

A ASSETS
O1. Cash (both local and foreign)

STATEMENT OF FINANCIAL POSITION

OTHER COMPREHENSIVE INCOME

17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR

15.1 Gains/(Losses) from translating the financial statements of foreign operations 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

OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX

## I&M Bank Limited | Website: www.imbankgroup.com | Email: investor-relations@imgroup-plc.com

01.	Cash (both local and foreign)	2,780,607	2,383,260		3,252,284
02. 03.	Balances due from central banks Kenya Government and other securities held for dealing purposes	11,150,689	10,595,310	13,400,138	12,714,020
04.	Financial Assets at fair value through profit and loss (FVTPL)	15,932,960	15,080,925	15,932,960	15,080,925
05.	Investment Securities:	-	-	-	-
	a) Held at amortised cost/ Held to Maturity a. Kenya Government securities	30,605,205	22,655,837	30,605,205	- 22,655,837
	b. Other securities	30,003,203	22,055,857	5,572,675	6,460,043
	b) Fair value through other comprehensive income (FVOCI):	-	-	-	-
	a. Kenya Government securities	56,871,215	44,181,604		44,540,028
	b. Other securities	5,967,740	5,440,696		5,494,272
06. 07.	Deposits and Balances due from local banking institutions	62,774 4,928,025	3,211,983 6,773,280	62,774 5,942,280	3,211,983 7,769,695
08.	Deposits and Balances due from banking institutions abroad Tax recoverable	125,958	278,849	126,054	353,305
09.	Loans and advances to customers (net)	162,145,643	184,013,890	179,559,148	203,355,150
10.	Balances due from banking institutions in the group	37,475	192,819	6,917	139,861
11. 12.	Investment in associates Investment in subsidiary companies	3,057,685	3,057,685	]	
13.	Investment in joint ventures	- 3,031,003	-	_	_
14.	Investment properties	-	-	-	-
15.	Property and equipment	3,492,610	2,943,953	3,853,538	3,276,378
16. 17.	Prepaid lease rentals Intangible assets	1,916,636	2,272,416	2,903,085	3,236,228
18.	Deferred tax asset	4,408,125	7,089,531	4,876,653	7,708,969
19.	Retirement benefit asset	·			
20.	Other assets	4,318,918	5,338,321	4,456,937	5,425,053
21.	TOTAL ASSETS	307,802,265	315,510,359	333,975,897	344,674,031
		031,000,000	310,310,330	000,010,001	
B 22.	LIABILITIES  Palances due to control banks	4 046 220		4.046.330	
23.	Balances due to central banks Customer deposits	4,046,228 228,030,619	233,806,796	4,046,228 249,434,667	257,841,512
24.	Deposits and balances due to local banking institutions	2,854,277	6,803,763	2,854,277	6,803,763
25.	Deposits and balances due to foreign banking institutions	4,671,971	2,911,728	5,090,123	4,378,951
26.	Other money market deposits	-	-		-
27. 28.	Borrowed funds Balances due to banking institutions in the group	11,356,441 70,696	10,684,513 138,131	12,888,866 452,635	11,364,012 589,066
29.	Tax payable	70,030	- 150,151	29,310	5,727
30.	Dividends Payable	-	_		-,
31.	Deferred tax liability	-	-	-	-
32.	Retirement benefit liability	1051 50	C F04 CF	4000 000	C F07000
33.	Other Liabilities	4,851,606	6,531,670	4,980,260	6,587,831
34.	TOTAL LIABILITIES	255,881,838	260,876,601	279,776,366	287,570,862
		235,501,030	200,0,0,001	2/5///0/555	20/0/0/002
С	SHAREHOLDERS' EQUITY				
35.	Paid up/ Assigned share capital	2,980,000	3,000,000	2,980,000	3,000,000
36.	Share premium/ (discount)	5,531,267	5,531,267	5,531,267	5,531,267
37. 38.	Revaluation reserves - (Building)				-
39.	Retained earnings/(Accumulated losses) Statutory loan loss reserves	32,937,303 6,747,297	37,144,898 6,008,653	33,975,789 7,281,534	38,324,663 6,109,112
40.	Other Reserves - (AFS portfolio)	(275,440)	(3,351,060)	(536,377)	(3,356,167)
41.	Proposed dividends	4,000,000			6,300,000
42.	Translation reserve	-	-	(100,160)	185,377
43.	TOTAL SHAREHOLDERS' EQUITY	51,920,427	F4 633 7F0	53,132,053	56,094,252
44.	Non controlling interest	31,320,421	54,633,758		
77.	Two trottoung merest	-	-	1,067,478	1,008,917
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	307,802,265	315,510,359	333,975,897	344,674,031
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY				
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	BA	NK	GRO	DUP
		BA AUDITED	NK AUDITED	GRC AUDITED	DUP AUDITED
	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF COMPREHENSIVE INCOME	BA	NK	GRO	DUP
STA	TEMENT OF COMPREHENSIVE INCOME	BA AUDITED DEC 2021	NK AUDITED DEC 2022	GRO AUDITED DEC 2021	AUDITED DEC 2022
	TEMENT OF COMPREHENSIVE INCOME	BA AUDITED DEC 2021 (KSHS'000)	NK AUDITED DEC 2022 (KSHS'000)	GRC AUDITED DEC 2021 (KSHS'000)	AUDITED DEC 2022 (KSHS'000)
STA	TEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances	BA AUDITED DEC 2021 (KSHS'000)	NK AUDITED DEC 2022 (KSHS'000)	GRC AUDITED DEC 2021 (KSHS'000)	AUDITED DEC 2022 (KSHS'000)
STA	TEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	BA AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343	NK AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310	GRC AUDITED DEC 2021 (KSHS'000) 19,562,841 7,467,778	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188
STA	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049	NK AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015
STA	TEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	BA AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343	NK AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304	AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188
STA	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	AUDITED DEC 2021 (KSHS'000)  17,637,510 6,927,343 39,049	AUDITED DEC 2022 (KSHS'000) 18,929,697 7,701,310 171,304 44,875	GRC AUDITED DEC 72021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015 44,875
STA 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  1.5 Total interest income	AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708	NK AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304	GRC AUDITED DEC 72021 (KSHS'000) 19,562,841 7,467,778 79,364 10,708	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015
STA	INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  I.5 Total interest income  INTEREST EXPENSE	8A AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	NK AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186	19,562,841 7,467,778 79,364 10,708	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015 44,875 29,656,323
STA 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	8A AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892	GRC AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015 44,875 29,656,323
STA 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	8A AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	NK AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186	GRC AUDITED DEC 2021 (KSHS'000)  19,562,841 7,467,778 79,364 10,708 27,120,691	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015 44,875 29,656,323
STA 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	8A AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892	19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876	AUDITED DEC 2022 (KSHS'000) 21,032,245 8,337,188 242,015 44,875 29,656,323
STA 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  1.5 Total interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	8A AUDITED DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755	19,562,841 7,467,778 79,364 10,708 27,120,691 9,007,399 254,876	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875 29,656,323  9,955,788 863,925
STA 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 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 expense	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939	GRC 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	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896
STA 01. 02. 03.	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	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183
STA 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 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 expense	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939	GRC 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	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896
STA 01. 02. 03.	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)	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247	GRC 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	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896
STA 01. 02. 03.	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 expense  NET INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427
STA 01. 02. 03.	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)	8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,1010,293	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427
STA 01. 02. 03.	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	8A 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 1445,654 2,152,414 1,1010,293 27,500	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,932 4,021,933 87,387	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427  1,797,637 2,932,452 4,241,395
STA 01. 02. 03.	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)	8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,1010,293	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427
STA 01. 02. 03.	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	8A 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 1445,654 2,152,414 1,1010,293 27,500	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,932 4,021,933 87,387	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427  1,797,637 2,932,452 4,241,395
01. 02. 03.	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 4.5 Other income	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427  1,797,637 2,932,452 4,241,395 1,128,873 10,100,357
01. 02. 03. 04. 05.	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 expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense 1.5 Total interest expense 1.6 Total interest expenses 1.7 Total interest expenses 1.8 Total interest expense 1.9 Total interest expense 1.1 Total interest expense 1.2 Total interest expense 1.3 Total interest expense 1.4 Total interest expense 1.5 Total interest expense 1.6 Total interest expense 1.7 Total interest expense 1.8 Total interest expense 1.9 Total interest expense 1.9 Total interest expense 1.0 Total interest expense 1.1 Total interest expense 1.1 Total interest expense 1.2 Total interest expense 1.3 Total interest expense 1.4 Total interest expense 1.5 Total inter	8A 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 1445,654 2,152,414 1,010,293 27,500 1,767,927	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427  1,797,637 2,932,452 4,241,395 1,128,873
01. 02. 03.	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 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	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427  1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784
01. 02. 03. 04. 05.	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) 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME	8,44,915 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,767,927 6,403,788 22,071,218 3,098,467	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276	GRC 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	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784
01. 02. 03. 04. 05.	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 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	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183 11,774,896 17,881,427  1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784
01. 02. 03. 04. 05.	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  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	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276 4,060,796 3,906,936 230,164	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120
01. 02. 03. 04. 05.	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  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  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 Sentals charges	8,44,915 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,769,27 6,403,788 22,071,218 3,098,467 3,829,782 223,816 364,084	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564	GRC 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	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 11,128,873 10,100,357 27,981,784
01. 02. 03. 04. 05.	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  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	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276 4,060,796 3,906,936 230,164	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120
01. 02. 03. 04. 05.	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 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 EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depredation charge on property and equipment	8A 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 1,1010,293 27,500 1,767,927 6,403,788 22,071,218 3,098,467 3,829,782 223,816 364,084 747,292	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799	GRC 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	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495
01. 02. 03. 04. 05.	INTEREST INCOME  11 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  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 INCOME  6.7 Other operating expenses 6.8 Loan loss provisions 6.9 Staff costs 6.1 Cost of co	8A 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 2,7500 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592	GRC 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 4,466,804 405,174 854,141 474,490 3,196,389	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784 5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590
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  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  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 charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total other Operating expenses	8AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193	GRC 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 4,466,804 405,174 854,141 474,490 3,196,389 12,984,641	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784 5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570
01. 02. 03. 04. 05. 06. 07.	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 Load interest expense 1.8 Load interest expense 1.9 Load interest expenses 1.0 Loan interest expenses 1.1 Loan interest expenses 1.2 Load interest expenses 1.3 Other interest expenses 1.4 Total interest expense 1.5 Total interest expenses 1.6 Loan interest expense 1.7 Load interest expense 1.8 Load interest expense 1.8 Load interest expense 1.9 Load interest expense 1.0 Loan loan interest income 1.5 Other income 1.6 Total non-interest income 1.7 Loan loss provisions 1.5 Loan loss provisions 1.6 Loan loss provisions 1.6 Loan loss provisions 1.7 Loan loss provisions 1.8 Loan loss provisions 1.9 Loan loss provisions 1.0 Loan loan property and equipment 1.0 Loan loan property and expenses 1.0 Loan loan property and expenses 1.0 Loan loa	8A 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 2,7500 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592	GRC 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 4,466,804 405,174 854,141 474,490 3,196,389	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784 5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590
01. 02. 03. 04. 05. 06. 07. 08.	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 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 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 ROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	8AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083	GRC 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 4,466,804 405,174 854,141 474,490 3,196,389 12,984,641	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784 5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570
01. 02. 03. 04. 05. 06. 07. 08. 09.	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 1.6 Total 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 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 loans and advances 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 6.1 San loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges 6.7 Other operating expenses 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS PROFIT / (LOSS) BAFTER EXCEPTIONAL ITEMS	8A 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 1,1010,293 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083	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 1,162,698 1,742,149 7,025,510 24,219,762 3,362,703 4,466,804 224,940 405,174 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214
01. 02. 03. 04. 05. 06. 07. 08. 09. 10.	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 expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 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 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 6.8 Total other Operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	8A 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)	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083 (3,785,740)	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 4,466,804 424,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 11,235,121 13,803,846)	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784 5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214 11,739,214 13,900,905)
01. 02. 03. 04. 05. 06. 07. 08. 09.	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 1.6 Total 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 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 loans and advances 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 6.1 San loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges 6.7 Other operating expenses 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS PROFIT / (LOSS) BAFTER EXCEPTIONAL ITEMS	8A 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 1,1010,293 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083	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 4,466,804 424,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 11,235,121 13,803,846)	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11.	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 on loans and advances 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  6.8 Total other Operating Expenses  PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  CUrrent tax  Deferred tax	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083 (3,785,740) 1,287,808	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 4,466,804 224,940 405,174 454,141 474,490 3,196,389 12,984,641 11,235,121 (3,803,846) 15,743	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214 (3,900,905) 1,518,997
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12.	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 exhange 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 changes 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other Operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  Deferred tax  PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS  Deferred tax	8A 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)	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083 (3,785,740)	3,362,703 4,466,804 224,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214 (3,900,905) 1,518,997  9,357,306
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11.	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 on loans and advances 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  6.8 Total other Operating Expenses  PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  CUrrent tax  Deferred tax	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083 (3,785,740) 1,287,808	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 4,466,804 224,940 405,174 454,141 474,490 3,196,389 12,984,641 11,235,121 (3,803,846) 15,743	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214 (3,900,905) 1,518,997
01. 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 1.6 Total interest income 1.7 Total 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 2.5 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 Total interest expenses 2.9 Total interest expenses 2.9 Total interest expenses 3.0 THER 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 4.5 Other income 4.6 Total non-interest income 7 TOTAL OPERATING INCOME 7 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 CUrrent tax Deferred tax PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest	8A 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 1,1010,293 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 3559,564 4,060,796 3,906,936 230,164 3559,564 856,799 558,342 3,346,592 13,319,193 12,260,083 (3,785,740) 1,287,808 9,762,151	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 4,466,804 224,940 405,174 474,490 3,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018 (74,989)	21,032,245 8,337,188 242,015 44,875 29,656,323 9,955,788 863,925 955,183 11,774,896 17,881,427 1,797,637 2,932,452 4,241,395 1,128,873 10,100,357 27,981,784 5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214 (3,900,905) 1,518,997 9,357,306 112,346
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12.	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 exhange 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 changes 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other Operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS  Deferred tax  PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS  Deferred tax	8A 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	NK  AUDITED DEC 2022 (KSHS'000)  18,929,697 7,701,310 171,304 44,875 26,847,186  8,901,892 831,755 875,292 10,608,939 16,238,247  1,657,716 2,444,892 4,021,933 87,387 1,129,101 9,341,029 25,579,276  4,060,796 3,906,936 230,164 359,564 856,799 558,342 3,346,592 13,319,193 12,260,083 (3,785,740) 1,287,808	3,362,703 4,466,804 224,940 405,174 854,141 474,490 3,196,389 12,984,641 11,235,121 (3,803,846) 15,743 7,447,018	AUDITED DEC 2022 (KSHS'000)  21,032,245 8,337,188 242,015 44,875  29,656,323  9,955,788 863,925 955,183  11,774,896  17,881,427  1,797,637 2,932,452 4,241,395 1,128,873  10,100,357  27,981,784  5,361,698 4,660,311 243,120 411,608 985,495 642,748 3,937,590 16,242,570 11,739,214 (3,900,905) 1,518,997  9,357,306

		BAI	ık .	
		AUDITED	AUDITED	
01	THER DISCLOSURES	DEC 2021	DEC 2022	
		(KSHS'000)	(KSHS'000	
01.	NON - PERFORMING LOANS AND ADVANCES			
	a) Gross Non-performing Loans and advances	18,563,142	19,662,34	
	b) Interest in suspense	2.750.003	3,417,188	
_	c) Total Non-performing loans and advances (a-b)	15,813,139	16,245,153	
	Less	13,013,133	10,243,13.	
	d) Loan loss provisions	11,008,510	11,338,46	
	e) Net Non Performing Loans (c-d)	4,804,629	4,906,69	
_	f) Discounted value of securities	4,804,629	4,906,69	
_	g) Net NPLs exposure (e-f)	1,001,025	1,500,05	
02.	INSIDER LOANS AND ADVANCES			
	a) Directors, shareholders and associates	3,908,773	2,590,79	
	b) Employees	1,870,288	2,104,064	
	c) Total Insider Loans and Advances	5,779,061	4,694,854	
03.	OFF- BALANCE SHEET ITEMS			
	a) Letters of credit, guarantees, acceptances	54,844,968	57,467,359	
	b) Forwards, swaps and options	21,704,283	42,105,42	
	c) Other contingent liabilities	2,394,129	2,192,370	
	d) Total Contingent liabilities	78,943,380	101,765,15!	
)4.				
	a) Core capital	38,324,967 1,000,000	42,575,32	
_	b) Minimum statutory capital c) Excess/ (deficiency)	37,324,967	1,000,000 41,575,320	
	d) Supplementary capital	14,525,505	13,878,809	
	e) Total capital (a+d)	52,850,472	56,454,129	
_	f) Total risk weighted assets	247,141,784	279,769,280	
	g) Core capital/Total deposit liabilities	16.51%	17.98%	
	h) Minimum statutory ratio	8.00%	8.00%	
	i) Excess /(Deficiency) (g-h)	8.51%	9.98%	
	j) Core capital/Total risk weighted assets	15.51%	15.22%	
	k)Minimum statutory ratio	10.50%	10.50%	
	l) Excess /(Deficiency) (j-k)	5.01%	4.729	
	m)Total capital/Total risk weighted assets	21.38% 14.50%	20.189 14.509	
	n) Minimum statutory ratio			
	(o) Excess /(Deficiency) (m-n)	6.88%	5.68%	
	(p) Adjusted Core Capital/Total Deposit Liabilities*	16.57%	18.03%	
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	15.56%	15.26%	
_	(r) Adjusted Total Capital/Total Risk Weighted Assets*	21.44%	20.229	
15.	LIQUIDITY a) Liquidity ratio	47.50%	39.36%	
	a) Liquidity ratio b) Minimum statutory ratio	20.00%	39.36% 20.00%	
	c) Excess /(Deficiency) (a-b)	27.50%	19.36%	

<sup>\*</sup> 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 DIRECTORS

The above are extracts from the Bank's financial statements. The financial statements have been audited by KPMG Kenya and have received unqualified opinion.

The Group's financial statements as at 31 December 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 office at 1 Park Avenue, First Parklands Avenue, Nairobi.

The financial statements were approved by the Board of Directors on 28 March 2023 and signed on its behalf by:

Nikhil Hira

194,628 (1,097,819)

(573,844)

6,873,174

(900.638)

270,19

(630,447)

(4,469,218)

(3,075,620

6,686,531

349,752 (4,084,625)

(2,456,624

6,900,682

4,139,109

3,252,284

Gul Khan Chief Executive Officer



I&M Bank is regulated by the Central Bank of Kenya