

## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2023

I STATEMENT OF FINANCIAL POSITION										III DISCLOSURES									
AS AT 30 SEPTEMBER 2023										AS AT 30 SEPTEMBER 2023									
HFC Bank		Group Consolidated								HFC Bank		Group Consolidated							
30th Sept 2022	31st Dec 2022	31st Mar 2023	30th June 2023	30th Sept 2023	30th Sept 2022	31st Dec 2022	30th Sept 2023	30th Sept 2022	31st Dec 2022	30th Sept 2023	30th Sept 2022	31st Dec 2022	30th Sept 2023	30th Sept 2022	31st Dec 2022	30th Sept 2023			
UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)		
<b>A. ASSETS</b>																			
1 Cash balances (both local and foreign)	548,161	544,451	447,487	386,088	452,402	548,161	544,451	452,402	548,161	544,451	452,402	548,161	544,451	452,402	548,161	544,451	452,402		
2 Balances due from Central Bank of Kenya	2,468,421	1,563,593	1,825,559	2,136,594	1,342,273	2,468,421	1,563,593	1,342,273	2,468,421	1,563,593	1,342,273	2,468,421	1,563,593	1,342,273	2,468,421	1,563,593	1,342,273		
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5 Investment Securities:																			
a) Held to Maturity:																			
a. Kenya Government securities	3,684,700	3,779,143	3,890,538	3,822,996	3,750,704	3,684,700	3,779,143	3,750,704	3,684,700	3,779,143	3,750,704	3,684,700	3,779,143	3,750,704	3,684,700	3,779,143	3,750,704		
b. Other securities	3,684,700	3,779,143	3,890,538	3,822,996	3,750,704	3,684,700	3,779,143	3,750,704	3,684,700	3,779,143	3,750,704	3,684,700	3,779,143	3,750,704	3,684,700	3,779,143	3,750,704		
b) Available for sale:																			
a. Kenya Government securities	4,468,961	4,760,994	5,595,710	5,981,268	5,290,694	4,468,961	4,760,994	5,290,694	4,468,961	4,760,994	5,290,694	4,468,961	4,760,994	5,290,694	4,468,961	4,760,994	5,290,694		
b. Other securities	4,468,961	4,760,994	5,595,710	5,981,268	5,290,694	4,468,961	4,760,994	5,290,694	4,468,961	4,760,994	5,290,694	4,468,961	4,760,994	5,290,694	4,468,961	4,760,994	5,290,694		
6 Deposits and balances due from local banking institutions	269,216	41,914	680,153	493,904	873,733	269,216	41,914	873,733	269,216	41,914	873,733	269,216	41,914	873,733	269,216	41,914	873,733		
7 Deposits and balances due from banking institutions abroad	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8 Tax recoverable	242,698	225,496	225,496	224,417	221,254	371,470	365,267	357,669	371,470	365,267	357,669	371,470	365,267	357,669	371,470	365,267	357,669		
9 Loans and advances to customers (net)	36,222,242	36,909,331	37,403,412	38,376,289	38,587,013	35,197,688	36,299,175	38,462,925	35,197,688	36,299,175	38,462,925	35,197,688	36,299,175	38,462,925	35,197,688	36,299,175	38,462,925		
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11 Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12 Investments in subsidiary companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13 Investment in Joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Investment properties	133,010	194,220	194,220	194,220	194,220	1,291,602	1,613,173	1,752,570	1,291,602	1,613,173	1,752,570	1,291,602	1,613,173	1,752,570	1,291,602	1,613,173	1,752,570		
15 Property and equipment	584,900	780,000	780,000	780,000	780,000	1,266,693	1,849,000	1,849,000	1,266,693	1,849,000	1,849,000	1,266,693	1,849,000	1,849,000	1,266,693	1,849,000	1,849,000		
16 Prepaid operating lease rentals	1,471,689	573,449	600,909	611,076	616,709	1,476,531	579,410	627,114	1,476,531	579,410	627,114	1,476,531	579,410	627,114	1,476,531	579,410	627,114		
17 Intangible assets	391,721	331,846	288,380	241,641	223,137	392,926	332,592	223,725	392,926	332,592	223,725	392,926	332,592	223,725	392,926	332,592	223,725		
18 Deferred tax asset	1,427,003	1,383,142	1,415,715	1,376,359	1,390,825	1,650,039	1,614,992	1,622,536	1,650,039	1,614,992	1,622,536	1,650,039	1,614,992	1,622,536	1,650,039	1,614,992	1,622,536		
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20 Other assets	2,582,152	4,033,466	3,596,655	3,715,747	3,946,386	2,057,245	3,604,823	3,479,920	2,057,245	3,604,823	3,479,920	2,057,245	3,604,823	3,479,920	2,057,245	3,604,823	3,479,920		
<b>21 TOTAL ASSETS</b>	<b>54,494,874</b>	<b>55,168,371</b>	<b>56,964,794</b>	<b>58,508,883</b>	<b>58,301,452</b>	<b>55,143,653</b>	<b>56,995,854</b>	<b>60,717,368</b>	<b>54,494,874</b>	<b>55,168,371</b>	<b>56,964,794</b>	<b>58,508,883</b>	<b>58,301,452</b>	<b>55,143,653</b>	<b>56,995,854</b>	<b>60,717,368</b>	<b>54,494,874</b>	<b>55,168,371</b>	<b>56,964,794</b>
<b>B. LIABILITIES</b>																			
22 Balances due to Central Bank of Kenya	1,494,017	499,777	993,697	1,995,677	1,000,000	1,494,017	499,777	1,000,000	1,494,017	499,777	1,000,000	1,494,017	499,777	1,000,000	1,494,017	499,777	1,000,000		
23 Customer deposits	39,002,864	39,861,732	41,283,925	40,774,975	43,846,880	38,821,315	39,796,941	43,827,936	39,002,864	39,861,732	41,283,925	40,774,975	43,846,880	38,821,315	39,796,941	43,827,936	39,002,864	39,861,732	41,283,925
24 Deposits and balances due to local banking institutions	181,726	24,317	416,834	2,023,717	193,208	181,726	24,317	193,208	181,726	24,317	193,208	181,726	24,317	193,208	181,726	24,317	193,208		
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
27 Borrowed funds	4,632,249	4,370,617	4,366,042	4,151,548	4,074,006	4,632,249	4,370,617	4,074,006	4,632,249	4,370,617	4,074,006	4,632,249	4,370,617	4,074,006	4,632,249	4,370,617	4,074,006		
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
29 Tax payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
30 Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
33 Other liabilities	1,343,212	2,049,245	1,512,677	1,204,942	1,025,387	2,071,740	3,534,326	2,916,149	1,343,212	2,049,245	1,512,677	1,204,942	1,025,387	2,071,740	3,534,326	2,916,149	1,343,212	2,049,245	1,512,677
<b>34 TOTAL LIABILITIES</b>	<b>46,654,067</b>	<b>46,805,688</b>	<b>48,573,175</b>	<b>50,150,859</b>	<b>50,139,481</b>	<b>47,201,294</b>													