



STATEMENT OF FINANCIAL POSITION	BANK					GROUP				
	UNAUDITED SEP 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED SEP 2022 (KSHS'000)	UNAUDITED SEP 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED SEP 2022 (KSHS'000)
A ASSETS										
01. Cash (both local and foreign)	1,966,570	2,780,607	2,862,025	2,224,594	2,597,772	2,812,183	4,139,109	3,767,529	3,389,587	3,638,377
02. Balances due from central banks	9,940,274	11,150,689	8,672,137	9,854,984	10,039,574	11,354,675	13,400,138	10,395,574	11,028,519	12,273,983
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss (FVTPL)	14,382,214	15,932,960	15,161,009	14,768,708	14,266,154	14,382,214	15,932,960	15,167,619	14,771,915	14,266,154
05. Investment Securities:	-	-	-	-	-	-	-	-	-	-
a) Held at amortised cost/ Held to Maturity	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	30,353,304	30,605,205	30,876,479	34,819,286	30,090,151	30,353,304	30,605,205	30,876,479	34,819,286	30,090,151
b. Other securities	-	-	-	-	-	5,415,467	5,572,675	5,708,000	5,665,523	6,280,900
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	51,036,933	56,871,215	52,713,829	46,070,457	42,588,504	51,185,781	57,074,203	52,997,096	46,346,786	42,862,600
b. Other securities	5,727,443	5,967,740	5,993,554	5,935,700	5,970,238	5,313,972	5,464,221	5,490,391	5,433,691	5,544,468
06. Deposits and balances due from local banking Institutions	6,164	62,774	2,077,259	1,399,968	1,099,807	6,164	62,774	2,077,259	1,399,968	1,099,807
07. Deposits and balances due from banking Institutions abroad	2,771,937	4,928,025	8,136,823	9,864,473	5,539,450	3,634,896	5,942,280	9,382,638	11,885,511	6,636,530
08. Tax recoverable	882,850	125,958	-	437,618	648,551	787,492	126,054	96	437,719	648,621
09. Loans and advances to customers (net)	160,535,681	162,145,643	166,147,888	176,093,983	176,523,696	177,727,260	179,559,148	184,045,528	195,676,197	195,743,288
10. Balances due from banking institutions in the group	40,585	37,475	504,270	272,843	168,350	2,509	6,917	6,763	7,227	110,161
11. Investment in associates	-	-	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	3,057,685	3,057,685	3,057,685	3,057,685	3,057,685	-	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-
15. Property and equipment	3,566,064	3,492,610	3,419,883	3,219,546	3,087,179	3,940,581	3,853,538	3,758,845	3,559,984	3,424,835
16. Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17. Intangible assets	1,860,755	1,916,636	1,888,214	2,129,950	2,192,618	2,834,450	2,903,085	2,862,744	3,100,436	3,158,880
18. Deferred tax asset	4,113,029	4,408,125	4,460,957	4,460,957	4,460,957	4,523,734	4,876,653	4,931,915	4,939,762	4,948,193
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20. Other assets	4,674,067	4,318,918	4,816,274	4,838,561	5,431,161	4,884,163	4,456,937	4,985,277	5,145,947	5,636,599
21. TOTAL ASSETS	294,915,555	307,802,265	310,788,286	319,449,313	307,761,847	319,158,845	333,975,897	336,453,753	347,608,058	336,363,547
B LIABILITIES										
22. Balances due to central banks	-	4,046,228	-	7,195,001	3,588,274	-	4,046,228	-	7,195,001	3,588,274
23. Customer deposits	221,635,358	228,030,619	235,473,705	234,348,072	228,746,723	241,058,982	249,434,667	256,383,554	257,691,738	252,904,509
24. Deposits and balances due to local banking institutions	2,728,462	2,854,277	4,783,087	10,095,327	4,217,297	2,728,462	2,854,277	4,783,087	10,095,327	4,217,297
25. Deposits and balances due to foreign banking institutions	1,945,561	4,671,971	4,716,693	4,607,347	4,322,183	2,402,920	5,090,123	5,150,186	4,940,160	5,598,980
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	11,775,267	11,356,441	11,431,285	11,009,117	11,151,271	13,527,925	12,888,866	12,873,378	12,370,473	11,935,834
28. Balances due to banking institutions in the group	86,358	70,696	55,155	67,552	998,426	698,955	452,635	561,112	678,363	787,359
29. Tax payable	-	-	635,726	-	-	-	29,310	705,716	60,839	84,048
30. Dividends payable	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33. Other liabilities	7,187,476	4,851,606	5,813,599	5,827,743	6,966,199	7,206,028	4,980,260	5,659,014	5,720,722	6,738,259
34. TOTAL LIABILITIES	245,358,482	255,881,838	262,909,250	273,150,159	259,990,373	267,623,272	279,776,366	286,116,047	298,752,623	285,854,560
C SHAREHOLDERS' EQUITY										
35. Paid up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980,000	3,000,000	2,980,000	2,980,000	2,980,000	2,980,000	3,000,000
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	5,531,267	5,531,267
37. Revaluation reserves - (Building)	-	-	-	-	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	35,008,908	32,937,303	34,594,152	35,837,572	37,757,659	35,869,962	33,975,789	35,755,349	37,044,906	38,828,597
39. Statutory loan loss reserves	6,097,427	6,747,297	6,874,704	7,721,463	7,606,728	6,633,320	7,281,534	7,408,941	8,255,700	8,289,427
40. Other Reserves - (AFS Portfolio)	(60,529)	(275,440)	(2,101,087)	(5,771,148)	(6,124,180)	(187,417)	(536,377)	(2,362,025)	(6,039,311)	(6,393,256)
41. Proposed dividends	-	4,000,000	-	-	-	-	4,000,000	-	-	-
42. Translation reserve	-	-	-	-	-	(296,093)	(100,160)	(68,404)	(43,619)	110,142
43. TOTAL SHAREHOLDERS' EQUITY	49,557,073	51,920,427	47,879,036	46,299,154	47,771,474	50,531,039	53,132,053	49,245,128	47,728,943	49,366,177
44. Non controlling interest	-	-	-	-	-	1,004,534	1,067,478	1,092,578	1,126,492	1,142,810
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	294,915,555	307,802,265	310,788,286	319,449,313	307,761,847	319,158,845	333,975,897	336,453,753	347,608,058	336,363,547

	BANK					GROUP				
STATEMENT OF COMPREHENSIVE INCOME	UNAUDITED SEP 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED SEP 2022 (KSHS'000)	UNAUDITED SEP 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED SEP 2022 (KSHS'000)
01. INTEREST INCOME										
1.1 Loans and advances	12,033,911	17,637,510	4,287,900	8,598,863	13,279,410	13,203,166	19,562,841	4,724,011	9,499,162	14,682,944
1.2 Government securities	4,986,692	6,927,343	1,957,147	3,934,573	5,902,408	5,375,761	7,467,778	2,106,439	4,235,971	6,363,330
1.3 Deposits and placements with banking institutions	33,065	39,049	6,991	23,850	83,059	61,211	79,364	18,153	56,544	137,353
1.4 Other interest income	-	10,708	10,965	22,159	33,495	-	10,708	10,965	22,159	33,495
1.5 Total interest income	17,053,668	24,614,610	6,263,003	12,579,445	19,298,372	18,640,138	27,120,691	6,859,568	13,813,836	21,217,122
02. INTEREST EXPENSE										
2.1 Customer deposits	5,930,296	8,144,915	2,174,086	4,350,035	6,590,457	6,549,927	9,007,399	2,428,320	4,872,611	7,384,778
2.2 Deposits and placements from banking institutions	188,164	240,673	155,777	387,361	630,780	197,718	254,876	157,329	392,382	647,342
2.3 Other interest expenses	367,083	561,592	190,689	396,889	618,590	455,107	664,164	210,935	439,292	678,679
2.4 Total interest expense	6,485,543	8,947,180	2,520,552	5,134,285	7,839,827	7,202,752	9,926,439	2,796,584	5,704,285	8,710,799
03. NET INTEREST INCOME/(LOSS)	10,568,125	15,667,430	3,742,451	7,445,160	11,458,545	11,437,386	17,194,252	4,062,984	8,109,551	12,506,323
04. OTHER OPERATING INCOME										
4.1 Fees and commissions on loans and advances	1,029,310	1,445,654	356,263	790,681	1,208,597	1,100,008	1,544,119	379,732	840,374	1,258,290
4.2 Other fees and commissions	1,589,396	2,152,414	609,769	1,254,624	1,837,412	1,846,228	2,576,344	739,388	1,502,136	2,230,851
4.3 Foreign exchange trading income (Loss)	664,085	1,010,293	409,110	1,466,607	3,049,726	775,713	1,162,898	453,131	1,565,264	3,222,035
4.4 Dividend income	27,500	27,500	-	17,500	73,887	-	-	-	-	-
4.5 Other income	1,327,804	1,767,927	133,631	70,792	411,899	1,319,561	1,742,149	121,003	55,893	387,613
4.6 Total non-interest income	4,638,095	6,403,788	1,508,773	3,600,204	6,581,521	5,041,510	7,025,510	1,693,254	3,963,667	7,098,789
05. TOTAL OPERATING INCOME	15,206,220	22,071,218	5,251,224	11,045,364	18,040,066	16,478,896	24,219,762	5,756,238	12,073,218	19,605,112
06. OTHER OPERATING EXPENSES										
6.1 Loan loss provisions	2,636,261	3,098,467	753,527	1,250,031	3,260,792	2,673,149	3,362,703	765,515	1,321,369	3,387,434
6.2 Staff costs	2,859,459	3,829,782	738,223	1,755,086	2,815,316	3,310,948	4,466,804	891,701	2,105,209	3,367,838
6.3 Directors' emoluments	171,216	223,816	45,569	127,466	172,913	171,316	224,940	46,693	134,054	182,268
6.4 Rentals charges	279,007	364,084	90,501	185,954	278,363	310,496	405,174	102,661	214,871	323,650
6.5 Depreciation charge on property and equipment	557,649	747,292	225,709	450,616	650,917	640,534	854,141	254,703	509,359	741,197
6.6 Amortisation charges	283,767	402,875	120,231	242,892	393,731	332,852	474,490	138,760	282,859	455,679
6.7 Other operating expenses	2,163,883	2,817,455	738,241	1,508,126	2,363,767	2,447,168	3,196,389	829,868	1,700,782	2,702,577
6.8 Total other Operating Expenses	8,951,242	11,483,771	2,712,001	5,520,171	9,935,799	9,886,463	12,984,641	3,029,901	6,268,503	11,160,643
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	6,254,978	10,587,447	2,539,223	5,525,193	8,104,267	6,592,433	11,235,121	2,726,337	5,804,715	8,444,469
08. EXCEPTIONAL ITEMS	-	-	-	-	-	-	-	-	-	-
09. PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	6,254,978	10,587,447	2,539,223	5,525,193	8,104,267	6,592,433	11,235,121	2,726,337	5,804,715	8,444,469
10. Current tax	(1,876,493)	(3,606,670)	(761,767)	(1,657,558)	(2,431,280)	(1,986,620)	(3,803,846)	(814,943)	(1,746,625)	(2,555,634)
11. Deferred tax	-	24,904	-	-	-	-	15,743	-	-	-
12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	4,378,485	7,005,681	1,777,456	3,867,635	5,672,987	4,605,813	7,447,018	1,911,394	4,058,090	5,888,835
13. Non controlling interest	-	-	-	-	-	(36,018)	(74,989)	(15,660)	(26,040)	(39,308)
14. PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	4,378,485	7,005,681	1,777,456	3,867,635	5,672,987	4,569,795	7,372,029	1,895,734	4,032,050	5,849,527
15. OTHER COMPREHENSIVE INCOME										
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	(7,078)	194,628	45,629	93,948	273,886
15.2 Fair value changes in financial assets at FVOCI	(366,605)	(900,638)	(1,825,648)	(5,495,709)	(5,848,741)	(370,635)	(1,097,819)	(1,825,648)	(5,502,934)	(5,856,471)
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	(366,605)	(630,447)	(1,825,648)	(5,495,709)	(5,848,741)	(377,713)	(573,844)	(1,780,019)	(5,408,986)	(5,582,585)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	4,011,880	6,375,234	(48,192)	(1,628,074)	(175,754)	4,228,100	6,873,174	131,375	(1,350,896)	306,250