

## STATEMENT OF FINANCIAL POSITION

	BANK					GROUP		
	30th Sept. 2022 Shs. '000' Unaudited	31st Dec. 2022 Shs. '000' Audited	31st March 2023 Shs. '000' Unaudited	30th June 2023 Shs. '000' Unaudited	30th Sept. 2023 Shs. '000' Unaudited	30th Sept. 2022 Shs. '000' Unaudited	31st Dec. 2022 Shs. '000' Audited	30th Sept. 2023 Shs. '000' Unaudited
<b>ASSETS</b>								
Cash (both Local & Foreign)	450,319	598,971	491,555	588,951	778,816	610,219	597,367	819,282
Balances due from Central Bank of Kenya	4,633,520	5,319,643	4,242,947	4,897,956	6,274,912	4,633,520	5,319,643	6,274,912
Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-
Investment Securities:								
a) Held to Maturity:								
a. Kenya Government securities	50,138,214	44,439,485	39,928,494	43,070,721	42,748,803	51,265,625	45,830,535	44,551,205
b. Other securities	-	-	-	-	-	-	-	-
b) Available for sale:								
a. Kenya Government securities	25,194,674	31,445,670	37,235,288	35,705,275	38,847,585	26,347,749	32,348,600	39,700,260
b. Other securities	4,644,051	5,270,878	7,299,693	10,331,282	16,534,232	4,826,129	5,340,852	16,674,959
Deposits and balances due from local banking institutions	2,547,875	3,625,701	6,012,048	2,974,536	3,834,685	2,861,798	3,671,510	4,062,000
Deposits and balances due from banking institutions abroad	8,039,586	7,389,282	9,152,441	16,790,445	17,474,584	8,039,586	7,389,282	17,474,584
Tax recoverable	18,216	12,755	18,216	18,973	22,373	46,421	65,049	132,719
Loans and advances to customers (net)	39,224,032	40,923,643	45,272,839	48,747,591	51,446,906	39,253,080	40,950,360	51,469,093
Balances due from banking institutions in the group	-	-	-	-	-	-	-	-
Investments in associates	-	-	-	-	-	-	-	-
Investments in subsidiary companies	1,405,692	1,405,692	1,405,692	1,405,692	1,405,692	-	-	-
Investments in joint ventures	-	-	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-	-	-
Property and equipment	1,931,487	2,319,254	2,234,613	2,225,820	2,206,295	2,259,698	2,636,432	2,550,971
Prepaid lease rentals	-	-	-	-	-	-	-	-
Intangible assets	155,707	107,504	114,314	144,708	167,553	816,117	766,622	835,982
Deferred tax asset	886,401	1,141,467	1,141,468	1,141,468	1,141,468	819,717	1,141,467	1,141,758
Retirement benefit asset	-	-	-	-	-	-	-	-
Other assets	1,241,351	1,673,828	1,280,955	1,644,031	2,231,020	1,946,862	2,258,656	3,088,261
<b>TOTAL ASSETS</b>	<b>135,867,074</b>	<b>140,402,895</b>	<b>148,530,870</b>	<b>159,356,167</b>	<b>168,580,692</b>	<b>138,900,392</b>	<b>142,975,523</b>	<b>172,101,027</b>
<b>LIABILITIES</b>								
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-
Customer deposits	104,990,811	107,582,199	113,952,129	121,269,097	123,760,014	104,977,778	107,185,228	123,760,014
Deposits and balances due to local banking institutions	-	-	-	-	-	-	-	-
Deposits and balances due to foreign banking institutions	20,152	4,485	10,459	18,271	10,997	20,152	4,485	10,997
Other money market deposits	-	-	-	-	-	-	-	-
Borrowed funds	-	-	-	-	-	-	-	-
Balances due to banking institutions in the group	-	-	-	-	-	-	-	-
Tax payable	2,260	-	50,461	-	22,000	2,260	-	22,000
Dividends payable	-	-	254,278	-	-	-	-	-
Deferred tax liability	-	-	-	-	-	68,767	-	71,806
Retirement benefit liability	-	-	-	-	-	-	-	-
Other liabilities	888,676	1,432,472	878,276	907,632	1,227,859	2,545,303	2,753,536	3,179,761
<b>TOTAL LIABILITIES</b>	<b>105,901,899</b>	<b>109,019,156</b>	<b>115,145,603</b>	<b>122,195,000</b>	<b>125,020,870</b>	<b>107,545,493</b>	<b>110,012,016</b>	<b>127,044,578</b>
<b>SHAREHOLDERS' FUNDS</b>								
Paid up/Assigned capital	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390
Share premium/(discount)	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109
Revaluation reserves	3,129,736	3,665,376	5,744,594	8,425,753	14,705,203	3,251,440	4,750,952	14,793,255
Retained earnings/Accumulated losses	14,602,918	14,388,693	15,408,152	16,502,893	15,905,740	15,468,097	14,443,754	16,887,972
Statutory loan loss reserves	353,022	353,022	353,022	353,022	1,069,380	353,022	353,022	1,069,380
Other Reserves	-	-	-	-	-	-	-	-
Proposed dividends	-	1,097,149	-	-	-	-	1,097,149	-
Capital grants	-	-	-	-	-	-	-	-
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>29,965,175</b>	<b>31,383,739</b>	<b>33,385,267</b>	<b>37,161,167</b>	<b>43,559,822</b>	<b>30,952,058</b>	<b>32,524,376</b>	<b>44,630,106</b>
Minority Interest	-	-	-	-	-	402,841	439,131	426,343
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>135,867,074</b>	<b>140,402,895</b>	<b>148,530,870</b>	<b>159,356,167</b>	<b>168,580,692</b>	<b>138,900,392</b>	<b>142,975,523</b>	<b>172,101,027</b>

## OTHER DISCLOSURES

<b>NON-PERFORMING LOANS AND ADVANCES</b>								
(a) Gross Non-performing loans and advances	4,803,059	5,870,236	5,774,133	6,081,094	5,974,181	4,803,059	5,870,236	5,974,181
(b) Less: Interest in Suspense	959,621	852,797	873,149	946,838	993,930	959,621	852,797	993,930
(c) <b>Total Non-Performing Loans and Advances (a-b)</b>	<b>3,843,438</b>	<b>5,017,439</b>	<b>4,900,984</b>	<b>5,134,256</b>	<b>4,980,251</b>	<b>3,843,438</b>	<b>5,017,439</b>	<b>4,980,251</b>
(d) Less: Loan Loss Provision	2,762,600	2,692,502	2,586,428	2,657,519	3,425,852	2,762,600	2,692,502	3,425,852
(e) <b>Net Non-Performing Loans and Advances (c-d)</b>	<b>1,080,838</b>	<b>2,324,937</b>	<b>2,314,556</b>	<b>2,476,737</b>	<b>1,554,399</b>	<b>1,080,838</b>	<b>2,324,937</b>	<b>1,554,399</b>
(f) Discounted Value of Securities	1,080,838	2,324,937	2,104,623	1,961,697	1,554,399	1,080,838	2,324,937	1,554,399
(g) <b>Net NPLs Exposure (e-f)</b>	<b>-</b>	<b>-</b>	<b>209,933</b>	<b>515,040</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>INSIDER LOANS AND ADVANCES</b>								
(a) Directors, Shareholders and Associates	3,428,129	3,880,753	4,493,359	5,164,177	5,263,732	3,428,129	3,880,753	5,263,732
(b) Employees	457,840	481,905	543,455	544,182	548,965	457,840	481,905	548,965
(c) <b>Total Insider Loans and Advances and other facilities</b>	<b>3,885,969</b>	<b>4,362,658</b>	<b>5,036,814</b>	<b>5,708,359</b>	<b>5,812,697</b>	<b>3,885,969</b>	<b>4,362,658</b>	<b>5,812,697</b>
<b>OFF-BALANCE SHEET ITEMS</b>								
(a) Letters of credit, guarantees, acceptances	8,581,448	10,321,504	11,040,216	11,158,120	9,955,655	8,581,448	10,321,504	9,955,655
(b) Forwards, swaps and options	10,369,197	7,695,643	15,012,629	23,192,067	17,428,992	10,369,197	7,695,643	17,428,992
(c) Other contingent liabilities	1,961,217	2,060,223	1,564,522	2,182,283	1,469,887	1,961,217	2,060,223	1,469,887
(d) <b>Total Contingent Liabilities</b>	<b>20,911,862</b>	<b>20,077,370</b>	<b>27,617,367</b>	<b>36,532,470</b>	<b>28,854,534</b>	<b>20,911,862</b>	<b>20,077,370</b>	<b>28,854,534</b>
<b>CAPITAL STRENGTH</b>								
(a) Core capital	24,128,785	25,221,433	25,654,372	26,134,187	24,905,392	24,128,785	25,221,433	24,905,392
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess/(Deficiency)(a-b)	23,128,785	24,221,433	24,654,372	25,134,187	23,905,392	23,128,785	24,221,433	23,905,392
(d) Supplementary Capital	353,022	353,022	353,022	353,022	1,069,380	353,022	353,022	1,069,380
(e) <b>Total Capital (a+d)</b>	<b>24,481,807</b>	<b>25,574,455</b>	<b>26,007,394</b>	<b>26,487,209</b>	<b>25,974,772</b>	<b>24,481,807</b>	<b>25,574,455</b>	<b>25,974,772</b>
(f) Total risk weighted assets	67,827,109	72,071,335	80,108,227	82,061,005	84,607,634	67,827,109	72,071,335	84,607,634
(g) <b>Core Capital/Total deposits Liabilities</b>	<b>23.0%</b>	<b>23.4%</b>	<b>22.5%</b>	<b>21.5%</b>	<b>20.1%</b>	<b>23.0%</b>	<b>23.4%</b>	<b>20.1%</b>
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	15.0%	15.4%	14.5%	13.5%	12.1%	15.0%	15.4%	12.1%
(j) <b>Core Capital / total risk weighted assets</b>	<b>35.6%</b>	<b>35.0%</b>	<b>32.0%</b>	<b>32.0%</b>	<b>29.4%</b>	<b>35.6%</b>	<b>35.0%</b>	<b>29.4%</b>
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	25.1%	24.5%	21.5%	21.5%	18.9%	25.1%	24.5%	18.9%
(m) <b>Total Capital/total risk weighted assets</b>	<b>36.1%</b>	<b>35.5%</b>	<b>32.5%</b>	<b>32.3%</b>	<b>30.7%</b>	<b>36.1%</b>	<b>35.5%</b>	<b>30.7%</b>
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	21.6%	21.0%	18.0%	17.8%	16.2%	21.6%	21.0%	16.2%
<b>LIQUIDITY</b>								
(a) <b>Liquidity Ratio</b>	<b>79.9%</b>	<b>79.7%</b>	<b>74.9%</b>	<b>73.6%</b>	<b>72.5%</b>	<b>79.9%</b>	<b>79.7%</b>	<b>72.5%</b>
(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
(c) <b>Excess (Deficiency) (a-b)</b>	<b>59.9%</b>	<b>59.7%</b>	<b>54.9%</b>	<b>53.6%</b>	<b>52.5%</b>	<b>59.9%</b>	<b>59.7%</b>	<b>52.5%</b>

## STATEMENT OF COMPREHENSIVE INCOME

	BANK					GROUP		
	30th Sept. 2022 Shs. '000' Unaudited	31st Dec. 2022 Shs. '000' Audited	31st March 2023 Shs. '000' Unaudited	30th June 2023 Shs. '000' Unaudited	30th Sept. 2023 Shs. '000' Unaudited	30th Sept. 2022 Shs. '000' Unaudited	31st Dec. 2022 Shs. '000' Audited	30th Sept. 2023 Shs. '000' Unaudited
<b>INTEREST INCOME</b>								
Loans and advances	2,944,120	4,177,259	1,142,867	2,433,936	3,912,131	2,944,120	4,177,259	3,912,131
Government securities	5,301,891	7,232,535	1,973,825	3,967,260	5,999,702	5,301,891	7,232,535	5,999,702
Deposits and placements with banking institutions	170,357	302,097	159,334	403,272	696,923	170,357	302,097	696,923
Other Interest Income	63,835	86,551	12,311	25,603	39,506	63,835	86,551	39,506
<b>Total Interest Income</b>	<b>8,480,203</b>	<b>11,798,442</b>	<b>3,288,337</b>	<b>6,830,071</b>	<b>10,648,262</b>	<b>8,480,203</b>	<b>11,798,442</b>	<b>10,648,262</b>
<b>INTEREST EXPENSE</b>								
Customer deposits	4,274,181	5,900,348	1,726,430	3,675,070	5,780,224	4,274,181	5,900,348	5,780,224
Deposits and placement from banking institutions	531	798	850	1,196	2,023	531	798	2,023
Other interest expenses	-	-	-	-	-	-	-	-
<b>Total interest expenses</b>	<b>4,274,712</b>	<b>5,901,146</b>	<b>1,727,280</b>	<b>3,676,266</b>	<b>5,782,247</b>	<b>4,274,712</b>	<b>5,901,146</b>	<b>5,782,247</b>
<b>NET INTEREST INCOME/(LOSS)</b>	<b>4,205,491</b>	<b>5,897,296</b>	<b>1,561,057</b>	<b>3,153,805</b>	<b>4,866,015</b>	<b>4,205,491</b>	<b>5,897,296</b>	<b>4,866,015</b>
<b>NON-INTEREST INCOME</b>								
Fees and commissions on loans and advances	100,579	146,745	39,413	75,854	132,251	100,		