 300,885 1,025,496 7,713,215 11,700,735 (1,386,834 300,885 1,025,496 7,713,215 11,700,735 (1,386,834 300,885 1,025,496 7,713,215 11,707,736 11,502,947 4,461,272 31,734 281,367 630,838 2,671,64 2,599,910 9,864,232 8,911,867 630,838 2,671,64 2,599,910 9,864,232 8,911,867 6,308,838 2,671,64 2,599,910 9,864,232 8,911,867 6,308,838 2,671,64 2,599,910 9,864,232 8,911,867 	(16,956,216) 8,800,770 349,512 113,558,596 120,504 671,131,286 (31-Dec-23 K5H5.'000 Audited 44,853,706 23,132,315 1,080,048 (44,853,706 23,132,315 1,080,048 (32,303,187 (45,230,881 12,254,271 10,125,725 3,181,189 9,00,563 26,461,749 71,692,630 (6,008,159 16,690,247 26,4,494 779,080 2,744,813 978,732 12,208,981 39,674,506 32,018,174 (32,745,806 (32,018,174 (345,725) (345,725 (345,725) (345,	(17,564,965) 374,131 108,082,276 38,042 661,341,031 30-Sep-23 K5H5:000 (Un-audited) 31,847,524 16,778,382 726,394 49,352,300 49,352,300 13,378,840 580,722 2,568,074 16,527,636 32,824,664 9,086,498 8,535,844 2,453,012 1,969 500,784 20,588,107 53,412,7711 4,208,573 12,177,564 4,208,573 12,177,564 185,161 787,626 2,106,117 702,959 8,835,473 29,003,473 24,409,298	1,900,663 39,315,833 30,315,833 30,315,833 (Un-audited) 1,058,646 1,931,020 159,524 159,524 159,524 1,169,265 21,835 11,868 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,067 2,251,289 33,048 595,635 9,913 405,048 595,635 1,5164 595,635 9,913 405,048 595,635 1,5164 595,635 9,913 405,048 595,635 1,5164 897,655 1,5164 8,516,654 1,5164	2,183,997 37,527,740 30-Jun-24 K5H5.000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,724 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 -	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 342,313 663,197 15,986 - 342,313 663,197 15,986 - 342,313 663,197 15,986 - 342,313 663,197 15,986 - - - - - - - - - - - - -	1,476,758 36,720,398 31-Dec-23 K5H5.000 Addited 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 2,792,806 154,457 191,763 105,366 3,259,890 320,933 552,297 10,486 47,526 50,076 15,348 10,486 1,194,645 2,196,358 1,063,532	2,107,728 33,732,803 35,732,803 K5HS:000 (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 102,180 02,180 100,180 100,180	35,455 122,471,424 	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 1,564,622 15,004,957 21,751,403 5,944,359 5,004,305 2,339,257 226,781 13,516,696 35,268,099 2,892,643 8,907,359 15,507 12,055,077 1,205,507 492,403 5,50,717 1,205,507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 12,5507 14,25507 14,25507 12,55	8,800,770 364,893 118,471,761 663,710,309 663,710,309 (Un-audited) 11,980,954 5,567,808 393,975 17,942,737 6,008,528 279,615 1,021,253 7,309,394 10,633,341 2,858,973 2,104,610 1,301,402 1,4,557 1,4,557 1,502 1,	8,800,770 369,512 106,560,269 624,254,6221 31-Dec-23 K5HS-200 Audited 43,366,267 20,428,718 680,788 680,788 64,475,772 17,304,740 1,225,565 4,272,271 22,802,596 41,673,176 11,499,023 8,320,843 2,3271,652 23,271,652 64,944,828 64,944,828 65,541,094 15,247,267 19,247,277 19,24	374,131 100,380,537 612,405,647 30-5ep-23 K5H5.000 (Un-audited) 30,819,267 14,759,811 474,758 474,758 474,758 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 30,172,030 8,979,144 6,644,654 30,172,030 18,350,225 4,028,286 11,050,901 18,350,225 4,028,286 11,050,901 18,350,225 4,028,286 11,050,901 18,350,225 4,028,286 11,050,901 19,45,942 6,81,337 7,192,199 25,786,979 22,735,316	
40 41 42 43 43.1 44 11 12 13 14 1.5 2.0 2.1 2.2 2.3 3 2.4 4.1 4.2 4.3 4.4 4.5 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.6 7 8	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Laans 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/LOSSJ NON-INTEREST INCOME/LOSSJ Dividend income Total OPERATING EXPENSES Dividend income Total Non-interest income Total OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges Other operating expenses Total Unter operating expenses Profit/Loss before tax and exceptional items Exceptional items-Early Retirement Costs	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 2,603,701 2,603,701 2,409,2522 36,874,445 9,081,036 8,833,508 3,727,714 	(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 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,800,167 39,900,167 30,900,167	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 (1,386,446) 714,671,934 (Un-audited) 12,446,509 6,231,005 73,436 (Un-audited) 12,446,509 6,231,005 73,436 (Un-audited) 12,446,509 6,231,005 73,436 (Un-audited) 12,446,509 6,231,005 73,436 7,713,215 11,700,735 11,700,735 2,891,917 2,855,206 1,443,762 8,8317 166,162 7,075,364 	(16,956,216) 8,800,770 369,512 113,558,596 120,504 671,131,286 671,131,286 671,131,286 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 2,744,813 978,372 12,208,981 39,674,506 32,018,124	(17,564,965) 37,131 108,082,276 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 9,086,498 8,535,844 2,463,012 1,969 500,784 20,588,107 500,784 20,588,107 500,784 20,588,107 50,784 20,598,107 50,784 20,785 20,		2,183,997 37,527,740 30-Jun-24 K5H5.'000 [Un-audited] 674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,728 82,138 94,159 38,525 39,053 253,875 1,375,853 94,908 4,33,685 6,923 37,492 25,583 10,109 131,638 740,338	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (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 97,049 - - - - - - - - - - - - -	1,476,758 36,720,398 31-Dec-23 K5H5.000 Addited 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 2,792,806 15,498 467,084 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346 (1,594,658	2,107,728 33,732,803 35,732,803 35,732,803 (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 618,272 2,097,614 107,354 120,054 102,180 102,180 102,180 102,180 102,180 2,430,776 153,841 501,889 7,064 33,574 333,162 2,430,776	35,465 122,471,424 	360,274 118,562,088 30-Jun-24 K5H5.000 [Un-audited] 24,548,225 11,298,526 909,608 - 36,756,360 12,715,472 334,862 19,54,825 15,004,957 21,751,403 5,944,359 5,006,300 2,339,257 22,781 13,516,696 35,268,099 2,892,643 8,097,359 15,800 550,971 1,205,507 12,268,269 15,940,359 15,800 550,971 1,205,507 12,268,269 15,800 15,764,369 16,704,469	8,800,770 364,893 118,471,761 - 663,710,309 (Un-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,615 1,021,253 7,309,394 10,633,341 2,858,973 2,104,610 1,301,402 1,405 1,4	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5H,5000 Audited 43,366,267 20,428,718 680,788 680,788 680,788 64,475,772 17,304,740 1,225,55 4,272,291 22,802,596 4,272,291 22,802,596 4,1,673,176 11,499,023 8,320,843 2,327,509 8,668 487,609 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 23,277,1652 24,272,277 15,247,267 19,247,67 15,247,267 19,247,67 15,247,267 19,247,65 25,541,094 15,247,267 19,247,67 19,247,67 19,247,67 23,247,67 24,247,67 24,247,67 25,541,094 25,554,09425,5554,094	374,131 100,380,537 612,405,647 30-5ep-23 K5H5:000 (Un-audited) 30,819,267 14,759,811 474,758 474,758 474,758 12,755,057 573,004 2,553,745 15,881,806 30,172,030 8,979,144 6,644,654 30,172,030 8,979,144 6,644,654 30,076 18,350,225 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 3 4 4.1 4.2 3 4 4.1 4.5 4.6 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 7 8 8 9	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 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/LLOSSJ NON- INTEREST INCOME/LLOSSJ NON- INTEREST INCOME/LLOSS] Dividend income Other Incerest income Total Non-interest income Other Income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Dividend income Other operating expenses Directors' emoluments Rentals charges Depreciation charges on property and equipment Armortisation charges Total Other operating expenses Total Uners-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax	35,665 131,831,442 (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 24,992,522 36,874,445 9,081,036 8,833,508 3,727,714 36,874,445 9,081,036 8,833,508 3,727,714 36,874,445 5,577,981 13,495,802 254,600 9,29,400 1,983,427 741,313 9,695,471 32,678,534 26,476,887 - 307,641 26,786,508	(7,742,140) 360,274 126,703,272 426,359 716,925,172 30-Jun-24 K5H5:000 (Un-audited) 25,635,618 12,600,279 1,564,270 15,642,270 39,800,167 39,800,167 39,800,167 2,012,398 15,942,627 23,857,540 6,026,497 6,036,497 6,036,497 6,036,497 5,316,48 2,649,075 25,380 357,491 15,374,911 3,002,345 9,136,277 206,203 37,268 1,355,39 505,341 6,435,427 206,203 4,356,49 1,355,639 505,341 6,435,427 21,266,870 17,963,581 17,963,581 17,963,581 17,963,581 17,963,581 17,964,973	(10,27,896) 8,800,770 364,893 127,099,170 (1,386,446) 714,671,934 KSHS.'000 (Un-audited) 12,446,509 6,231,005 736,436 (Un-audited) 12,446,509 6,231,005 736,436 19,413,950 (Un-audited) 12,446,509 6,231,005 736,436 7,713,215 11,700,735 2,891,917 2,565,206 1,443,762 2,891,917 2,565,206 1,443,762 166,162 7,075,364 1592,947 4,461,272 3,1734 8,317 166,162 7,075,364 15,92,947 4,461,272 3,1734 2,891,917 2,598,910 9,864,232 8,911,867 - 10,067 -	(16,956,216) 8,800,770 349,512 113,558,596 671,131,286 671,131,286 671,131,286 671,131,286 12,504 671,131,286 13,128 14,4853,706 23,132,315 1,080,048 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 - 900,563 26,461,749 - 900,563 26,461,749 - 71,692,630 6,008,159 16,690,247 26,449 779,680 2,744,813 978,732 12,288,981 32,674,506 32,018,124 32,674,506 32,018,124	(17,564,965) - - - - - - - - - - - - - - - - - - -		2,183,997 37,527,740 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 13,638 740,348 740,348 740,	1,739,084 - 37,803,903 31-Mar-24 K5H5.000 (Un-audited) 342,313 663,197 15,986 - 1,021,496 342,313 663,197 15,986 - 342,313 663,197 15,986 - 342,313 663,197 15,986 - 32,944 44,061 15,504 - 32,944 44,061 15,504 - 4,243 393,700 - 627,796 - 32,944 44,061 15,504 - - - - - - - - - - - - -	1,476,758 36,720,398 31-Dec-23 K5HS.000 Audited 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 467,084 467,084 467,084 467,084 15,498 467,084 15,498 467,084 15,498 467,084 19,525 10,63,532	2,107,728 33,732,803 35,732,803 K5HS:000 (Un-audited) 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,272 2,097,614 107,354 102,180 102,180 02,180 100,180 100,180	35,455 122,471,424 	360,274 118,542,088 30-Jun-24 K5H5.000 [Un-audited] 24,548,225 11,298,526 909,608 	8,800,770 364,893 118,471,761 - 663,710,309 (JIn-audited) 11,980,954 5,567,808 393,975 - 17,942,737 6,008,528 279,515 1,021,253 7,309,396 10,633,341 2,858,973 2,104,610 1,301,402	8,800,770 369,512 106,560,269 624,254,621 31-Dec-23 K5H,005 Audited 43,366,267 20,428,718 680,788 680,788 64,475,772 22,802,565 4,272,291 22,802,565 4,272,291 22,802,596 4,475,772 22,802,596 4,1,673,176 11,499,023 8,320,843 2,871,509 8,668 487,609 23,271,652 5,541,094 15,247,267 192,496 64,944,828 5,5541,094 15,247,267 192,496 5,554,094 15,247,267 192,496 5,554,094 15,247,267 192,496 5,554,094 15,247,267 192,496 5,554,094 15,247,267 192,496 23,532,371 22,616,457 - -	374,131 100,380,537 612,405,647 30-Sep-23 KSHS:000 (Un-audited) 30,819,267 14,759,811 474,758 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 30,172,030 8,979,144 6,644,654 30,172,030 8,979,144 6,644,654 18,350,265 18,350,265 18,350,265 13,437 7,192,199 25,786,979 22,735,316	

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

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		30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000	GROUP 31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000	30-Sep-23 KSHS.'000	30-Sep-24 KSHS.'000	30-Jun-24 KSHS.'000	KINGDOM BANK 31-Mar-24 KSHS.'000	31-Dec-23 KSHS.'000	30-Sep-23 KSHS.'000 (Un-audited)	30-Sep-24 KSHS.'000	30-Jun-24 KSHS.'000	CO-OP BANK 31-Mar-24 KSHS.'000	31-Dec-23 KSHS.'000	30-Sep-23 KSHS.'000
13.0	OTHER COMPREHENSIVE INCOME:	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(On-audited)	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)
13.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.2	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	income 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 Diluted Earnings per share	3.29 3.29	2.21 2.21	1.12 1.12	3.92 3.92	3.15 3.15	-	-	-	-	-	2.99 2.99	2.05 2.05	0.98 0.98	3.66 3.66	2.80 2.80
	Dividend per share	3.29	2.21	1.12	3.92	3.15		-	-	-	-	2.99	2.05	0.98	3.66	2.80
	binacita per sitare				1.50										1.50	
ш	OTHER DISCLOSURES															
				GROUP					KINGDOM BANK					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
1	NON PERFORMING LOANS AND ADVANCES	(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)
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)	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
	Less															
d) e)	Loan loss provisions Net Non performing loans (c-d)	37,239,986 27,631,890	36,289,370 28,142,213	33,840,940 27,510,139	33,104,524 28,677,186	32,851,451 23,433,440	1,208,968 1,833,718	1,418,659 1,663,085	1,282,514 1,635,405	1,231,386 1,437,748	1,982,190 1,467,070	35,785,183 25,354,644	34,690,291 25,927,753	32,285,242 25,381,626	31,559,060 26,682,986	30,602,170 21,437,453
e) f)	Discounted Value of Securities	28,424,311	34,567,482	32,428,371	32,297,222	28,435,785	1,705,218	1,464,134	1,578,779	1,365,103	1,414,313	25,494,731	32,262,947	30,423,679	30,032,617	25,524,728
g)	Net NPLs Exposure (e-f)	(792,421)	(6,425,269)	(4,918,232)	(3,620,035)	(5,002,345)	128,500	198,951	56,626	72,645	52,757	(140,087)	(6,335,194)	(5,042,053)	(3,349,630)	(4,087,275)
2	Insider loans and advances	7.075.407	0.450.50/	75/070/	(700 (04	7.050 / 04	41 540	0.000	0.707	0.07/	(00 (7.0/0/70		7 55 (070	1 700 /45	7 050 175
a) b)	Directors, shareholders and associates	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)	Employees 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)	Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d)	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	Capital strength	117.01/ 010	112 010 1/ 0	110.007 (10	10/ 7/ 0/10	102 0/7 / /5	2//0.0/1	0 5 0 7 0 0 0	2 / 0 / 200	3 300 000	20/2//5	100 / 0/ 000	10/ 07/ 005	10/ 000 007	101.0 / 0.15 /	0/ 7/ 5 01/
a) b)	Core capital Minimum Statutory Capital	117,214,819 1,000,000	113,018,142 1,000,000	110,986,410 1,000,000	106,748,413 1,000,000	103,267,665 1,000,000	3,668,961 1,000,000	3,537,890 1,000,000	3,486,300 1,000,000	3,329,239 1,000,000	2,843,665 1,000,000	109,604,220 1,000,000	106,974,205 1,000,000	104,000,937 1,000,000	101,262,154 1,000,000	96,765,814 1,000,000
с)	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)	Core capital/total deposit liabilities	22.8%	23.1%	22.3%	23.4%	23.1%	18.0%	20.3%	23.3%	27.1%	23.9%	22.1%	21.8%	21.8%	23.1%	22.3%
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%	8.0%	8.0%	8.0%
i) i)	Excess/(deficiency)	14.8%	15.1%	14.3%	15.4% 18.2%	15.1% 17.9%	10.0%	12.3% 19.2%	15.3% 19.9%	19.1% 19.8%	15.9%	14.1%	13.8%	13.8%	15.1%	14.3% 17.1%
j) k)	Core capital/total risk weighted assets Minimum Statutory Ratio	18.5% 10.5%	18.1% 10.5%	18.2% 10.5%	18.2%	17.9%	19.1% 10.5%	19.2%	19.9%	19.8%	18.6% 10.5%	18.2% 10.5%	18.0% 10.5%	17.1% 10.5%	17.8% 10.5%	17.1%
l)	Excess/(deficiency)(j-k)	8.0%	7.6%	7.7%	7.7%	7.4%	8.6%	8.7%	9.4%	9.3%	8.1%	7.7%	7.5%	6.6%	7.3%	6.6%
m)	Total capital/total risk weighted assets	21.6%	21.3%	21.6%	22.5%	22.1%	19.1%	19.2%	19.9%	19.8%	18.6%	21.4%	21.4%	20.6%	22.2%	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															
a)	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 are								tion of IEDC0							

*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

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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



The Co-operative Bank is regulated by the Central Bank of Kenya