

## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30<sup>TH</sup> SEPTEMBER 2022

I STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2022	Bank								Group Consolidated							
	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	30.09.2021	31.12.2021	30.09.2022	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	30.09.2021	31.12.2021	30.09.2022
A. ASSETS	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)								
1 Cash balances (both local and foreign)	475,551	538,629	536,557	452,155	548,161	475,551	538,629	548,161								
2 Balances due from Central Bank of Kenya	1,361,406	1,805,104	1,641,280	1,717,933	2,468,421	1,361,406	1,805,104	2,468,421								
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:	<b>1,420,750</b>	<b>1,825,422</b>	<b>2,087,367</b>	<b>2,690,750</b>	<b>3,684,700</b>	<b>1,420,750</b>	<b>1,825,422</b>	<b>3,684,700</b>								
a. Kenya Government securities	1,420,750	1,825,422	2,087,367	2,690,750	3,684,700	1,420,750	1,825,422	3,684,700								
b. Other securities																
b) Available for sale:	<b>3,973,195</b>	<b>4,724,746</b>	<b>5,131,902</b>	<b>6,536,468</b>	<b>4,468,961</b>	<b>3,973,195</b>	<b>4,724,746</b>	<b>4,468,961</b>								
a. Kenya Government securities	3,973,195	4,724,746	5,131,902	6,536,468	4,468,961	3,973,195	4,724,746	4,468,961								
b. Other securities																
6 Deposits and balances due from local banking institutions	1,295,758	90,256	1,036,837	166,204	269,216	1,295,758	90,256	269,216								
7 Deposits and balances due from banking institutions abroad	352,349	307,396	145,669	493,797	352,349	307,396	145,669	493,797								
8 Tax recoverable	199,436	221,861	222,060	235,840	242,698	318,982	342,746	371,470								
9 Loans and advances to customers (net)	35,812,422	35,910,642	36,128,489	36,114,523	36,222,242	34,605,921	34,692,625	35,197,688								
10 Balances due from banking institutions in the group																
11 Investments in associates																
12 Investments in subsidiary companies																
13 Investment in Joint ventures	208,200	198,141	134,510	133,010	133,010	1,633,185	1,544,339	1,291,602								
14 Investment properties	696,683	698,782	694,687	690,592	584,900	1,389,019	1,391,875	1,266,693								
15 Property and equipment	1,630,859	1,585,615	1,543,832	1,507,787	1,471,689	1,635,592	1,590,454	1,476,531								
16 Prepaid operating lease rentals																
17 Intangible assets	576,964	519,150	489,785	452,789	391,721	577,725	519,873	392,926								
18 Deferred tax asset	1,077,937	1,389,605	1,414,433	1,417,208	1,427,003	1,288,491	1,612,447	1,650,039								
19 Retirement benefit asset																
20 Other assets																
<b>21 TOTAL ASSETS</b>	<b>51,413,811</b>	<b>52,098,236</b>	<b>53,635,644</b>	<b>55,116,279</b>	<b>54,494,874</b>	<b>52,199,571</b>	<b>52,903,518</b>	<b>55,143,653</b>								
<b>B. LIABILITIES</b>																
22 Balances due to Central Bank of Kenya																
23 Customer deposits	37,559,130	37,793,023	38,486,793	39,261,811	39,002,863	37,520,616	37,714,914	38,821,316								
24 Deposits and balances due to local banking institutions	240,469	601,606	602,169	781,478	181,726	240,469	601,606	181,726								
25 Deposits and balances due to foreign banking institutions																
26 Other money market deposits																
27 Borrowed funds	4,612,184	4,351,209	4,960,037	4,723,356	4,632,249	4,612,184	4,351,209	4,632,249								
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																
<b>34 TOTAL LIABILITIES</b>	<b>43,507,565</b>	<b>44,232,644</b>	<b>45,798,920</b>	<b>47,268,176</b>	<b>46,654,067</b>	<b>44,203,174</b>	<b>44,935,230</b>	<b>47,201,294</b>								
<b>C. SHAREHOLDERS' FUNDS</b>																
35 Paid up /Assigned capital	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	1,923,071	1,923,071	1,923,071								
36 Share premium/(discount)	3,513,662	3,513,662	3,513,662	3,513,662	3,513,662	4,343,512	4,343,512	4,343,512								
37 Revaluation reserves	310,662	310,662	310,662	310,662	310,662	1,012,124	1,012,124	1,012,124								
38 Retained earnings/Accumulated losses	(4,193,205)	(4,367,005)	(4,407,907)	(4,415,833)	(4,452,533)	(2,576,443)	(2,737,700)	(2,819,126)								
39 Statutory loan loss reserves	3,241,509	3,413,517	3,483,483	3,509,473	3,556,487	3,241,509	3,413,517	3,556,487								
40 Other Reserves	33,617	(5,244)	(63,176)	(69,861)	(87,472)	52,625	13,763	(73,709)								
41 Proposed dividends																
42 Capital grants																
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>	<b>7,906,246</b>	<b>7,865,592</b>	<b>7,836,724</b>	<b>7,848,103</b>	<b>7,840,806</b>	<b>7,996,398</b>	<b>7,968,288</b>	<b>7,942,359</b>								
<b>44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>51,413,811</b>	<b>52,098,236</b>	<b>53,635,644</b>	<b>55,116,279</b>	<b>54,494,874</b>	<b>52,199,571</b>	<b>52,903,518</b>	<b>55,143,653</b>								
II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2022	Bank								Group Consolidated							
	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	30.09.2021	31.12.2021	30.09.2022	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	30.09.2021	31.12.2021	30.09.2022
A. INTEREST INCOME	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)								
1.1 Loans and advances	2,576,398	3,408,434	862,353	1,711,252												