

STATE	MENT OF FINANCIAL POSITION	dited results of	COMPANY			GROUP	
		UNAUDITED MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDI MAR 20 (KSHS'0
A 01	ASSETS Cash (both local and foreign)	435,406	834,431	4,763,027	4,242,282	6,202,636	9,338,
)2	Balances due from central banks	455,400	-	4,705,027	10,721,013	21,343,955	19,496,
4	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit or loss (FVTPL)		-	-	12,478,342	16,368,165	15,415,
15	Investment Securities: a) Held at amortised cost:						
	a. Kenya Government securities	-	-	-	33,468,850	30,605,205	30,876
	b. Other securities b) Fair value through other comprehensive income (FVOCI):	-	-	-	10,877,411	14,551,505	17,396
	a. Kenya Government securities b. Other securities	27,209	27,019	25,769	39,700,689 5,911,786	57,101,222 6,909,050	53,022 7,266
6	Deposits and Balances due from local banking institutions	-	-	-	233,256	62,774	2,077
17 18	Deposits and Balances due from banking institutions abroad Tax recoverable	- 4,013	3,463	3,463	21,670,138	15,455,050 430,450	20,808
19 0	Loans and advances to customers (net) Balances due from banking institutions in the Group	-	· -	· -	193,158,555	210,619,661	218,406
1	Investment in associates	-		-	-	-	
2 3	Investment in subsidiary companies Investment in joint ventures	26,151,882 2,515,591	30,435,895 2,515,591	30,442,895 2,515,591	5,109,688	5,226,107	5,090
4 5	Investment properties Property and equipment	-	-	-	12,177,702	- 12,883,629	12,929
6	Prepaid lease rentals	-	-	-	-		
7 8	Intangible assets Deferred tax asset	-	-	-	5,648,930 4,172,045	6,579,059 6,104,185	6,530 6,148
9 0	Retirement benefit asset Other assets	- 11,269	229,786	230,787	4,805,430	4,708,714	6,02
1	TOTAL ASSETS	29,145,370	34,046,185	37,981,532	364,376,117	415,151,367	430,830
,	LIABILITIES						
22. 23.	Balances due to central banks Customer deposits		-	-	- 263,132,910	296,746,509	309,423
24. 25.	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	-	-		2,406,538 7,842,485	2,854,277 16,260,030	4,783 12,953
6.	Other money market deposits	-	-	-	-	-	
7. 8.	Borrowed funds Balances due to banking institutions in the Group	-	-		14,721,498 -	19,546,073 -	19,938
9. 0.	Tax payable Dividends payable	-	-	-	646,495	-	715
1. 2.	Deferred tax liability Retirement benefit liability	-	-	-	-	-	
2. 3.	Other liabilities	1,960,024	2,029,063	1,708,111	6,100,332	5,696,401	7,77
4.	TOTAL LIABILITIES	1,960,024	2,029,063	1,708,111	294,850,258	341,103,290	355,587
5.	SHAREHOLDERS' EQUITY	826,811	1,653,621	1,653,621	826,811	1,653,621	1,65
6.	Paid up/Assigned share capital Share premium/(discount)	18,390,507	17,561,629	17,561,629	18,390,507	17,561,629	17,56
7. 8.	Revaluation reserves - (Buildings) Retained earnings/(Accumulated losses)	7,967,632	12,802,385	17,059,119	929,217 40,524,961	1,036,048 43,903,009	1,036 46,340
9. 0.	Statutory loan loss reserves Other reserves	396	(513)	(948)	6,743,326 (473,220)	8,051,567 (856,084)	8,178 (2,682
1.	Proposed dividends	-		(340)	-	-	
2. 3.	Translation reserve TOTAL SHAREHOLDERS' EQUITY	27,185,346	32,017,122	36,273,421	(1,385,445) 65,556,157	(1,756,759) 69,593,031	(1,576 70,511
4.	Non controlling interest	-	-	-	3,969,702	4,455,046	4,732
15.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	29,145,370	34,046,185	37,981,532	364,376,117	415,151,367	430,830
TATE	MENT OF COMPREHENSIVE INCOME	UNIAUDITED	COMPANY	LINIALIDITED		GROUP	LINIALIS
TATE	MENT OF COMPREHENSIVE INCOME	UNAUDITED MAR 2021	AUDITED DEC 2021	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	AUDITED DEC 2021	MAR
	MENT OF COMPREHENSIVE INCOME INTEREST INCOME		AUDITED			AUDITED	MAR
	INTEREST INCOME 1.1 Loans and advances	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000) 5,016,005	AUDITED DEC 2021 (KSHS'000) 23,769,022	MAR : (KSHS' 5,970
	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	MAR 2021	AUDITED DEC 2021	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501	5,970 2,562
	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) - 747 4,715	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 -	MAR 2022 (KSHS'000) - 773 3,354	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708	5,970 2,562 60,
)1.	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	MAR 2021 (KSHS'000) - 747	AUDITED DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000) - 773	MAR 2021 (KSHS'000) 5,016,005 2,070,053	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501	5,970 2,562 60,
)1.	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 2.1 Customer deposits	MAR 2021 (KSHS'000) - 747 4,715	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 -	MAR 2022 (KSHS'000) - 773 3,354	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468	5,970 2,562 60, 10 8,603
)1.	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	MAR 2021 (KSHS'000) - 747 4,715	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 -	MAR 2022 (KSHS'000) - 773 3,354	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468	5,970 2,562 60, 10, 8,603 2,782, 319,
)1.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	MAR 2021 (KSHS'000) - 747 4,715	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 -	MAR 2022 (KSHS'000) - 773 3,354	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451	UNAUD MAR : (KSHS') 5,970 2,562 60, 10, 8,603, 2,782, 319, 297, 3,398,
)1.)2.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	MAR 2021 (KSHS'000) - 747 4,715	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 -	MAR 2022 (KSHS'000) - 773 3,354 - 4,127	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759	5,970 2,562 60, 10, 8,603, 2,782, 319, 297, 3,398,
D1. D2.	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 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	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	MAR 2022 (KSHS'000) - 773 3,354 - 4,127	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894	MAR 2 (KSHS'4 5,970 2,562 60, 10, 8,603, 2,782, 319, 297, 3,398, 5,205,
01. 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)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	MAR 2022 (KSHS'000) - 773 3,354 - 4,127	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894	MAR 2 (KSHS') 5,970 2,562 60, 10, 8,603, 2,782, 319, 297, 3,398, 5,205,
2.	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 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)	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 - - - - 36,991	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894	MAR : (KSHS' 5,970 2,562 60, 10 8,603 319, 297 3,398, 5,205, 4966 865,
2.	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)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	MAR 2022 (KSHS'000) - 773 3,354 - 4,127	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894	MAR : (KSHS' 5,970 2,562 60, 10 3 8,603 2,782 319, 297 3,398, 5,205, 612
2.	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 PAT 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)	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746	MAR : (KSHS' 5,970 2,562 60, 100 8,663 2,782 319, 297 3,398, 5,205, 612 220
1. 2. 3. 4.	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)	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	MAR 2022 (KSHS'000)	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 - 416,628	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 - 2,126,648	MAR : (KSHS' 5,970 2,562 60, 100 8,603 2,782 319, 297 3,398 5,205, 612 220 2,195,
3. 4.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses PAT 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)	AUDITED DEC 2021 (KSHS'000) - 3,028 - 33,963 - 36,991	MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 - 4,262,682 215 4,262,897	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620	MAR. (KSHS') 5,970 2,562 6,00 10, 8,603 2,782, 319, 297 3,398, 5,205, 612 220 2,195, 7,400,
3. 4.	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 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	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) - 3,028 - 33,963 - 36,991	MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 - 4,262,682 215 4,262,897	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892	MAR. (KSHS') 5,970 2,562 60,0 10,0 8,603 2,782,319,297 3,398,5,205,612 220 2,195,7,400,480
3. 4.	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 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	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) - 3,028 - 33,963 - 36,991	MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 - 4,262,682 215 4,262,897	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098	MAR. (KSHS') 5,970 2,562 60, 10,0 8,603 2,782, 319, 297 3,398, 5,205, 496, 865, 612 220 2,195, 7,400, 480 1,331 26
3. 4.	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 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	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) - 3,028 - 33,963 - 36,991	MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 - 4,262,682 215 4,262,897	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 - 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783	MAR. (KSHS' 5,970 2,562 60,0 10 8,603 2,782 319, 297 3,398, 5,205, 612 220 2,195, 7,400, 480 1,331 266 167 3744
3. 4.	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 on loans and advances 4.3 Foreign exchange trading income/(loss) 4.4 Dividend income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING INCOME TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME 6.6 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)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916	MAR. (KSHS') 5,970 2,562 60, 10, 8,603 2,782, 319, 297 3,398, 5,205, 496, 865, 612 220 2,195, 7,400, 480 1,331 266 167 374 1966 1,274,
1. 2. 3. 4. 55. 66.	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 OTHER OPERATING INCOME OTHER OPERATING INCOME 6.6 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 charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total other Operating Expenses	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 21,732,742,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732,742 21,732	MAR.4 (KSHS') 5,970 2,562 60, 10, 8,603 2,782, 319, 297 3,398, 5,205, 612 220, 2,195, 7,400, 480 1,331 266 167 374 196, 1,274, 3,850,
11. 12. 13. 14.	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 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 charges 6.7 Other operating expenses 6.8 Total other Operating Expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016	MAR 2 (KSHS') 5,970 2,562 60, 10, 8,603, 2,782, 3199, 297, 3,398, 5,205, 612 220, 2,195, 7,400, 480 1,331, 26, 167 374 196, 1,274, 3,850, 3,550,
1. 2. 3. 4. 5. 6. 8.	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 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 OTHER OPERATING SYPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 5,80,988 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890	MAR. (KSHS') 5,970 2,562 6,00 10, 8,603 2,782, 319, 297 3,398, 5,205, 612 220 2,195, 7,400, 480 1,331 26 167 3744 196, 1,274, 3,850, 120,
7. 8. 9.	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 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 charges 6.7 Other operating expenses 6.8 Total other Operating Expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 1,320,	MAR. (KSHS') 5,970 2,562 60,0 10,0 8,603 2,782,3 3,939, 5,205, 496,865,612 220 2,195,7,400, 480 1,331 266 167 374 196,6 1,274,3,850, 120, 3,670,
7. 8. 99. 0.	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 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 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 SHARE OF PROFIT OF JOINT VENTURE PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 5,80,988 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890	MAR. (KSHS') 5,970 2,562 60,0 10,0 8,603 2,782,3 3,939, 5,205, 496,865,612 220 2,195,7,400, 480 1,331 266 167 374 196,6 1,274,3,850, 120, 3,670,
7. 8. 9. 0. 1.	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 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 PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE PROFITI/(LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX	MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574)	MAR. (KSHS') 5,970 2,562 60,0 10,0 8,603 2,782,319,297 3,398,5,205,612 220 2,195,7,400,480 1,331 266 167 374 196,1274,3,850,3,550,120,960,960,960
7. 8. 99. 0. 11. 22.	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 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 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 SHARE OF PROFIT OF JOINT VENTURE PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783)	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604	MAR. (KSHS') 5,970 2,562 60,0 10,0 8,603 2,782,319,297 3,398,5,205,612 220 2,195,7,400,4806 1,331 1,3
7. 8. 9. 0. 1. 2. 3.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses PAT 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 4.2 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 SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 21,26,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194)	MAR. (KSHS') 5,970 2,562 6,00 10, 8,603 2,782, 319, 297 3,398, 5,205, 612 220 2,195, 7,400, 480 1,331 266 167 3744 1966 1,274, 3,850, 120, 3,670, (960, 2,709, (149)
7. 8. 9. 0. 1. 2. 3. 4.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses PACT 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 PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783)	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936	MAR. (KSHS' 5,970 2,562 6,00 10 8,603 2,782 319 297 3,398 5,205, 612 220 2,195, 7,400, 480 1,331 266 167 374 1966 1,274 3,850, 120, 3,670, (960) 2,709,
7. 8. 9. 0. 11. 2. 3.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses PAT 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 4.2 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 SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 21,26,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194)	MAR.4 (KSHS') 5,970 2,562 6,00 10,0 8,603 2,782,319,297 3,398,655,612 220 2,195,7,400,480 1,331 266 167 374 196,1,274,3,850,120,960,960,960,960,960,960,960,960,960,96
7. 8. 9. 0. 11. 2. 3.	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 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 PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 515.0 ains/(Losses) from translating the financial statements of foreign operations 515.2 Fair value changes in financial assets at FVOCI	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 - 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783) - 1,886,949 (96,388) 1,790,561	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 21,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194) 8,130,742	MAR. (KSHS' 5,970 2,562 60,0 10 8,603 2,782 3,398 5,205, 496 865,5612 220 2,195, 7,400, 480 1,331 374 196 1,274, 3,850, 120, 2,709, (149 2,560,
7. 8. 9. 0. 1. 2. 3. 4.	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 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses PATOTAL 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 4.2 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 SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX AND 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	MAR 2021 (KSHS'000) 747 4,715 5,462 5,462 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 -	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783) 1,886,949 (96,388) 1,790,561	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194) 8,130,742 (515,333)	MAR. (KSHS' 5,970 2,562 60,0 10 8,603 2,782 3,398 5,205, 496 865,5612 220 2,195, 7,400, 480 1,331 374 196 1,274, 3,850, 120, 2,709, (149 2,560,
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 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses PRET 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 charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX AND 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 15.2 Fair value changes in financial assets at FVOCI 15.3 Statutory loan loss reserve	MAR 2021 (KSHS'000) 747 4,715 5,462 5,462 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 -	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783) 1,886,949 (96,388) 1,790,561	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 21,26,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194) 8,130,742	5,970 2,562 60, 10, 8,603, 2,782, 319, 297,
7. 8. 9. 0. 11. 2. 3.	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 OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges 6.7 Other operating expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS Non controlling interest OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) From translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI 15.3 Statutory loan loss reserve 15.3 Fair value changes on employee benefits	MAR 2021 (KSHS'000) 747 4,715 5,462 5,462 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 -	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024 10,290 10,290 4,256,734 4,256,734 4,256,734	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783) 1,886,949 (96,388) 1,790,561	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021 568,098 1,320,783 702,187 4,955,916 17,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194) 8,130,742 (515,333) (752,181) 1,335,022	MAR 2 (KSHS') 5,970 2,562 60, 10,38,603, 2,782, 319,297, 3,398, 5,205, 496,865, 612 220, 2,195, 7,400, 480 1,331, 266, 167 374 3,850, 120, 3,670, (960, 2,709, (149) 2,560,
7. 8. 9. 0. 1. 2. 3. 4. 5.	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 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 on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE 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 15.2 Fair value changes in financial assets at FVOCI 15.3 Statutory loan loss reserve 15.4 Fair value changes on employee benefits 15.5 Income tax relating to components of other comprehensive income	MAR 2021 (KSHS'000) 747 4,715 5,462	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 36,991	MAR 2022 (KSHS'000) 773 3,354 4,127 4,127 4,262,682 215 4,262,897 4,267,024	MAR 2021 (KSHS'000) 5,016,005 2,070,053 46,200 - 7,132,258 2,352,075 248,850 218,157 2,819,082 4,313,176 412,744 647,506 348,509 416,628 1,825,387 6,138,563 758,910 1,170,541 22,735 114,085 257,074 136,210 1,103,066 3,562,621 2,575,942 83,790 2,659,732 (772,783) (96,388) 1,790,561	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 986,759 12,204,574 20,876,894 1,938,483 2,937,743 1,732,746 2,126,648 8,735,620 29,612,514 4,199,601 5,896,892 105,021	MAR. (KSHS') 5,970 2,562 60, 10, 8,603 2,782, 319, 297 3,398, 5,205, 612 220 2,195, 7,400, 480 1,331 266 167 374 196, 1,274, 3,850, 120, 3,670, (960) 2,709, (149) 2,560, 314, (1,829,

ОТН	IER DISCLOSURES	GROUP			
		UNAUDITED MAR 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	
01.	NON-PERFORMING LOANS AND ADVANCES a) Gross Non- performing loans and advances Less	24,735,626	21,448,072	23,638,49	
	b) Interest in suspense	3,879,772	3,677,075	3,998,890	
	c) Total Non- performing loans and advances (a-b) Less	20,855,854	17,770,997	19,639,60	
	d) Loan loss provisions	11,231,083	11,640,501	13,038,38	
	e) Net Non-Performing Loans(c-d)	9,624,771	6,130,496	6,601,21	
	f)Discounted value of securities	9,624,771	6,130,496	6,601,21	
	g) Net NPLs exposure (e-f)	-	-		
02.	INSIDER LOANS AND ADVANCES				
	a) Directors, shareholders and associates	4,136,794	4,673,365	4,575,18	
	b) Employees	2,187,750	2,498,739	2,566,92	
	c) Total Insider Loans and Advances	6,324,544	7,172,104	7,142,11	
03.	OFF- BALANCE SHEET ITEMS a) Letters of Credit, Guarantees, Acceptances b) Forwards, swaps and options	66,243,138 16,008,534	67,686,750 21,704,283	73,408,30 24,878,41	
	c) Other contingent liabilities	3,265,257	4,068,916	4,897,67	
	d) Total Contingent liabilities	85,516,929	93,459,949	103,184,38	
04.	CAPITAL STRENGTH				
	a) Core capital	58,683,848	62,133,314	61,789,61	
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,00	
	c) Excess/ (deficiency)	57,683,848	61,133,314	60,789,61	
	d) Supplementary capital	11,622,051	18,339,954	18,554,11	
	e) Total capital (a+d)	70,305,899	80,473,268	80,343,73	
	f) Total risk weighted assets g) Core capital/Total deposit liabilities	325,175,356 22.30%	375,078,849 20.94%	390,747,46 19.979	
	h)Minimum statutory ratio	8.00%	8.00%	8.009	
	i) Excess /(Deficiency) (g-h)	14.30%	12.94%	11.979	
	j) Core capital/Total risk weighted assets	18.05%	16.57%	15.819	
	k)Minimum statutory ratio	10.50%	10.50%	10.509	
	l) Excess /(Deficiency) (j-k)	7.55%	6.07%	5.319	
	m) Total capital/Total risk weighted assets	21.62%	21.46%	20.569	
	n)Minimum statutory ratio	14.50%	14.50%	14.509	
	o) Excess /(Deficiency) (m-n)	7.12%	6.96%	6.069	
	(p) Adjusted Core Capital/Total Deposit Liabilities*	22.34%	20.98%	20.019	
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	18.08%	16.60%	15.859	
	(r) Adjusted Total Capital/Total Risk Weighted Assets*	21.65%	21.49%	20.609	
05.	LIQUIDITY	1745	50.000		
	a)Liquidity ratio	47.10%	52.26%	52.759	
	b) Minimum statutory ratio	20.00%	20.00%	20.009	
	c) Excess /(Deficiency) (a-b)	27.10%	32.26%	32.75%	

*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

These financial statements are an extract from unaudited financial statements of the Group for the period ended 31 March 2022 which have been prepared in accordance with International Financial Reporting Standards [IFRSs] and Kenyan Company Act, 2015. The financial statements were approved by the Board of Directors on 23 May 2022 and were signed on its behalf by Messrs Daniel Ndonye, Sarit S.Raja Shah and Michael Turner.

These statements can be accessed from the institution's website https://www.imbankgroup.com.

BY ORDER OF THE BOAR DANIEL NDO CHAIRMAN





