



STATEMENT OF FINANCIAL POSITION	BANK				GROUP			
	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)
A ASSETS								
01. Cash (both local and foreign)	2,315,451	2,780,607	2,862,025	2,224,594	3,531,233	4,139,109	3,767,529	3,389,587
02. Balances due from central banks	7,252,236	11,150,689	8,672,137	9,854,984	8,629,992	13,400,138	10,395,574	11,028,519
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss (FVTPL)	12,758,368	15,932,960	15,161,009	14,768,708	12,758,368	15,932,960	15,167,619	14,771,915
05. Investment Securities:	-	-	-	-	-	-	-	-
a) Held at amortised cost/ Held to Maturity	-	-	-	-	-	-	-	-
a. Kenya Government securities	26,684,665	30,605,205	30,876,479	34,819,286	26,684,665	30,605,205	30,876,479	34,819,286
b. Other securities	-	-	-	-	5,383,386	5,572,675	5,708,000	5,665,523
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-
a. Kenya Government securities	42,954,244	56,871,215	52,713,829	46,070,457	43,108,404	57,074,203	52,997,096	46,346,786
b. Other securities	5,804,496	5,967,740	5,993,554	5,935,700	5,389,594	5,464,221	5,490,391	5,433,691
06. Deposits and balances due from local banking Institutions	1,840,498	62,774	2,077,259	1,399,968	1,840,498	62,774	2,077,259	1,399,968
07. Deposits and balances due from banking Institutions abroad	6,959,882	4,928,025	8,136,823	9,864,473	7,269,382	5,942,280	9,382,638	11,885,511
08. Tax recoverable	529,407	125,958	-	437,618	455,518	126,054	96	437,719
09. Loans and advances to customers (net)	157,299,404	162,145,643	166,147,888	176,093,983	173,967,282	179,559,148	184,045,528	195,676,197
10. Balances due from banking institutions in the group	177,244	37,475	504,270	272,843	2,707	6,917	6,763	7,227
11. Investment in associates	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	3,057,685	3,057,685	3,057,685	3,057,685	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-
15. Property and equipment	3,496,818	3,492,610	3,419,883	3,219,546	3,871,090	3,853,538	3,758,845	3,559,984
16. Prepaid lease rentals	-	-	-	-	-	-	-	-
17. Intangible assets	1,805,957	1,916,636	1,888,214	2,129,950	2,783,205	2,903,085	2,862,744	3,100,436
18. Deferred tax asset	4,113,029	4,408,125	4,460,957	4,460,957	4,513,562	4,876,653	4,931,915	4,939,762
19. Retirement benefit asset	-	-	-	-	-	-	-	-
20. Other assets	5,127,006	4,318,918	4,816,274	4,838,561	5,345,599	4,456,937	4,985,277	5,145,947
21. TOTAL ASSETS	282,176,390	307,802,265	310,788,286	319,449,313	305,534,485	333,975,897	336,453,753	347,608,058
B LIABILITIES								
22. Balances due to central banks	-	4,046,228	-	7,195,001	-	4,046,228	-	7,195,001
23. Customer deposits	212,553,619	228,030,619	235,473,705	234,348,072	231,242,300	249,434,667	256,383,554	257,691,738
24. Deposits and balances due to local banking institutions	2,342,142	2,854,277	4,783,087	10,095,327	2,342,142	2,854,277	4,783,087	10,095,327
25. Deposits and balances due to foreign banking institutions	426,131	4,671,971	4,716,693	4,607,347	995,222	5,090,123	5,150,186	4,940,160
26. Other money market deposits	-	-	-	-	-	-	-	-
27. Borrowed funds	11,500,072	11,356,441	11,431,285	11,009,117	13,383,126	12,888,866	12,873,378	12,370,473
28. Balances due to banking institutions in the group	83,659	70,696	55,155	67,552	284,084	452,635	561,112	678,363
29. Tax payable	-	-	635,726	-	-	29,310	705,716	60,839
30. Dividends payable	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-
33. Other liabilities	6,681,412	4,851,606	5,813,599	5,827,743	6,798,948	4,980,260	5,659,014	5,720,722
34. TOTAL LIABILITIES	233,587,035	255,881,838	262,909,250	273,150,159	255,045,822	279,776,366	286,116,047	298,752,623
C SHAREHOLDERS' EQUITY								
35. Paid up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000
36. Share premium/ (discount)	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
37. Revaluation reserves - (Building)	-	-	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	33,721,749	32,937,303	34,594,152	35,837,572	34,274,757	33,975,789	35,755,349	37,044,906
39. Statutory loan loss reserves	6,044,048	6,747,297	6,874,704	7,721,463	6,863,094	7,281,534	7,408,941	8,255,700
40. Other Reserves - (AFS Portfolio)	312,291	(275,440)	(2,101,087)	(5,771,148)	186,272	(536,377)	(2,362,025)	(6,039,311)
41. Proposed dividends	-	4,000,000	-	-	-	4,000,000	-	-
42. Translation reserve	-	-	-	-	(312,346)	(100,160)	(68,404)	(43,619)
43. TOTAL SHAREHOLDERS' EQUITY	48,589,355	51,920,427	47,879,036	46,299,154	49,523,044	53,132,053	49,245,108	47,728,943
44. Non controlling interest	-	-	-	-	965,619	1,067,478	1,092,578	1,126,492
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	282,176,390	307,802,265	310,788,286	319,449,313	305,534,485	333,975,897	336,453,753	347,608,058

STATEMENT OF COMPREHENSIVE INCOME	BANK				GROUP			
	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)
01. INTEREST INCOME								
1.1 Loans and advances	7,742,797	17,637,510	4,287,900	8,598,863	8,489,650	19,562,841	4,724,011	9,499,162
1.2 Government securities	3,240,588	6,927,343	1,957,147	3,934,573	3,485,054	7,467,778	2,106,439	4,235,971
1.3 Deposits and placements with banking institutions	13,649	39,049	6,991	23,850	31,851	79,364	18,153	56,544
1.4 Other interest income	-	10,708	10,965	22,159	-	10,708	10,965	22,159
1.5 Total interest income	10,997,034	24,614,610	6,263,003	12,579,445	12,006,555	27,120,691	6,859,568	13,813,836
02. INTEREST EXPENSE								
2.1 Customer deposits	3,876,120	8,144,915	2,174,086	4,350,035	4,272,404	9,007,399	2,428,320	4,872,611
2.2 Deposits and placements from banking institutions	156,977	240,673	155,777	387,361	164,208	254,876	173,329	392,382
2.3 Other interest expenses	234,966	561,592	190,689	396,889	295,565	664,164	210,935	439,292
2.4 Total interest expense	4,268,063	8,947,180	2,520,552	5,134,285	4,732,177	9,926,439	2,796,584	5,704,285
03. NET INTEREST INCOME/ (LOSS)	6,728,971	15,667,430	3,742,451	7,445,160	7,274,378	17,194,252	4,062,984	8,109,551
04. OTHER OPERATING INCOME								
4.1 Fees and commissions on loans and advances	704,087	1,445,654	356,263	790,681	755,206	1,544,119	379,732	840,374
4.2 Other fees and commissions	1,049,266	2,152,414	609,769	1,254,624	1,221,063	2,576,344	739,388	1,502,136
4.3 Foreign exchange trading income (Loss)	439,770	1,010,293	409,110	1,466,607	511,961	1,162,898	453,131	1,565,264
4.4 Dividend income	-	27,500	-	17,500	-	-	-	-
4.5 Other income	798,837	1,767,927	133,631	70,792	794,055	1,742,149	121,003	55,893
4.6 Total non-interest income	2,991,960	6,403,788	1,508,773	3,600,204	3,282,285	7,025,510	1,693,254	3,963,667
05. TOTAL OPERATING INCOME	9,720,931	22,071,218	5,251,224	11,045,364	10,556,663	24,219,762	5,756,238	12,073,218
06. OTHER OPERATING EXPENSES								
6.1 Loan loss provisions	1,273,294	3,098,467	753,527	1,250,031	1,285,236	3,362,703	765,515	1,321,369
6.2 Staff costs	1,842,032	3,829,782	738,223	1,755,086	2,115,739	4,466,804	891,701	2,105,209
6.3 Directors' emoluments	118,930	223,816	45,569	127,466	119,028	224,940	46,693	134,054
6.4 Rentals charges	190,723	364,084	90,501	185,954	209,967	405,174	102,661	214,871
6.5 Depreciation charge on property and equipment	329,240	747,292	225,709	450,616	383,967	854,141	254,703	509,359
6.6 Amortisation charges	185,985	402,875	120,231	242,892	208,819	474,490	138,760	282,859
6.7 Other operating expenses	1,440,802	2,817,455	738,241	1,508,126	1,619,722	3,196,389	829,868	1,700,782
6.8 Total other Operating Expenses	5,381,006	11,483,771	2,712,001	5,520,171	5,942,278	12,984,641	3,029,901	6,268,503
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	4,339,925	10,587,447	2,539,223	5,525,193	4,614,385	11,235,121	2,726,337	5,804,715
08. EXCEPTIONAL ITEMS	-	-	-	-	-	-	-	-
09. PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	4,339,925	10,587,447	2,539,223	5,525,193	4,614,385	11,235,121	2,726,337	5,804,715
10. Current tax	(1,301,977)	(3,606,670)	(761,767)	(1,657,558)	(1,384,065)	(3,803,846)	(814,943)	(1,746,625)
11. Deferred tax	-	24,904	-	-	-	15,743	-	-
12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	3,037,948	7,005,681	1,777,456	3,867,635	3,230,320	7,447,018	1,911,394	4,058,090
13. Non controlling interest	-	-	-	-	(25,956)	(74,989)	(15,660)	(26,040)
14. PROFIT/ (LOSS) AFTER TAX , EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	3,037,948	7,005,681	1,777,456	3,867,635	3,204,364	7,372,029	1,895,734	4,032,050
15. OTHER COMPREHENSIVE INCOME								
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	(52,184)	194,628	45,629	93,948
15.2 Fair value changes in financial assets at FVOCI	6,215	(900,638)	(1,825,648)	(5,495,709)	3,054	(1,097,819)	(1,825,648)	(5,502,934)
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	-	270,191	-	-	-	329,347	-	-
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	6,215	(630,447)	(1,825,648)	(5,495,709)	(49,130)	(573,844)	(1,780,019)	(5,408,986)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	3,044,163	6,375,234	(48,192)	(1,628,074)	3,181,190	6,873,174	131,375	(1,350,896)

OTHER DISCLOSURES	BANK			
	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)
01. NON - PERFORMING LOANS AND ADVANCES				
a) Gross Non- performing Loans and advances	21,003,571	18,563,142	19,341,645	19,446,963
Less				
b) Interest in suspense	3,472,561	2,750,003	2,993,570	3,291,121
c) Total Non-performing loans and advances (a-b)	17,531,010	15,813,139	16,348,075	16,155,842
Less				
d) Loan loss provisions	10,203,788	11,008,510	11,950,789	12,358,408
e) Net Non Performing Loans(c-d)	7,327,222	4,804,629	4,397,286	3,797,434</