

		UNAUDITED	BANK	UNAUDITED	UNAUDITED	GROUP	UNAUDITED
	ATEMENT OF IANCIAL POSITION	MAR 2021 (KSHS'000)	DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000)	DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)
	ASSETS	(кзнз 000)	(КЗНЗ 000)	(кзнз 000)	(K3H3 000)	(K3H3 000)	(821127)
01. 02.	Cash (both local and foreign) Balances due from central banks	2,926,728 7,102,226	2,780,607 11,150,689	2,862,025 8,672,137	3,718,440 8,533,822	4,139,109 13,400,138	3,767,529 10,395,574
03.	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
04. 05.	Financial Assets at fair value through profit and loss (FVTPL) Investment Securities:	12,416,280	15,932,960	15,161,009	12,416,280	15,932,960	15,167,619
	A) Held at amortised cost/ Held to Maturity     B. Kenya Government securities	33,468,850	30,605,205	30,876,479	33,468,850	30,605,205	30,876,479
	b. Other securities	-	-	-	5,068,941	5,572,675	5,708,000
	<ul> <li>b) Fair value through other comprehensive income (FVOCI):</li> <li>a. Kenya Government securities</li> </ul>	39,523,028	- 56,871,215	52,713,829	39,673,480	57,074,203	52,997,096
06.	b. Other securities Deposits and Balances due from local banking Institutions	5,276,044 233,256	5,967,740 62,774	5,993,554 2,077,259	4,861,778 233,256	5,464,221 62,774	5,490,391 2,077,259
07.	Deposits and Balances due from banking Institutions abroad	11,197,904	4,928,025	8,136,823	11,940,761	5,942,280	9,382,638
08. 09.	Tax recoverable Loans and advances to customers (net)	153,729,720	125,958 162,145,643	166,147,888	169,679,925	126,054 179,559,148	96 184,045,528
10. 11.	Balances due from banking institutions in the group	353,902	37,475	504,270	3,089	6,917	6,763
12.	Investment in associates Investment in subsidiary companies	2,750,753	3,057,685	3,057,685		-	
13. 14.	Investment in joint ventures Investment properties	-		-		-	
15. 16.	Property and equipment	3,583,641	3,492,610	3,419,883	3,941,852	3,853,538	3,758,845
17.	Prepaid lease rentals Intangible assets	1,682,817	1,916,636	1,888,214	2,692,204	2,903,085	2,862,744
18. 19.	Deferred tax asset Retirement benefit asset	4,113,030	4,408,125	4,460,957	4,518,071	4,876,653	4,931,915
20.	Other assets	4,497,877	4,318,918	4,816,274	4,635,414	4,456,937	4,985,277
21.	TOTAL ASSETS	282,856,056	307,802,265	310,788,286	305,386,163	333,975,897	336,453,753
22.	Balances due to central banks	-	4,046,228	-		4,046,228	
23. 24.	Customer deposits Deposits and balances due to local banking institutions	212,867,701 2,406,538	228,030,619 2,854,277	235,473,705 4,783,087	230,617,592 2,406,538	249,434,667 2,854,277	256,383,554 4,783,087
25.	Deposits and balances due to foreign banking institutions	737,010	4,671,971	4,716,693	1,279,227	5,090,123	5,150,186
26. 27.	Other money market deposits Borrowed funds	- 7,282,912	11,356,441	11,431,285	9,203,476	12,888,866	12,873,378
28.	Balances due to banking institutions in the group	76,607	70,696	55,155	259,671	452,635	561,112
29. 30.	Tax payable Dividends payable	546,409 -	-	635,726	628,347	29,310	705,716
31. 32.	Deferred tax liability Retirement benefit liability	-	-	-		-	
33.	Other liabilities	5,423,327	4,851,606	5,813,599	5,608,650	4,980,260	5,659,014
34.	TOTAL LIABILITIES	229,340,504	255,881,838	262,909,250	250,003,501	279,776,366	286,116,047
35.	SHAREHOLDERS' EQUITY Paid up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000
36. 37.	Share premium/ (discount) Revaluation reserves - (Building)	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
38.	Retained earnings/(Accumulated losses)	37,057,781	32,937,303	34,594,152	37,481,577	33,975,789	35,755,349
39. 40.	Statutory loan loss reserves Other Reserves - (AFS Portfolio)	5,431,728 36,249	6,747,297 (275,440)	6,874,704 (2,101,087)	6,058,651 (89,201)	7,281,534 (536,377)	7,408,941 (2,362,025
41.	Proposed dividends	2,478,527	4,000,000	-	2,478,527	4,000,000	
42. 43.	Translation reserve TOTAL SHAREHOLDERS' EQUITY	53,515,552	51,920,427	47,879,036	(247,570) 54,193,251	(100,160) 53,132,053	(68,404 49,245,128
44.	Non controlling interest	-	-	-	1,189,411	1,067,478	1,092,578
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	282,856,056	307,802,265	310,788,286	305,386,163	333,975,897	336,453,753
1			BANK			GROUP	
ST	ATEMENT OF	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	AUDITED	
	ATEMENT OF MPREHENSIVE INCOME	UNAUDITED MAR 2021 (KSHS'000)		UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)		MAR 202
	MPREHENSIVE INCOME INTEREST INCOME	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	MAR 202 (KSHS'000
cc	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities	MAR 2021 (KSHS'000) 3,783,199 1,660,880	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343	MAR 2022 (KSHS'000) 4,287,900 1,957,147	MAR 2021 (KSHS'000) 4,131,445 1,779,117	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778	MAR 202 (KSHS'000 4,724,011 2,106,439
cc	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	MAR 2021 (KSHS'000) 3,783,199	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991	MAR 2021 (KSHS'000) 4,131,445	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364	MAR 202: (KSHS'000 4,724,011 2,106,439 18,153
CC	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778	MAR 202: (KSHS'000 4,724,011 2,106,439 18,153 10,965
cc	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	MAR 2021 (KSHS'000) 3,783,199 1,660,880	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991	MAR 2021 (KSHS'000) 4,131,445 1,779,117	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965
O1.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691	MAR 202: (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568
O1.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329
O1.	MPREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935
O1.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876 664,164	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584
01.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 2.4 Total interest expense	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876 664,164 9,926,439	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584
02.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses  2.4 Total interest expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876 664,164 9,926,439 17,194,252	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984
02.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss)	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876 664,164 9,926,439 17,194,252	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,325 2,796,584 4,062,984
02.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708  24,614,610  8,144,915 240,673 561,592 8,947,180  15,667,430  1,445,654 2,152,414	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 739,388 453,131
02.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses  2.4 Total interest expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003
02.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874	AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses  2.4 Total interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110 133,631 1,508,773 5,251,224	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708  24,614,610  8,144,915 240,673 561,592  8,947,180  15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788  22,071,218	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110 133,631 1,508,773 5,251,224	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses  2.4 Total interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110 133,631 1,508,773 5,251,224	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 242,482 345,874 1,566,874 5,154,930	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  6.1 Loan loss provisions 6.2 Staff costs	MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 - 354,299 1,413,638 4,754,860	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110 133,631 1,508,773 5,251,224	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 - 345,874 1,566,874 5,154,930	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,325 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  PATINTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110 133,631 1,508,773 5,251,224 753,527 738,223 45,569 90,501 225,709 120,231	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493 90,597	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,490	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  PATINTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 - 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868
01. 02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  PATINTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455	MAR 2022 (KSHS'000) 4,287,900 1,957,147 6,991 10,965 6,263,003 2,174,086 155,777 190,689 2,520,552 3,742,451 356,263 609,769 409,110 133,631 1,508,773 5,251,224 753,527 738,223 45,569 90,501 225,709 120,231 738,241	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493 90,597 857,138	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,490 3,196,389	MAR 202 (KSHS'000 4,724,01' 2,106,43' 18,15' 10,96' 6,859,568 2,428,320 157,32' 2,796,584 4,062,984 379,732' 739,388 453,13' 121,003 1,693,254 5,756,238 765,515 891,70' 46,693 102,66' 254,703 138,766 829,868
02. 03. 04. 05. 06.	INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  2.4 Total interest expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME  4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on (Loss) 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income  4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses  PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 240,875 2,817,455 11,483,771 10,587,447	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493 90,597 857,138 2,899,829 2,255,101	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 -	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,766 829,868 3,029,901 2,726,337
02. 03. 04.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income  4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses  PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493 90,597 857,138 2,899,829 2,255,101	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,499 1,196,389 12,984,641 11,235,121 - 11,235,121	MAR 202 (KSHS'000 4,724,011 2,106,435 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 3793,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337
02. 03. 04. 05. 06.	INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  2.4 Total interest expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME  4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on (Loss) 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income  4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses  PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 240,875 2,817,455 11,483,771 10,587,447	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493 90,597 857,138 2,899,829 2,255,101	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 -	MAR 202 (KSHS'000 4,724,011 2,106,435 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 3793,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337
02. 03. 04. 05. 06.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total interest income 1.9 Total interest income 1.9 Total interest expense 1.0 Lustomer deposits 1.1 Lustomer deposits 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total interest expenses 1.5 Total interest expenses 1.6 Total interest expenses 1.7 Total interest expenses 1.8 TINTEREST INCOME/(LOSS) 1.7 THER OPERATING INCOME 1.8 Fees and commissions on loans and advances 1.9 Tother operating income (Loss) 1.9 Total origin exchange trading income (Loss) 1.9 Total oncome 1.9 Total oncome 1.9 Total oncome 1.0 Total one interest income 1.0 TOTAL OPERATING INCOME 1.0 THER OPERATING EXPENSES 1.0 Loan loss provisions 1.0 Set and state of the stat	MAR 2021 (KSHS'000)  3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670)	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223	MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 44,452 102,704 193,493 90,597 857,138 2,899,829 2,255,101	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 17,44,90 3,196,389 12,984,641 11,235,121 (3,803,846)	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337 (814,943
01. 02. 03. 04. 05. 06.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total interest income 1.9 Total interest income 1.9 Total interest expense 1.0 Lustomer deposits 1.1 Lustomer deposits 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total interest expense 1.5 Total interest expense 1.6 Total interest expense 1.7 Total interest expense 1.8 TINTEREST INCOME/(LOSS) 1.8 TINTEREST INCOME/(LOSS) 1.9 THER OPERATING INCOME 1.9 Fees and commissions on loans and advances 1.9 Tother operating expense (Loss) 1.0 Total normination one (Loss) 1.0 Total normination one (Loss) 1.0 Total normination one 1.0 Total operating Expenses 1.0 Loan loss provisions 1.0 Set and total non-interest income 1.0 Total operating Expenses 1.0 Loan loss provisions 1.0 Perceiation charge on property and equipment 1.0 Amortisation charges 1.0 Tother operating expenses 1.0 Tother opera	3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085 (626,425) - 1,461,660	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904 7,005,681	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767) - 1,777,456	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 4,466,804 224,940 405,174 854,141 1,1235,121 (3,803,846) 15,743 7,447,018 (74,989)	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 739,386 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337 (814,943
02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and advances 4.3 Foreign exchange trading income (Loss) 4.4 Divided income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses  PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS  Non controlling interest  PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS  Non controlling interest	3,783,199 1,660,880 8,902	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180  15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767)	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274  - 5,928,836  2,130,598 63,999 146,183  2,340,780  3,588,056  341,065 637,453 242,482  - 345,874  1,566,874  5,154,930  704,896 906,549 44,452 102,704 193,493 90,597 857,138  2,899,829 2,255,101 - 2,255,101 (675,272) - 1,579,829	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 4,466,804 224,940 405,174 854,141 1,474,490 3,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018	MAR 202 (KSHS'000 4,724,011 2,106,435 18,153 10,965 6,859,568 2,428,320 157,325 210,935 2,796,584 4,062,984 379,732 739,386 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337 (814,943
01.  02.  03.  04.  05.  06.  07.  08.  09.  10.  11.  12.  13.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income  4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses  PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  Non controlling interest  PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS  Non controlling interest  PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST  OTHER COMPREHENSIVE INCOME  15.1 Gains/(Losses) from translating the financial statements of foreign operations	3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085 (626,425) - 1,461,660  - 1,461,660	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904 7,005,681 - 7,005,681	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767) 1,777,456	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274  - 5,928,836  2,130,598 63,999 146,183  2,340,780  3,588,056  341,065 637,453 242,482  - 345,874  1,566,874  5,154,930  704,896 906,549 44,452 102,704 193,493 90,597 857,138  2,899,829 2,255,101 - 2,255,101 (675,272) - 1,579,829 (18,459) 1,561,370  5,407	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,499 1,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018 (74,989) 7,372,029 194,628	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337 (814,943 1,911,394 (15,660 1,895,734
02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total interest income 1.9 Total interest income 1.9 Total interest expense 1.0 Lustomer deposits 1.1 Lustomer deposits 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total interest expenses 1.5 Total interest expenses 1.6 Total interest expenses 1.7 Total interest expenses 1.8 Total interest expenses 1.8 Total rome (Loss) 1.9 Total oregan exchange trading income (Loss) 1.4 Fees and commissions on loans and advances 1.5 Other fees and commissions 1.6 Total rome (Loss) 1.6 Total non-interest income 1.7 Total operating expenses 1.7 Total operating Expenses 1.8 Total oregan property and equipment 1.8 A Rentals charges 1.9 Depreciation charge on property and equipment 1.8 A Rentals charges 1.9 Depreciation charges 1.9 Total other Operating expenses 1.9 Total other Operating expenses 1.8 Total other Operating Expenses 1.9 Total Operating Expenses 1.9 Total Operating Expenses 1.9 Total Operating Expenses 1.9 Total Operating Expenses 1.9 Tota	3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085 (626,425) - 1,461,660	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904 7,005,681	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767) - 1,777,456	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 11,235,121 11,235,121 11,235,121 7,447,018 (74,989) 7,372,029	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337 (814,943 1,911,394 (15,660 1,895,734
02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total interest expense 1.9 Loans and placements from banking institutions 1.9 Other interest expenses 1.0 Loans and placements from banking institutions 1.1 Total interest expenses 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total interest expenses 1.5 Total interest expenses 1.6 Loan lore from Income 1.7 Fees and commissions on loans and advances 1.8 Fees and commissions on loans and advances 1.9 Other operating income 1.9 Other income 1.0 Other operating income 1.1 Loan loss provisions 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rentals charges 1.5 Depreciation charge on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total other Operating Expenses 1.8 Total other Operating Expenses 1.8 FOOFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS 1.7 CANTON ITEMS 1.7 CONTROL ITEMS 1.7 CONTROL ITEMS 1.7 CONTROL ITEMS 1.8 PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS 1.8 CONTROL ITEMS 1.9 CONTROL ITEMS 1.9 CONTROL ITEMS 1.0 CONTROL ITEMS 1.1 CONTROL ITEMS 1.2 Fair value changes in financial assets at FVOCI 1.5 3 Revaluation surplus on property, plant and equipment 1.5 4.5 Statutory credit reserve	3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085 (626,425) - 1,461,660  - 1,461,660	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904 7,005,681 - 7,005,681	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767) 1,777,456	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274  - 5,928,836  2,130,598 63,999 146,183  2,340,780  3,588,056  341,065 637,453 242,482  - 345,874  1,566,874  5,154,930  704,896 906,549 44,452 102,704 193,493 90,597 857,138  2,899,829 2,255,101 - 2,255,101 (675,272) - 1,579,829 (18,459) 1,561,370  5,407	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,499 1,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018 (74,989) 7,372,029 194,628 (1,097,819)	MAR 202 (KSHS'000 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 829,868 3,029,901 2,726,337 (814,943 1,911,394 (15,660 1,895,734
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13. 14. 15.	INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 2.4 Total interest expenses  PATINTEREST INCOME/(LOSS)  OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses  PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  Non controlling interest  PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS  Non controlling interest  PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST  OTHER COMPREHENSIVE INCOME  15.2 Fair value changes in financial assets at FVOCI 15.3 Revaluation surplus on property, plant and equipment 15.4 Statutory credit reserve 15.5 Income tax relating to components of other comprehensive income	3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085 (626,425) - 1,461,660  1,461,660	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904 7,005,681 - 7,005,681 - 7,005,681	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767) 1,777,456	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274  - 5,928,836  2,130,598 63,999 146,183  2,340,780  3,588,056  341,065 637,453 242,482  - 345,874  1,566,874  5,154,930  704,896 906,549 44,452 102,704 193,493 90,597 857,138  2,899,829 2,255,101 (675,272) - 1,579,829 (18,459) 1,561,370  5,407 (272,419)	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,499 1,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018 (74,989) 7,372,029 194,628 (1,097,819) 194,641 (1	MAR 202: (KSHS'000)  4,724,011 2,106,439 18,153 10,965 6,859,568  2,428,320 157,329 210,935 2,796,584 4,062,984  379,732 739,388 453,131
02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	INTEREST INCOME  11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total interest expense 1.9 Loans and placements from banking institutions 1.9 Other interest expenses 1.0 Loans and placements from banking institutions 1.1 Total interest expenses 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total interest expenses 1.5 Total interest expenses 1.6 Loan lore from Income 1.7 Fees and commissions on loans and advances 1.8 Fees and commissions on loans and advances 1.9 Other operating income 1.9 Other income 1.0 Other operating income 1.1 Loan loss provisions 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rentals charges 1.5 Depreciation charge on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total other Operating Expenses 1.8 Total other Operating Expenses 1.8 FOOFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS 1.7 CANTON ITEMS 1.7 CONTROL ITEMS 1.7 CONTROL ITEMS 1.7 CONTROL ITEMS 1.8 PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS 1.8 CONTROL ITEMS 1.9 CONTROL ITEMS 1.9 CONTROL ITEMS 1.0 CONTROL ITEMS 1.1 CONTROL ITEMS 1.2 Fair value changes in financial assets at FVOCI 1.5 3 Revaluation surplus on property, plant and equipment 1.5 4.5 Statutory credit reserve	3,783,199 1,660,880 8,902 - 5,452,981  1,936,048 59,951 115,760 2,111,759 3,341,222  316,514 535,617 207,208 - 354,299 1,413,638 4,754,860  694,217 792,924 44,353 95,468 165,819 90,597 783,397 2,666,775 2,088,085 (626,425) - 1,461,660  - 1,461,660	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049 10,708 24,614,610  8,144,915 240,673 561,592 8,947,180 15,667,430  1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218  3,098,467 3,829,782 223,816 364,084 747,292 402,875 2,817,455 11,483,771 10,587,447 (3,606,670) 24,904 7,005,681 - 7,005,681	MAR 2022 (KSHS'000)  4,287,900 1,957,147 6,991 10,965 6,263,003  2,174,086 155,777 190,689 2,520,552 3,742,451  356,263 609,769 409,110 133,631 1,508,773 5,251,224  753,527 738,223 45,569 90,501 225,709 120,231 738,241 2,712,001 2,539,223 (761,767) 1,777,456	MAR 2021 (KSHS'000)  4,131,445 1,779,117 18,274  - 5,928,836  2,130,598 63,999 146,183  2,340,780  3,588,056  341,065 637,453 242,482  - 345,874  1,566,874  5,154,930  704,896 906,549 44,452 102,704 193,493 90,597 857,138  2,899,829 2,255,101 - 2,255,101 (675,272) - 1,579,829 (18,459) 1,561,370  5,407	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691  9,007,399 254,876 664,164 9,926,439 17,194,252 1,544,119 2,576,344 1,162,898 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 854,141 474,499 1,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018 (74,989) 7,372,029 194,628 (1,097,819)	UNAUDITEI MAR 2022 (KSHS'000) 4,724,011 2,106,439 18,153 10,965 6,859,568 2,428,320 157,329 210,935 2,796,584 4,062,984 379,732 739,388 453,131 121,003 1,693,254 5,756,238 765,515 891,701 46,693 102,661 254,703 138,760 2726,337 (814,943 1,1911,394 (15,660 1,895,734

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TOTAL DUTK EITHE	d   Website: www.imbank	group.com	Emai	t. IIIvest@ii	IIDalik.CO.k	
				BANK		
OTHER DISCLOSURES		UNAUD		AUDITED	UNAUDITE	
			2021	DEC 2021	MAR 202	
		(KSHS	(000)	(KSHS'000)	(KSHS'000)	
01. NON - PERFORMING	LOANS AND ADVANCES					
	ing Loans and advances	21,12	1,692	18,563,142	19,341,64	
Less						
	b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less d) Loan loss provisions		9,003	2,750,003 15,813,139	2,993,57	
			18,092,689		16,348,07 11,950,78	
·		8,040		11,008,510 4,804,629	4,397,28	
e) Net Non-Performing Loans (c-d)		-	<u> </u>			
f) Discounted value of		8,040	•	4,804,629	4,397,28	
g) Net NPLs exposure	• •			-		
D2. INSIDER LOANS AND		4.024	- 424	2 000 772	2 770 2	
a) Directors, sharehol	ders and associates	4,036		3,908,773	3,770,2	
b) Employees			9,481	1,870,288	1,898,0	
c) Total Insider Loans		5,595	5,905	5,779,061	5,668,3	
3. OFF- BALANCE SHEE		F2 20	1 200	E4044060	60 20 4 5	
b) Forwards, swaps ar	uarantees, Acceptances	53,30° 16,008		54,844,968 21,704,283	60,304,5 24,878,4	
c) Other contingent l	•		7,025	2,394,129	2,956,3	
		71,076				
d) Total Contingent li	adilities	71,076	0,845	78,943,380	88,139,3	
04. CAPITAL STRENGTH				38,324,967		
<ul> <li>a) Core capital</li> <li>b) Minimum statutor</li> </ul>	, capital		42,087,566 1,000,000		38,769,89 1,000,00	
c) Excess/ (deficiency		41,08		1,000,000 37,324,967	37,769,8	
d) Supplementary cap			3,118	14,525,505	14,493,2	
e) Total capital (a+d)		49,880		52,850,472	53,263,1	
f) Total risk weighted	accate	230,579		247,141,784	256,114,5	
g) Core capital/Total			.56%	16.51%	16.17	
h) Minimum statutor	•		8.00%		8.00	
i) Excess /(Deficiency		11	11.56%		8.17	
j) Core capital/Total r			18.25%		15.14	
k)Minimum statutory	9		.50%	15.51% 10.50%	10.50	
l) Excess /(Deficiency		7	7.75%	5.01%	4.64	
m)Total capital/Total		21	21.63%		20.80	
n) Minimum statutor	-		14.50%		14.50	
(o) Excess /(Deficience		-	7.13%	6.88%	6.30	
	ital/Total Deposit Liabilities*		.61%	16.57%	16.22	
	nital/Total Risk Weighted Assets*		18.30%		15.19	
	ital/Total Risk Weighted Assets*		.68%	15.56% 21.44%	20.85	
5. LIQUIDITY	road mak reighted radets	21	.0070	217470	20.03	
a) Liquidity ratio		48	.25%	47.50%	47.09	
b) Minimum statutor	y ratio		.00%	20.00%	20.00	

\* 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 IFRS 9

## MESSAGE FROM THE DIRECTOR

The above are extracts from the Bank's financial statements. The Group's financial statements as at 31 March 2022 includes I&M Bank (T) Limited, I&M Bancassurance intermediary Limited and Youjays Insurance Brokers Limited.

 $These statements can be accessed on the institution's website www.imbankgroup.com \ as well \ as \ at the registered of fice \ at \ 1 \ Park \ Avenue, First \ Parklands \ Avenue, \ Nairobi.$ 

The financial statements were approved by the Board of Directors on 11 May 2022 and signed on its behalf by:

Nikhil Hira Director Kihara Maina Chief Executive Officer

We Are On Your Side



## njoy:

- Real-time deposits to I&M Bank accounts in the 3 countries.
- Instant funds transfers to/from I&M Bank accounts in the 3 countries.
   Transactions in the 3 countries' local currencies or in GBP, USD or EUR.
- Transactions in the 3 countries local currencies or in GBI
   Competitive forex rates for cross-currency transactions.

