

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2024

	30 September 2023 Shs '000 (Un-audited)	31 December 2023 Shs '000 (Audited)	31 March 2024 Shs '000 (Un-audited)	30 June 2024 Shs '000 (Un-audited)	30 September 2024 Shs '000 (Un-audited)
13 Other Comprehensive Income					
13.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-
13.2 Fair value changes in available-for-sale financial assets	(54,246)	(37,160)	-	-	-
13.3 Revaluation Surplus on Property, plant and equipment	-	-	-	-	-
13.4 Share of other comprehensive income of associates	-	-	-	-	-
13.5 Income tax relating to components of other comprehensive income	16,274	11,148	-	-	-
14 Other comprehensive income for the year net of tax	(37,972)	(26,012)	-	-	-
15 Total comprehensive income for the year	185,459	254,954	74,543	135,591	138,720
III OTHER DISCLOSURES					
1 NON-PERFORMING LOANS AND ADVANCES					
a Gross non-performing loans and advances (a)	4,574,823	4,663,760	4,216,319	4,025,377	4,160,052
b Interest in suspense (b)	1,425,199	1,521,455	1,468,155	1,517,805	1,559,052
c Total non-performing loans and advances (a-b)	3,149,624	3,142,305	2,748,164	2,507,572	2,601,000
d Loan loss provisions	1,633,807	1,591,690	1,450,152	1,315,644	1,413,917
e Net non-performing loans (c-d)	1,515,817	1,550,615	1,298,012	1,191,928	1,187,083
f Discounted value of securities	(943,177)	(1,043,174)	(850,468)	(930,618)	(1,100,136)
g Net NPLs Exposure (e-f)	572,640	507,441	447,544	261,310	86,947
2 INSIDER LOANS AND ADVANCES					
a Shareholders, Directors, and their associates	6,061	-	3,009	2,843	2,657
b Employees	664,625	608,404	664,251	670,133	660,580
c Total insider loans and advances	670,686	608,404	667,260	672,976	663,237
3 OFF-BALANCE SHEET ITEMS					
a Letters of credit, guarantees and acceptances	7,253,523	7,379,643	6,097,335	5,411,020	4,955,633
b Forwards, swaps and options	169,082	280,944	399,161	46,349	192,432
c Other contingent liabilities	990,219	1,248,840	728,714	1,036,569	1,004,686
d Total contingent liabilities	8,412,824	8,909,427	7,225,210	6,493,938	6,152,751
4 CAPITAL STRENGTH					
a Core capital	2,724,676	2,932,700	2,973,699	3,007,275	3,061,082
b Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c Excess/ (Deficiency)	1,724,676	1,932,700	1,973,699	2,007,275	2,061,082
d Supplementary Capital	1,461,718	1,592,536	1,358,786	1,363,195	1,404,996
e Total capital	4,186,394	4,525,236	4,332,484	4,370,470	4,466,078
f Total risk weighted assets	24,475,078	24,922,925	24,745,560	27,524,634	27,414,125
g Core capital/total deposit liabilities	8.1%	8.6%	9.6%	8.2%	8.5%
h Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i Excess/ (Deficiency)	0.1%	0.6%	1.6%	0.2%	0.5%
j Core capital/total risk weighted assets	11.1%	11.8%	12.0%	10.9%	11.2%
k Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
l Excess/ (Deficiency)	0.6%	1.3%	1.5%	0.4%	0.7%
m Total capital/total risk weighted assets	17.1%	18.2%	17.5%	15.9%	16.3%
n Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
o Excess/ (Deficiency)	2.6%	3.7%	3.0%	1.4%	1.8%
5 LIQUIDITY					
a Liquidity ratio	53.5%	60.1%	54.6%	37.5%	34.7%
b Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%
c Excess/(Deficiency)	33.5%	40.1%	34.6%	17.5%	14.7%

Ronald Marambii
Managing Director

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