

The	Board of Directors of I&M Group PLC is pleased to a	nnounce unauc			as at 30 June	2022								
			СОМРА				GROU					GRO		
	TEMENT OF ANCIAL POSITION	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	OTHER DISCLOSURES	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)	JUN 2022 (KSHS'000)
A 01.	ASSETS									01. NON - PERFORMING LOANS AND ADVANCES	(КЗТІЗ 000)	(13113 000)	(K3113 000)	(K3113 000)
02.	Cash (both local and foreign) Balances due from central banks	1,196,800 -	834,431 -	4,763,027 -	380,290	4,846,921 16,680,235	6,202,636 21,343,955	9,338,287 19,496,822	4,751,464 20,193,076	a) Gross Non- performing loans and advances Less	22,945,952	21,448,072	23,638,491	23,280,334
03.	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	b) Interest in suspense	3,779,271	3,677,075	3,998,890	4,281,661
04. 05.	Financial Assets at fair value through profit or loss (FVTPL) Investment Securities:	- -	-	-	-	13,611,659 -	16,368,165 -	15,415,984 -	15,036,750 -	c) Total Non- performing loans and advances (a-b)	19,166,681	17,770,997	19,639,601	18,998,673
	a) Held at amortised cost: a. Kenya Government securities	- -	-	-	-	26,684,665	30,605,205	- 30,876,479	- 34,819,286	d) Loan loss provisions	11,645,127	11,640,501	13,038,389	13,771,484
	b. Other securitiesb) Fair value through other comprehensive income (FVOCI):	- -	-	-	-	14,133,463	14,551,505 -	17,396,308 -	16,862,911 -	e) Net Non Performing Loans(c-d) f) Discounted value of securities	7,521,554 7,521,554	6,130,496 6,130,496	6,601,212 6,601,212	5,227,189 5,227,189
	a. Kenya Government securities b. Other securities	28,175 -	27,019 -	25,769 -	934,881	43,136,579 5,981,226	57,101,222 6,909,050	53,022,865 7,266,458	47,281,667 7,403,447	g) Net NPLs exposure (e-f)		-	-	5,227,103
06. 07.	Deposits and balances due from local banking institutions Deposits and balances due from banking	-	-	-	-	1,840,498	62,774	2,077,259	1,399,968	O2. INSIDER LOANS AND ADVANCES a) Directors, shareholders and associates	4,171,558	4,673,365	4,575,187	2,791,867
08.	institutions abroad Tax recoverable	- 6,177	- 3,463	- 3,463	- 11,670	15,175,992 427,464	15,455,050 430,450	20,808,525	23,190,268 244,732	b) Employees	2,258,216	2,498,739	2,566,924	2,684,224
09. 10.	Loans and advances to customers (net) Balances due from banking institutions in the Group	-	-	-	-	204,457,979	210,619,661	218,406,278	231,069,562	c) Total Insider Loans and Advances 03. OFF- BALANCE SHEET ITEMS	6,429,774	7,172,104	7,142,111	5,476,091
11. 12.	Investment in associates Investment in subsidiary companies	- 30,308,402	- 30,435,895	- 30,442,895	- 30,885,121	-	-	-	-	a) Letters of credit, guarantees, acceptances	60,593,984	67,686,750	73,408,305	79,102,758
13. 14.	Investment in joint ventures Investment properties	2,515,591	2,515,591	2,515,591	2,515,591	4,852,001	5,226,107	5,090,818	5,240,396	b) Forwards, swaps and options c) Other contingent liabilities	17,094,266 2,109,769	21,704,283 4,068,916	24,878,410 4,897,672	24,768,654 5,591,570
15.	Property and equipment	-	-	-	-	12,496,611	12,883,629	12,929,835	12,759,955	d) Total Contingent liabilities	79,798,019	93,459,949	103,184,387	109,462,982
16. 17.	Prepaid lease rentals Intangible assets	-	-	-	-	5,789,538	6,579,059	6,530,874	6,737,707	04. CAPITAL STRENGTH a) Core capital	57,271,513	62,133,314	61,789,618	62,443,413
18. 19.	Deferred tax asset Retirement benefit asset	-	-			5,640,267	6,104,185	6,148,393	5,925,024	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
20. 21 .	Other assets TOTAL ASSETS	28,435 34,083,580	229,786 34,046,185	230,787 37,981,532	587,034 35,314,587	6,281,329 382,036,427	4,708,714 415,151,367	6,025,619 430,830,804	6,748,967 439,665,180	c) Excess/ (deficiency)	56,271,513 17,308,204	61,133,314 18,339,954	60,789,618 18,554,114	61,443,413 19,811,492
B 22.	LIABILITIES Balances due to central banks	-	-	-	-	-	-	-	-	d) Supplementary capital e) Total capital (a+d)	74,579,717	80,473,268	80,343,732	82,254,905
23. 24.	Customer deposits Deposits and balances due to local banking institutions	-	-	-	-	276,755,255 2,342,142	296,746,509 2,854,277	309,423,713 4,783,087	313,178,863 10,095,327	f) Total risk weighted assets	360,150,007 20.69%	375,078,849 20.94%	390,747,466 19.97%	415,112,474 19.94%
25. 26.	Deposits and balances due to foreign banking institutions Other money market deposits		-	-	-	6,327,779 -	16,260,030	12,953,946	18,139,263 -	g) Core capital/Total deposit liabilities h) Minimum statutory ratio	20.69% 8.00%	20.94% 8.00%	19.97% 8.00%	19.94% 8.00%
27. 28.	Borrowed funds Balances due to banking institutions in the Group	-	-		-	18,629,087	19,546,073 -	19,938,979 -	19,314,781 -	i) Excess /(Deficiency) (g-h)	12.69%	12.94%	11.97%	11.94%
29. 30.	Tax payable Dividends payable	-	-		-	-	-	715,609	-	 j) Core capital/Total risk weighted assets k) Minimum statutory ratio 	15.90% 10.50%	16.57% 10.50%	15.81% 10.50%	15.04% 10.50%
31. 32.	Deferred tax liability Retirement benefit liability	-			-	-	-	-	-	l) Excess /(Deficiency) (j-k)	5.40%	6.07%	5.31%	4.54%
33. 34	Other liabilities TOTAL LIABILITIES	1,983,453 1,983,453	2,029,063 2,029,063	1,708,111 1,708,111	1,514,611 1,514,611	7,896,814 311,951,077	5,696,401 341,103,290	7,771,715 355,587,049	7,486,420 368,214,654	 m) Total capital/Total risk weighted assets n) Minimum statutory ratio 	20.71% 14.50%	21.46% 14.50%	20.56% 14.50%	19.82% 14.50%
С	SHAREHOLDERS' EQUITY									o) Excess /(Deficiency) (m-n)	6.21%	6.96%	6.06%	5.32%
35. 36.	Paid up/Assigned share capital Share premium/(discount)	1,653,621 17,561,629	1,653,621 17,561,629	1,653,621 17,561,629	1,653,621 17,561,629	1,653,621 17,561,629	1,653,621 17,561,629	1,653,621 17,561,629	1,653,621 17,561,629	 (p) Adjusted Core Capital/Total Deposit Liabilities* (q) Adjusted Core Capital/Total Risk Weighted Assets' 	20.75%	20.98%	20.01% 15.85%	19.96% 15.06%
37. 38.	Revaluation reserves - (Buildings) Retained earnings/(Accumulated losses)	- 12,884,270	- 12,802,385	- 17,059,119	- 14,615,985	929,217 40,361,241	1,036,048 43,903,009	1,036,048 46,340,421	1,036,048 45,131,788	(r) Adjusted Total Capital/Total Risk Weighted Assets	20.75%	21.49%	20.60%	19.83%
39. 40.	Statutory loan loss reserves Other reserves	- 607	- (513)	- (948)	- (31,259)	7,550,766 (338,496)	8,051,567 (856,084)	8,178,974 (2,682,516)	9,030,875 (6,412,677)	Diguidity ratio	48.34%	52.26%	52.75%	48.81%
41. 42.	Proposed dividends Translation reserve	-		-	-	- (1,847,990)	- (1,756,759)	- (1,576,631)	- (1,477,767)	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
43 . 44.	TOTAL SHAREHOLDERS' EQUITY Non controlling interest	32,100,127	32,017,122	36,273,421	33,799,976	65,869,988 4,215,362	69,593,031 4,455,046	70,511,546 4,732,209	66,523,517 4,927,009	c) Excess /(Deficiency) (a-b)	28.34%	32.26%	32.75%	28.81%
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	34,083,580	34,046,185	37,981,532	35,314,587	382,036,427	445 454 267					And the state of the		
						362,036,427	415,151,367		439,665,180	*The adjusted capital ratios include the expected credit lo Note issued in April 2018 on implementation of IFRS 9.	ss provisions ad	ded back to capita	l in line with the	CBK Guidance
		LINAUDITED	COMPA	ANY			GROU	JP					l in line with the	CBK Guidance
STA	TEMENT OF COMPREHENSIVE INCOME	UNAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021	UNAUDITED MAR 2022	UNAUDITED JUN 2022	UNAUDITED JUN 2021	GROU AUDITED DEC 2021	JP UNAUDITED MAR 2022	UNAUDITED JUN 2022	Note issued in April 2018 on implementation of IFRS 9.	ENT OF CAS		AUDITED DEC 2021	UNAUDITED JUN 2022
01.	INTEREST INCOME		AUDITED	ANY UNAUDITED	UNAUDITED	UNAUDITED JUN 2021 (KSHS'000)	GROU AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM	ENT OF CAS	H FLOWS NAUDITED JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)
01.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	JUN 2021 (KSHS'000) - 1,501	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209	GROU AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771	Note issued in April 2018 on implementation of IFRS 9.	ENT OF CAS	H FLOWS NAUDITED JUN 2021 (KSHS'000) (4,262,501)	AUDITED DEC 2021	UNAUDITED JUN 2022
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	JUN 2021 (KSHS'000) - 1,501 14,532	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769	GROU AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities	ENT OF CAS	H FLOWS NAUDITED JUN 2021 (KSHS'000) (4,262,501) (1,077,927) 3,772,176	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474)
01.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	JUN 2021 (KSHS'000) - 1,501	AUDITED DEC 2021 (KSHS'000)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities	U (H FLOWS NAUDITED JUN 2021 (KSHS'000) (4,262,501) (1,077,927) 3,772,176	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827)	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151)
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 1.INTEREST EXPENSE 2.1 Customer deposits	JUN 2021 (KSHS'000) - 1,501 14,532	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period	U (H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,472,404 19,904,152	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641)
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 1.6 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	JUN 2021 (KSHS'000) - 1,501 14,532	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CH	U (H FLOWS NAUDITED JUN 2021 KSHS'000) 4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,172,404 19,904,152	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073
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 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 1.5 Total interest expenses 1.6 Total interest expenses 1.7 Total interest expenses 1.8 Total interest expenses 1.9 Total interest expenses 1.1 Total interest expenses 1.1 Total interest expenses 1.2 Total interest expenses 1.3 Total interest expenses 1.4 Total interest expenses 1.5 Total interest expenses 1.5 Total interest expenses 1.6 Total interest expenses 1.7 Total interest expenses 1.7 Total interest expenses	JUN 2021 (KSHS'000) - 1,501 14,532	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CH	ENT OF CAS U (((((((((((((((((H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1568,252) (21,472,404 19,904,152 UITTY AINED OTHI	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN ES INTERES	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.6 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 Interest EXPENSE 2.6 Total interest EXPENSE 2.7 Total interest EXPENSE 2.8 OTHER OPERATING INCOME/(LOSS) 1.7 Fees and commissions on loans and advances	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540 - -	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHE SHARE (KSHS'000) (KSI	ENT OF CAS U (((((((((((((((((H FLOWS NAUDITED JUN 2021 KSHS'000) 4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,172,404 19,904,152 LIATZ,404 AINED OTHININGS RESERVI (KSHS'000)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLING SS INTERES 0) (KSHS'000	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest EXPENSE 1.1 Customer deposits 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total interest expenses 1.5 Total interest expense 1.6 Total interest expense 1.7 Total interest expense 1.8 TINTEREST INCOME (LOSS) 1.9 THER OPERATING INCOME 1.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(loss)	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991 36,991	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHE SHARE CAPITAL PR (KSHS'000) (KSH	IANGES IN EQ SHARE RETA EMIUM EARN 15/000) (KSHS) 10,507 39,610	H FLOWS NAUDITED JUN 2021 KSHS'000) 4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,172,404 19,904,152 LIATZ,404 AINED OTHININGS RESERVI (KSHS'000)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN ES INTERES 0) (KSHS'000) (2 3,873,791	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL 0 (KSHS'000) 6 68,063,139
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.6 Interest EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 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 2.1 Fees and commissions on loans and advances 3. Other fees and commissions	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540 - -	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Cash and cash equivalents at equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (KSHS'000) (KSI At 1 January 2021 826,811 18,35 Other comprehensive income Transactions with	IANGES IN EQ SHARE RETA EMIUM EARN 15/000) (KSHS) 10,507 39,610	H FLOWS NAUDITED JUN 2021 KSHS'000) 4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,668,2	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN ES INTERES 0) (KSHS'000) (2 3,873,791	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T T OTAL (KSHS'000) 6 68,063,139 11 3,436,177
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.6 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 1.4 Total interest expense 1.5 Total interest expenses 2.4 Total of Interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 3. Foreign exchange trading income/(loss) 4.1 Foreign exchange trading income/(loss) 4.3 Foreign exchange trading income/(loss) 4.4 Dividend income	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 6,778,527	AUDITED DEC 2021 (KSHS'000) - 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127 - 4,262,682	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540 56,540 - 4,262,682	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHE CAPITAL (KSH5'000) (KSI Other comprehensive income - Transactions with owners 826,810 (83)	IANGES IN EQ SHARE RET- EMIUM EARN 15'000) (KSH3' 00,507 39,610 - 2,35	H FLOWS NAUDITED JUN 2021 KSHS'000) 4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,568,252) (1,668,2	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN ES INTERES 0) (KSHS'000 2 3,873,790 25 153,760	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T T OTAL (KSHS'000) 6 68,063,139
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.6 Total interest prome interest income 1.7 Interest expenses 1.8 Deposits and placements from banking institutions 1.9 Deposits and placements from banking institutions 1.0 Deposits and placements from banking institutions 1.1 Deposits and placements from banking institutions 1.2 Deposits and placements from banking institutions 1.3 Deposits and placements from banking institutions 1.4 Total interest expenses 1.5 Total interest expenses 1.6 Total interest expenses 1.7 Deposits and deposits income/(loss) 1.8 Deposits and commissions on loans and advances 1.9 Deposits and placements income 1.0 Deposits and placements income 1.0 Deposits and placements income 1.1 Deposits and placements income 1.2 Deposits and placements income 1.3 Deposits and placements income 1.4 Deposits and placements income 1.5 Deposits and placements income 1.6 Total on-interest income 1.7 Deposits and placements income 1.7 Deposits and placem	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 6,778,527 349 6,778,876	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 6,778,527 2,817 6,781,344	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127 - 4,127 - 4,262,682 215 4,262,897	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540 56,540 - 4,262,682 215 4,262,897	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 - 279,802 5,057,835	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHAPITAL PROPERTY (KSHS'000) (KSIS'000) (K	IANGES IN EQ SHARE RET- EMIUM EARN 15'000) (KSH3' 00,507 39,610 - 2,35	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1658,252) (21,472,404 19,904,152 UITY UITY AINED OTHH (KSHS'00) (KSHS'00) (KSHS'00) (KSHS'00) (7,03) (7,03) (7,03)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 RECONTROLLINE SINTERES (CONTROLLINE	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T T T T T T T T T T T T T T T T T T
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 1.6 Total interest expenses 1.7 Interest expenses 1.8 Total interest expenses 1.9 Total interest expenses 1.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(loss) 1.4 Dividend income 1.5 Other income 1.6 Total non-interest income 1.7 Total operating income 1.7 Total operating income 1.8 Total operating income 1.9 Total operating income 1.0 Total operating income 1.0 Total operating expenses 1.1 Loan loss provisions 1.2 Staff costs	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 6,778,527 349 6,778,876	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 6,778,527 2,817 6,781,344	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127 - 4,127 - 4,262,682 215 4,262,897	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540 56,540 - 4,262,682 215 4,262,897	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 967,898 3,943,803 12,809,359	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CH SHARE CAPITAL (KSHS'000) (KSI Other comprehensive income 1 Transactions with owners 826,810 (8) Unaudited at 30 June 2021 1,653,621 17,501 At 1 January 2021 826,811 18,331 Other comprehensive	IANGES IN EQ SHARE RETA EMILUM (SHARE) 10,507 39,610 - 2,35 28,878) (1,598 11,599 11,599 12,35 13,629 40,36 10,507 39,56	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1568,252) (1,1568,252) (1,1568,252) (1,172,404 19,904,152 UITTY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (7,553) (7,303) (7,303) (7,303) (7,304)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN 25 INTERES 0) (KSHS'000 2 3,873,790 187,800 17 4,215,366 183 3,873,790	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 (1 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.6 Total interest expenses 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.7 Total interest expenses 2.8 Total interest expenses 2.9 Total interest expenses 2.1 Total interest expenses 2.2 Total interest expenses 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Tother income 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 2.1 Total interest expenses 2.2 Total interest expenses 3. Foreign exchange trading income/(loss) 4.1 Dividend income 4.2 Other income 4.3 Other income 4.5 Other income 4.6 Total non-interest income 4.7 Total on-interest income 4.8 Total non-interest income 4.9 Total on-interest income 4.0 Total on loss provisions 5.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 6,778,527 349 6,778,876	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 6,778,527 2,817 6,781,344	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127 - 4,127 - 4,262,682 215 4,262,897	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540 56,540 - 4,262,682 215 4,262,897	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 - 220,897 7,400,530 480,741 1,331,827 2,6255 167,138	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 - 279,802 5,057,835 15,579,185 13,09,276 3,014,453 5,25,11 336,245	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHAPITAL PROPERTY OF	IANGES IN EQ (1) IANGES IN EQ IANGES IN E	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,568,252) (21,472,404 19,904,152 UITY UITY UITY 1,00,391 932,02 9,703)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 (10,810,690) 21,472,404 (10,661,714) RECONTROLLIN SINTERES (10,810,690) (KSHS'00) (KSHS'00) (KSHS'00) (KSHS'00) (10,661,714)	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Loans and placements from banking institutions 1.7 Loustomer deposits 1.8 Deposits and placements from banking institutions 1.9 Deposits and placements from banking institutions 1.0 Loans and placements from banking institutions 1.0 Deposits and placements from banking institutions 1.1 Other interest expense 1.2 Total interest expense 1.3 Toreign exchange trading income and advances 1.4 Deposits and commissions 1.5 Orteign exchange trading income/(loss) 1.6 Total non-interest income 1.6 Total non-interest income 1.6 Total operating INCOME 1. Loan loss provisions 1. Directors' emoluments	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 6,778,527 349 6,778,876	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 6,778,527 2,817 6,781,344	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127 - 4,127 - 4,262,682 215 4,262,897	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540 56,540 - 4,262,682 215 4,262,897	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 - 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 99,406 1,870,563 1,908,064 - 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511	Net cash used in operating activities Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (KSH5'000) At 1 January 2021 Other comprehensive income 1 Transactions with owners At 1 January 2021 At 1 January 2021 At 1 January 2021 Other comprehensive income 1 Cother comprehensive income 1 Cother comprehensive income 2 Cother comprehensive income 3 Cother comprehensive income 4 Cother comprehensive income 5 Cother comprehensive income 6 Cother comprehensive income 7 Cother comprehensive income 8 Cother comprehensive income 9 Cother comprehensive income 1 Cother comprehensive income 2 Cother comprehensive income 3 Cother comprehensive income 4 Cother comprehensive income 5 Cother comprehensive income 6 Cother comprehensive income 1 Cother comprehensive income 1 Cother comprehensive income 1 Cother comprehensive income 2 Cother comprehensive income 3 Cother comprehensive income 4 Cother comprehensive income 5 Cother comprehensive income 6 Cother comprehensive income 7 Cother comprehensive income 8 Cother comprehensive income 9 Cother comprehensive income 1 Cother comprehensive incom	ENT OF CAS U ((((((((((((((((((H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (7,176,68,252) (1,172,404 19,904,152 UITY ANNED OTHININGS (KSHS'000) (KSHS'000) (KSHS'000) (1,241 6,293,45 1,622 5,410,40 2,484 998,96	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 (10,810,690) 21,472,404 (10,661,714) (SE CONTROLLIN 15 INTERES 0) (KSHS'000 2 3,873,790 187,800 3 3,873,790 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187,800 197 4,215,365 187	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404)
01. 02. 03. 04.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Customer deposits 1.7 Customer deposits 1.8 Deposits and placements from banking institutions 1.9 Deposits and placements from banking institutions 1.0 Deposits and placements from banking institutions 1.1 Customer deposits 1.2 Deposits and placements from banking institutions 1.2 Deposits and placements from banking institutions 1.2 Total interest expense 1.4 Total interest expense 1.4 Total interest expense 1.5 Deposits and commissions on loans and advances 1.6 Deter fees and commissions 1.6 Total one-interest income 1.5 Other income 1.6 Total non-interest income 1.7 Deposits income 1.6 Total on-interest income 1.7 Deposits income 1.8 Deposits income 1.9 Deposits income 1.0	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 6,778,527 349 6,778,876	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 6,778,527 2,817 6,781,344	UNAUDITED MAR 2022 (KSHS'000) - 773 3,354 - 4,127 4,127 - 4,262,682 215 4,262,897 4,267,024	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540 56,540 - 4,262,682 215 4,262,897	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CH SHARE CAPITAL (KSHS'000) K(KSI Other comprehensive income 1 Transactions with owners 826,810 At 1 January 2021 826,811 18,32 Other comprehensive income 1 Transactions with owners 826,810 At 1 January 2021 826,811 Other comprehensive income 1 Transactions with owners 826,810 At 1 January 2021 826,811 Other comprehensive income 1 Transactions with owners 826,810 At 1 January 2021 826,811 Other comprehensive income 1 Transactions with owners 826,810 At 1 January 2021 826,811 Other comprehensive income 1 Transactions with owners 826,810 Audited at 31 December 2021 1,653,621 17,5	IANGES IN EQ SHARE RETAINED (SHARE) (1,599 28,878) (1,599 290,507 39,561 - 2,35 28,878) (1,599 20,507 39,56 - 6,01 28,878) (1,67	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (721,472,404 19,904,152 UITTY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (1,241 6,293,45 1,622 5,410,40 1,097) 65,40 1,097) 65,40 1,099 6,474,77	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO RE CONTROLLIN SINTERES (KSHS'000 2 3,873,791 25 153,76 187,80 37 4,215,36; 38 491,896 501 89,366 22 4,455,044	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T TOTAL (KSHS'000) 6 68,063,139 (1 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077
01. 02. 03. 04. 05. 06.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total organization income/(LOSS) 2.7 Total organization income/(LOSS) 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 4.6 Total non-interest income 1.7 Total operating income 1.7 Total operating income 1.8 Total operating income 1.9 There operating expenses 1.0 Loan loss provisions 1.0 Loan	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 36,991	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000) 26,602 29,938 - 56,540 56,540 4,262,682 215 4,262,897 4,319,437 25,405 25,405 4,294,032	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 7,207,822 5,601,537	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 5,896,892 105,021 7,748,498 11,864,016	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHARLE (KSHS'000) At 1 January 2021 826,811 18,35 Other comprehensive income - Transactions with owners 826,810 (8: Unaudited at 30 June 2021 1,653,621 17,55 At 1 January 2021 826,810 (8: At 1 January 2021 826,810 (8: At 3 June 2021 1,653,621 17,55 At 1 January 2021 1,653,621 17,55 At 1 January 2021 1,653,621 17,55 At 1 January 2022 1,653,621 17,55 Other comprehensive 1,653,621 17,55	HANGES IN EQUILIBRIUM (KSHS) (1,595) (8,878) (1,576) (1,676) (61,629 43,903) (61,629 43,903)	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,22,404 19,904,152 U1,472,404 10,009 6,474,77 10,009 6,474,77 10,009 6,474,77 10,009 6,474,77	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 (10,810,690) 21,472,404 (10,661,714) (8,817,668) (10,661,714	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 6 74,048,077
01. 02. 03. 04. 05. 06.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 1.5 Total interest expenses 1.6 Total interest expenses 1.7 Total interest expenses 1.8 TINTEREST INCOME/(LOSS) 1.9 THER OPERATING INCOME 1.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(loss) 1.4 Dividend income 1.5 Other income 1.6 Total non-interest income 1.7 TOTAL OPERATING INCOME 1.7 TOTAL OPERATING EXPENSES 1.1 Loan loss provisions 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rotal os and income and equipment 1.5 Other operating expenses 1.5 Depreciation charges 1.6 Amortisation charges 1.6 Total other Operating Expenses 1.7 Other operating expenses 1.8 Total other Operating Expenses 1.9 Total other Operating Expenses 1.9 Total other Operating Expenses 1.0 Total	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 16,778,527 349 6,778,876 6,794,909	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 36,991	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540 56,540 - 4,262,682 215 4,262,897 4,319,437	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 10,52,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 - 220,897 7,400,530 480,741 1,331,827 26,255 167,138 374,188 374,188 196,052 1,274,028 3,850,229 3,550,301 120,306 3,670,607	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 - 279,802 5,057,835 15,579,185 1309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (KSHS'000) SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (USHS'000) At 1 January 2021 Other comprehensive income 1 Transactions with owners 2021 At 1 January 2021 At 1 January 2021 Other comprehensive income 1 Transactions with owners 2041 At 1 January 2021 At 1 January 2022	ENT OF CAS U ((((((((((((((((((((((((((((((((((H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (71,768,252) (721,472,404 19,904,152 UITY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (RSHS'000) (1,241 6,293,45 1,622 5,410,40 1,097 65,40 1,097 65,40 1,099 6,474,77 1,099,211 (4,298,29)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN S INTERES 0) (KSHS'000 2 3,873,790 187,800 197 4,215,366 187,800 198 491,890 101 89,360 102 4,455,044 103 453,83	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 (1 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 7 (135,245)
01. 02. 03. 04. 05. 06.	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total office of the placement of the	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 4,127 10,290 10,290 4,256,734 - 4,256,734 4,256,734	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 332,931 2,226,269 5,601,537 267,923 5,869,460 (1,619,807)	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 4,955,916 548,890 12,412,906 548,890 12,412,906 (3,883,574) 94,604	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187)	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF CHECK (KSHS'000) (KSHS'	HANGES IN EQUILIBRIUM (KSHS) (1,595) (8,878) (1,576) (1,676) (61,629 43,903) (61,629 43,903)	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (71,768,252) (721,472,404 19,904,152 UITY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (RSHS'000) (1,241 6,293,45 1,622 5,410,40 1,097 65,40 1,097 65,40 1,099 6,474,77 1,099,211 (4,298,29)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO ER CONTROLLIN S INTERES 0) (KSHS'000 2 3,873,790 187,800 197 4,215,366 187,800 198 491,890 101 89,360 102 4,455,044 103 453,83	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 6 74,048,077
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 1.6 Total interest income 1.7 Income interest expenses 1.8 Deposits and placements from banking institutions 1.9 Deposits and placements from banking institutions 1.0 Deposits and placements from banking institutions 1.1 Deposits and placements from banking institutions 1.2 Deposits and placements from banking institutions 1.3 Deposits and placements from banking institutions 1.4 Deposits and placements from banking institutions 1.5 Deposits and placements flowers 1.6 Foreign exchange trading income/(loss) 1.6 Deposits and commissions 1.7 Deposits and commissions 1.8 Deposits and commissions 1.9 Deposits and advances 1.9 Deposits and advances 1.0 Deposits and advances 1	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 36,991	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000) - 26,602 29,938 - 56,540 56,540 - 4,262,682 4,262,887 4,319,437 25,405 25,405 25,405 25,405	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 10,52,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460	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)	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 - 220,897 7,400,530 480,741 1,331,827 26,255 167,138 374,188 374,188 196,052 1,274,028 3,850,229 3,550,301 120,306 3,670,607	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 - 279,802 5,057,835 15,579,185 1309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CL SHARE CAPITAL (KSH5000) (KS) Other comprehensive income - Transactions with owners 826,810 (8: Unaudited at 30 June 2021 1,653,621 17,51 At 1 January 2021 826,811 18,32 Other comprehensive income - Transactions with owners 826,810 (8: Audited at 31 December 2021 1,653,621 17,51 At 1 January 2022 1,653,621 17,52 Other comprehensive income - Transactions with owners 826,810 (8: Audited at 31 December 2021 1,653,621 17,52 Other comprehensive income - Transactions with owners - Unaudited at	ENT OF CAS U ((() () () () () () () () () () () ()	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (71,768,252) (721,472,404 19,904,152 UITY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (RSHS'000) (1,241 6,293,45 1,622 5,410,40 1,097 65,40 1,097 65,40 1,099 6,474,77 1,099,211 (4,298,29)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO GR CONTROLLIN INTERES 0) (KSHS'00) 2 3,873,79 (2 3,873,79) (3 8 491,89) (1 89,360 (2 4,455,044) (2 4,455,044) (3 453,83) 453,83	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 (1 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 7 (135,245)
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Loans and placements from banking institutions 1.8 Loans and placements from banking institutions 1.9 Loans and placements from banking institutions 1.0 Loans and placements from banking institutions 1.0 Loans and loans and loans and advances 1.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(loss) 1.4 Foreign exchange trading income/(loss) 1.5 Other income 1.6 Total non-interest income 1.7 Loan loss provisions 1.8 Loan loss	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 16,033 16,033 17,056 - 17,056 - 17,056	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 4,127 4,262,682 10,290 10,290 4,256,734 - 4,256,734 - 4,256,734 - 4,256,734 - 4,256,734	UNAUDITED JUN 2022 (KSHS'0000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653 (215,666)	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 4,199,601 5,896,892 105,021 77,748,498 11,864,016 548,890 12,412,906 (3,883,574) 94,604 8,623,936 (493,194)	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 374,188 196,052 1,274,028 3,850,229 3,550,301 120,306 3,670,607 (960,823) - 2,709,784 (149,109)	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) 4,925,700 (244,450)	Note issued in April 2018 on implementation of IFRS 9. SUMMARY OF CONSOLIDATED STATEM Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CL SHARE CAPITAL (KSH5000) (KS) Other comprehensive income - Transactions with owners 826,810 (8: Unaudited at 30 June 2021 1,653,621 17,51 At 1 January 2021 826,811 18,32 Other comprehensive income - Transactions with owners 826,810 (8: Audited at 31 December 2021 1,653,621 17,51 At 1 January 2022 1,653,621 17,52 Other comprehensive income - Transactions with owners 826,810 (8: Audited at 31 December 2021 1,653,621 17,52 Other comprehensive income - Transactions with owners - Unaudited at	ENT OF CAS U ((() () () () () () () () () () () ()	H FLOWS NAUDITED JUN 2021 KSHS'0000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (7,72,404 19,904,152 UITY AINED RESERVI (KSHS'000) (5,361,477 3,0391 932,02 3,773) 1,1241 6,293,45 1,622 5,410,40 2,484 998,96 1,097) 65,40 1,099 6,474,77 3,009 6,474,77 3,009 6,474,77	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 NO GR CONTROLLIN INTERES 0) (KSHS'00) 2 3,873,79 (2 3,873,79) (3 8 491,89) (1 89,360 (2 4,455,044) (2 4,455,044) (3 453,83) 453,83	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 NG TOTAL (1,413,966) (4,413,96
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Total interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 Total interest expenses 2.9 Total interest expenses 2.1 Other interest expenses 2.2 Other fees and commissions on loans and advances 3.1 Foreign exchange trading income/(loss) 3. Foreign exchange trading income/(loss) 4.1 Fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 1.7 Total OPERATING INCOME 1.1 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 1.8 Total other Operating Expenses 1.8 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS 1.8 Share of profit of Joint Venture 1.8 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS 1.8 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS 1.8 NON CONTROLLING INTEREST 1.9 OTHER COMPREHENSIVE INCOME	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991 36,991 6,778,527 2,817 6,781,344 6,818,335 114,249 114,249 6,704,086 (8,118) - 6,695,968	UNAUDITED 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 10,290 4,256,734 - 4,256,734 - 4,256,734	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 374,188 374,188 374,188 374,188 374,188 374,188 374,188 374,188 374,188 374,188 376,052 1,274,028 3,850,229 3,850,229 3,550,301 120,306 3,670,607 (960,823) - 2,709,784	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 13,09,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) 4,925,700	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (KSHS'000) SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (KSHS'000) At 1 January 2021 SHARE CAPITAL (KSHS'000) At 1 January 2021 Transactions with owners B26,810 At 30 June 2021 At 1 January 2021 At 1 January 2021 Transactions with owners B26,810 Audited at 31 December 2021 At 1 January 2022 1,653,621 17,5 At 1 January 2022 1,653,621 Transactions with owners	SHARE RETAINED (1,599) 10,507 39,516 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1668,252) (1,1668,252) (1,1668,252) (1,1668,252) (1,167,927) AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (A,703)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 RC CONTROLLIN S INTERES (0) (KSHS'000 2 3,873,790 3 3,873,790 3 3,873,790 3 3,873,790 3 4,215,366 3 3,873,790 3 491,890 2 4,455,040 3 453,83 18,120 49,927,000	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Incomposition of the provided in the provi	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963	UNAUDITED 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 - 4,256,734 - 4,256,734	UNAUDITED JUN 2022 (KSHS'0000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 5,770,29 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653 (215,666) 4,033,987	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 17,748,498 11,864,016 548,890 12,412,906 12,412,906 (3,883,574) 94,604 8,623,936 (493,194) 8,130,742	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 374,188 196,052 1,274,028 3,550,301 120,306 3,670,607 2,709,784 (149,109) 2,560,675	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) 4,925,700 (244,450) 4,681,250	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash and cash equivalents at end of period SUMMARY OF CONSOLIDATED STATEMENT OF Chash	SHARE RETAINED (1,599) 10,507 39,516 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,507 39,56 10,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903 11,629 43,903	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1668,252) (1,1668,252) (1,1668,252) (1,1668,252) (1,167,927) AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (A,703)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 RC CONTROLLIN S INTERES (0) (KSHS'000 2 3,873,790 3 3,873,790 3 3,873,790 3 3,873,790 3 4,215,366 3 3,873,790 3 491,890 2 4,455,040 3 453,83 18,120 49,927,000	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G T TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Total interest expenses 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 2.1 Total interest expenses 2.2 Total interest expenses 2.3 Other income 2.4 Total interest expenses 2.6 Total on-interest income 2.7 Total interest expenses 2.8 Total on-interest income 2.9 Total on-interest income 2.9 Total on-interest income 2.9 Total on-interest income 2.0 Total on-interest income 3. Directors' emoluments 3. Directors' emo	JUN 2021 (KSHS'000) - 1,501 14,532 - 16,033 16,033 16,033 16,033 17,056 - 17,056 - 17,056	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 - 36,991	UNAUDITED MAR 2022 (KSHS'000) 773 3,354 - 4,127 4,127 4,127 4,262,682 10,290 10,290 4,256,734 - 4,256,734 - 4,256,734 - 4,256,734 - 4,256,734	UNAUDITED JUN 2022 (KSHS'0000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029 32,291 2,262,699 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653 (215,666) 4,033,987	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 - 220,897 7,400,530 480,741 1,331,827 26,255 167,138 374,188 374,188 196,052 1,274,028 3,850,229 3,550,301 120,306 3,670,607 (960,823) - 2,709,784 (149,109) 2,560,675	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) - 4,925,700 (244,450) 4,681,250	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHECK CAPITAL (KSH5'000) (KSI CAPITAL (USH5'000) (USH5'	ENT OF CAS U (() (() (() (() (() (() (()	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (7,176,68,252	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,810,690) 21,472,404 10,661,714 RC CONTROLLIN SINTERES (0) (KSHS'000 2 3,873,79 25 153,76 187,80 3 3,873,79 (189,360 3 3,873,79 (199,360 3 3	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 0 7,503,342 0 (1,518,404) 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30 s] and Kenyan
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Total interest expenses 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 2.7 Total interest expenses 2.8 Total interest expenses 2.9 Total interest expenses 2.1 Total interest expenses 2.2 Total interest expenses 2.3 Other increst expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total rome of total interest expenses 2.7 Total interest expenses 2.8 Total on-interest income 2.9 Total on-interest income 2.9 Total on-interest income 2.9 Total on-interest income 2.0 Total on-interest income 2.0 Total on-interest income 3. Directors' emoluments 4. Rentals charges 5. Depreciation charges 6. Amortisation charges 6. Am	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963	UNAUDITED 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 - 4,256,734 - 4,256,734	UNAUDITED JUN 2022 (KSHS'0000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 5,770,29 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653 (215,666) 4,033,987	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 17,748,498 11,864,016 548,890 12,412,906 12,412,906 (3,883,574) 94,604 8,623,936 (493,194) 8,130,742	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 374,188 196,052 1,274,028 3,550,301 120,306 3,670,607 2,709,784 (149,109) 2,560,675	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) 4,925,700 (244,450) 4,681,250	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (USH5'000) SUMMARY OF CONSOLIDATED STATEMENT OF CHARLES (USH5'000) At 1 January 2021 Other comprehensive income 1	ENT OF CAS U ((((((((((((((((((((((((((((((((((H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1568,252) (1,1568,252) (1,172,404 19,904,152 UITY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (A,202) (A,303)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,610,810,690) 21,472,404 10,661,714 RECONTROLLIN SINTERES (1) (KSHS'000 2 3,873,790 3 3,873,790 3 3,873,790 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,216,360 3 4,217,000 3 4,217,000 4 4,927,000 4	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 10 7,503,342 10 (1,518,404) 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30 s] and Kenyan
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total rest expenses 2.6 Total rest expenses 2.7 Total interest expenses 2.8 Other interest expenses 2.9 Total rest expenses 2.1 Other interest expenses 2.2 Total rest expenses 2.3 Other fees and commissions on loans and advances 3.4 Total rest expenses 3.5 Other operating income/(loss) 4.6 Fees and commissions 4.7 Fees and commissions 4.8 Foreign exchange trading income/(loss) 4.9 Dividend income 4.0 Total non-interest income 4.1 Total non-interest income 4.2 Other income 4.3 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 8.8 Total other Operating Expenses 9 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS 9 Share of profit of Joint Venture 9 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS 9 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	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963	UNAUDITED 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 - 4,256,734 - 4,256,734	UNAUDITED JUN 2022 (KSHS'0000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 5,770,29 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653 (215,666) 4,033,987	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	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 374,188 196,052 1,274,028 3,550,301 120,306 3,670,607 2,709,784 (149,109) 2,560,675	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) 4,925,700 (244,450) 4,681,250	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHECK CAPITAL (KSH5'000) (KSI CAPITAL (USH5'000) (USH5'	ENT OF CAS U ((((((((((((((((((((((((((((((((((H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1568,252) (1,1568,252) (1,172,404 19,904,152 UITY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (A,202) (A,303)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,610,810,690) 21,472,404 10,661,714 RECONTROLLIN SINTERES (1) (KSHS'000 2 3,873,790 3 3,873,790 3 3,873,790 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 3,873,790 3 4,215,366 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,215,360 3 4,216,360 3 4,217,000 3 4,217,000 4 4,927,000 4	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 10 7,503,342 10 (1,518,404) 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30 s] and Kenyan
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 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 1.5 Total interest income 1.5 Total interest income 1.6 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total rest 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 2.0 There OPERATING INCOME 2.1 Fees and commissions on loans and advances 2.2 Other fees and commissions 2.3 Foreign exchange trading income/(loss) 2.4 Dividend income 2.5 Other income 2.6 Total non-interest income 2.7 Total on-interest income 2.8 Total operating Expenses 2.9 Staff costs 2.0 Staff costs 2.1 Loan loss provisions 2.2 Staff costs 2.3 Directors' emoluments 2.4 A mortisation charges 2.5 Opereciation charges on property and equipment 2.6 A mortisation charges 2.7 Other operating expenses 2.8 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS 2.8 Share of profit of Joint Venture 2.9 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS 2.9 PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS 3. Non controlling interest 3. PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS 3. NON CONTROLLING INTEREST 3. OTHER COMPREHENSIVE INCOME 3.5 Statutory loan loss reserve 3.5 Fair value changes in financial assets at FVOCI 3.5 Statutory loan loss reserve 3.5 Fair value changes on employe benefits 3.5 Income tax relating to components of other comprehensive income 3. OTHER COMPREHENSIVE INCOME FOR THE YEAR 3. NET OF TAX	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991 6,778,527 2,817 6,781,344 6,818,335 114,249 114,249 6,704,086 (8,118) 6,695,968 (1,275)	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 577,029 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1619,807) - 4,249,653 (215,666) 4,033,987 (651,885) (161,591) (813,476)	AUDITED DEC 2021 (KSHS'000) 23,769,022 9,070,237 231,501 10,708 33,081,468 10,256,364 961,451 966,759 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) (752,181) - 35,022 111,898	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 196,052 1,274,028 3,850,229 3,550,301 120,306 3,670,607 (960,823) - 2,709,784 (149,109) 2,560,675 314,922 (1,829,028) (1,514,106)	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) - 4,925,700 (244,450) 4,681,250 494,131 (5,555,076) (5,060,945)	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CL SHARE CAPITAL (KSH5'000) (KS) Other comprehensive income 1. Transactions with owners 826,810 (8: Unaudited at 30 June 2021 1,653,621 17,5: At 1 January 2021 826,811 18,3: Other comprehensive income 1. Transactions with owners 826,810 (8: Audited at 31 Decrember 2021 1,653,621 17,5: At 1 January 2022 1,653,621 17,5: At 1 January 2022 1,653,621 17,5: Transactions with owners 926,810 (8: Audited at 31 Decrember 2021 1,653,621 17,5: The financial statements are an extract from unaudite June 2022 which have been prepared in accordance with Company Act, 2015. The financial statements were approved by the Board of Messrs Daniel Ndonye, Sarit S.Raja Shah and Michael Tu. These statements can be accessed from the institution's BY ORDER DANIEL NDONYE	IANGES IN EQ SHARE RETAINED	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (7,176,68,252) (7,176,68,252) (1,172,404 19,904,152 UITY AINED RESERVI (KSHS'000) (5,553) 5,361,47 (6,391) 932,02 (7,03)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,610,810,690) 21,472,404 10,661,714 RECONTROLLIN SINTERES (1) (KSHS'000) (2 3,873,790) (3 3,873,790) (4,215,366) (3 3,873,790) (3 491,890) (4 4,555,040) (5 4,455,040) (6 4,927,000) (7 4,927,000) (8 491,890) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000)	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 10 7,503,342 10 (1,518,404) 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30 s] and Kenyan
01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13. 14. 15.	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 Journal of the provided of the provi	JUN 2021 (KSHS'000)	AUDITED DEC 2021 (KSHS'000) 3,028 33,963 36,991	UNAUDITED MAR 2022 (KSHS'000)	UNAUDITED JUN 2022 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000) 10,375,404 4,134,209 125,769 - 14,635,382 4,780,890 548,709 440,227 5,769,826 8,865,556 909,192 1,296,445 770,268 - 967,898 3,943,803 12,809,359 1,052,772 2,719,969 45,471 253,382 5,770,29 332,931 2,226,269 7,207,822 5,601,537 267,923 5,869,460 (1,619,807) - 4,249,653 (215,666) 4,033,987	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 5,896,892 105,021 77,748,498 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) 35,022	UNAUDITED MAR 2022 (KSHS'000) 5,970,215 2,562,105 60,446 10,965 8,603,731 2,782,328 319,066 297,097 3,398,491 5,205,240 496,564 865,008 612,821 220,897 2,195,290 7,400,530 480,741 1,331,827 26,255 167,138 374,188 196,052 1,274,028 3,850,229 3,550,301 120,306 3,670,607 (960,823) - 2,709,784 (149,109) 2,560,675	UNAUDITED JUN 2022 (KSHS'000) 12,047,073 5,218,771 167,390 22,159 17,455,393 5,589,410 733,106 611,527 6,934,043 10,521,350 999,406 1,870,563 1,908,064 279,802 5,057,835 15,579,185 1,309,276 3,014,453 52,511 336,245 750,587 396,807 2,737,101 8,596,979 6,982,206 205,681 7,187,887 (2,262,187) 4,925,700 (244,450) 4,681,250	Net cash used in operating activities Cash flows used in investing activities Net cash generated from/ (used in) financing activities Net cash generated from/ (used in) financing activities Net decrease in cash and cash equivalents Cash and cash equivalents at beginning of period SUMMARY OF CONSOLIDATED STATEMENT OF CHEMICS (USHS'000) (KSIS) At 1 January 2021 826,811 18,35 Other comprehensive income - 1,653,621 17,55 At 1 January 2021 826,811 18,35 Other comprehensive income - 1,653,621 17,55 At 1 January 2021 826,811 18,35 Other comprehensive income - 1,653,621 17,55 At 1 January 2021 1,653,621 17,55 At 1 January 2021 1,653,621 17,55 At 1 January 2021 1,653,621 17,55 At 1 January 2022 1,653,621 17,55 Other comprehensive income - 1 Transactions with owners - 1 Unaudited at 31 December 2021 1,653,621 17,55 At 1 January 2022 1,653,621 17,55 The financial statements are an extract from unaudited at 30 June 2022 1,653,621 17,55 Message from the Directors These financial statements are an extract from unaudited June 2022 1,653,621 17,55 Message from the Directors These statements were approved by the Board of Messrs Daniel Ndonye, Sarit S.Raja Shah and Michael Tuthers of the statements can be accessed from the institution's DANIEL NDONYE	IANGES IN EQ SHARE RETAINED	H FLOWS NAUDITED JUN 2021 KSHS'000) (4,262,501) (1,077,927) 3,772,176 (1,568,252) (1,1568,252) (1,1568,252) (1,172,404 19,904,152 UITY AINED RESERVI (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (A,202) (A,303)	AUDITED DEC 2021 (KSHS'000) (8,817,668) (5,449,827) 3,456,805 10,610,810,690) 21,472,404 10,661,714 RECONTROLLIN SINTERES (1) (KSHS'000) (2 3,873,790) (3 3,873,790) (4,215,366) (3 3,873,790) (3 491,890) (4 4,555,040) (5 4,455,040) (6 4,927,000) (7 4,927,000) (8 491,890) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000) (9 4,927,000)	UNAUDITED JUN 2022 (KSHS'000) (252,016) (739,151) (2,216,474) (3,207,641) 10,661,714 7,454,073 N G TOTAL (KSHS'000) 6 68,063,139 11 3,436,177 5 (1,413,966) 2 70,085,350 6 68,063,139 10 7,503,342 10 (1,518,404) 6 74,048,077 7 (135,245) 6 (2,462,306) 9 71,450,526 ended 30 s] and Kenyan