

I STATEMENT OF FINANCIAL POSITION		BANK	BANK	BANK	GROUP	GROUP	GROUP
		31st Mar 2021	31st Dec 2021	31st Mar 2022	31st Mar 2021	31st Dec 2021	31st Mar 2022
		Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'
A ASSETS							
1 Cash (both Local & Foreign)		148,982	178,876	197,958	221,653	238,469	273,309
2 Balances due from Central Bank of Kenya		2,088,092	2,831,972	1,505,055	2,088,092	2,831,972	1,505,055
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:							
i. Kenya Government securities		3,025,970	5,575,634	6,942,939	3,393,216	6,174,940	7,389,997
ii. Other securities		3,025,970	5,575,634	6,942,939	3,025,970	5,575,634	6,942,939
b) Available for sale:							
i. Kenya Government securities		101,208	98,392	99,002	367,246	599,306	447,058
ii. Other securities		101,208	98,392	99,002	159,815	98,392	162,667
6 Deposits and balances due from local banking institutions		2,885,969	1,453,929	1,799,329	2,889,497	1,459,736	1,801,862
7 Deposits and balances due from banking institutions abroad		1,220,275	1,315,925	737,741	1,747,312	1,629,244	1,026,067
8 Tax recoverable		18,429	6,383	6,383	31,774	20,335	23,192
9 Loans and advances to customers (net)		21,512,004	22,455,470	22,588,235	22,200,311	23,079,196	23,210,403
10 Balances due from banking institutions in the group		43,711	148,880	97,557	-	-	-
11 Investments in associates		-	-	-	-	-	-
12 Investments in subsidiary companies		890,935	890,935	890,935	-	-	-
13 Investments in joint ventures		-	-	-	-	-	-
14 Investment properties		-	-	-	-	-	-
15 Property and equipment		572,107	589,456	567,151	649,225	650,809	622,157
16 Prepaid lease rentals		-	-	-	-	-	-
17 Intangible assets		100,909	83,629	78,014	168,402	147,557	139,244
18 Deferred tax asset		177,930	263,326	263,326	177,930	263,326	263,326
19 Retirement benefit asset		-	-	-	-	-	-
20 Other assets		383,626	447,928	402,374	441,211	510,653	455,609
21 TOTAL ASSETS		33,170,147	36,340,535	36,175,999	34,168,438	37,104,629	36,872,888
B LIABILITIES							
22 Balances due to Central Bank of Kenya		-	-	-	-	-	-
23 Customer deposits		28,164,022	30,774,202	30,875,755	28,812,043	31,578,174	31,559,432
24 Deposits and balances due to local banking institutions		30,709	30,711	125,241	30,709	30,711	125,241
25 Deposits and balances due to foreign banking institutions		648,804	643,778	402,103	699,260	541,592	319,362
26 Other money market deposits		-	-	-	-	-	-
27 Borrowed funds		109,905	96,026	97,597	109,905	96,026	97,597
28 Balances due to banking institutions in the group		7,820	268,089	259,570	-	-	-
29 Tax payable		9,389	-	9,952	9,389	75	9,952
30 Dividends payable		-	-	-	-	-	-
31 Deferred tax liability		-	-	-	143	79	99
32 Retirement benefit liability		-	-	-	-	-	-
33 Other liabilities		363,927	608,227	465,445	669,276	852,529	620,454
34 TOTAL LIABILITIES		29,334,576	32,421,033	32,235,663	30,330,725	33,099,186	32,732,137
C SHAREHOLDERS' FUNDS							
35 Paid up/Assigned capital		1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
36 Share premium/(discount)		-	-	-	-	-	-
37 Revaluation reserves		(1,897)	(1,867)	(4,254)	(160,569)	(172,275)	(72,549)
38 Retained earnings/Accumulated losses		2,113,956	2,076,709	2,099,930	2,066,193	2,039,645	2,064,057
39 Statutory loan loss reserves		673,512	794,660	794,660	673,512	794,660	794,660
40 Other Reserves		-	-	-	(64,795)	(3,814)	5,635
41 Proposed dividends		-	-	-	-	-	-
42 Capital grants		-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS		3,835,571	3,919,502	3,940,336	3,564,341	3,708,216	3,841,803
44 Minority Interest		-	-	-	273,372	297,227	298,948
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		33,170,147	36,340,535	36,175,999	34,168,438	37,104,629	36,872,888
II STATEMENT OF COMPREHENSIVE INCOME							
1.0 INTEREST INCOME							
1.1 Loans and advances		549,496	2,468,987	558,571	584,235	2,607,915	590,090
1.2 Government securities		101,820	492,929	186,362	111,264	529,816	198,837
1.3 Deposits and placements with banking institutions		49,954	199,593	32,862	54,512	216,416	36,851
1.4 Other Interest Income		-	-	-	-	538	11
1.5 Total interest income		701,270	3,161,509	777,795	750,011	3,353,950	825,789
2.0 INTEREST EXPENSE							
2.1 Customer deposits		492,988	1,868,542	518,988	495,550	1,878,774	520,946
2.2 Deposits and placement from banking institutions		1,213	7,438	2,343	2,062	6,451	2,316
2.3 Other interest expenses		5,193	19,904	4,012	5,193	23,814	4,699
2.4 Total interest expenses		499,394	1,895,884	525,343	502,805	1,909,039	527,961
3.0 NET INTEREST INCOME/(LOSS)		201,876	1,265,625	252,454	247,206	1,444,911	297,828
4.0 NON-INTEREST INCOME							
4.1 Fees and commissions on loans and advances		97,781	194,779	65,289	99,532	204,624	67,662
4.2 Other fees and commissions		25,496	138,600	26,431	34,126	170,172	37,505
4.3 Foreign exchange trading income/(Loss)		26,600	113,476	45,179	28,935	120,453	47,001
4.4 Dividend Income		-	-	-	-	7,210	-
4.5 Other Income		19,905	62,232	152	22,980	94,417	3,883
4.6 Total Non-Interest Income		169,782	509,087	137,051	185,573	596,876	156,051
5.0 TOTAL OPERATING INCOME		371,658	1,774,712	389,505	432,779	2,041,787	453,879
6.0 OTHER OPERATING EXPENSES							
6.1 Loan loss provision		15,193	215,444	16,284	21,354	238,395	18,021
6.2 Staff costs		180,828	768,540	191,699	204,608	866,957	217,134
6.3 Directors' emoluments		19,863	96,805	21,652	21,125	104,566	23,939
6.4 Rental charges		1,068	14,103	1,418	1,347	15,318	1,750
6.5 Depreciation charge on property and equipment		27,090	107,381	21,008	33,442	133,462	27,774
6.6 Amortisation charges		5,833	23,113	5,615	8,605	34,572	8,570
6.7 Other operating expenses		90,486	422,865	98,656	110,246	499,137	117,194
6.8 Total Other Operating Expenses		340,361	1,648,251	356,332	400,727	1,892,407	414,382
Profit/(loss) Before Tax and Exceptional Items		31,297	126,461	33,173	32,052	149,380	39,497
8.0 Exceptional Items		-	-	-	-	-	-
Profit/(Loss) After Exceptional Items		31,297	126,461	33,173	32,052	149,380	39,497
9.0 Current Tax		9,389	106,048	9,952	11,278	117,476	13,362
10.0 Deferred Tax		-	(85,396)	-	-	(85,416)	-
Profit/(Loss) After Tax and Exceptional Items		21,908	105,809	23,221	20,774	117,320	26,135
13.0 Minority Interest		-	-	-	937	2,881	1,721
Profit/(loss) after tax, exceptional items and Minority Interest		21,908	105,809	23,221	19,837	114,439	24,414
15.0 Other Comprehensive Income							
15.1 Gains/(Losses) from translating the financial statements of foreign operations		-	-	-	(3,737)	57,244	9,449
15.2 Fair value changes in available for sale financial assets		(2,618)	(2,588)	(2,357)	(2,618)	(711)	(2,357)
15.3 Revaluation surplus on Property, plant and equipment		-	-	-	-	-	-
15.4 Share of other comprehensive income of associates		-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income		-	-	-	-	-	-
15.6 Other Comprehensive Income for the year net of tax		(2,618)	(2,588)	(2,357)	(6,355)	56,533	7,092
17.0 Total comprehensive income for the year		19,290	103,221	20,864	14,419	173,853	33,227
18.0 EARNINGS PER SHARE- BASIC & DILUTED		0.21	1.01	0.22	0.19	1.09	0.23
19.0 DIVIDEND PER SHARE -DECLARED		-	-	-	-	-	-
III OTHER DISCLOSURES							
1.0 NON-PERFORMING LOANS AND ADVANCES							
(a) Gross Non-performing loans and advances		3,540,145	4,664,631	4,735,219	3,587,749	4,671,643	4,740,781
(b) Less: Interest in Suspense		749,071	738,857	736,290	762,014	739,872	737,664
(c) Total Non-Performing Loans and Advances (a-b)		2,791,074	3,925,774	3,998,929	2,825,735	3,931,771	4,003,117
(d) Less: Loan Loss Provision		785,235	966,282	981,469	804,993	968,880	985,657
(e) Net Non-Performing Loans and Advances (c-d)		2,005,839	2,959,492	3,017,460	2,020,742	2,963,091	3,017,460
(f) Discounted Value of Securities		1,765,939	2,489,640	2,695,589	1,770,892	2,493,239	2,695,158
(g) Net NPLs Exposure (e-f)		249,850	469,852	322,302	249,850	469,852	322,302
2.0 INSIDER LOANS AND ADVANCES							
(a) Directors, Shareholders and Associates		263,367	257,950	155,300	263,800	258,017	155,798
(b) Employees		479,246	470,651	462,463	479,679	470,718	462,961
(c) Total Insider Loans and Advances and other facilities		742,613	728,601	617,763	743,479	728,735	618,759
3.0 OFF-BALANCE SHEET ITEMS							
(a) Letters of credit, guarantees, acceptances		1,930,806	2,224,042	2,328,041	1,973,197	2,306,756	2,420,787
(b) Forwards, swaps and options		321,891	1,564,223	1,230,230	321,891	1,564,223	1,230,230
(c) Other contingent liabilities		939,414	680,479	839,457	939,414	680,479	839,457
(d) Total Contingent Liabilities		3,192,111	4,468,744	4,397,728	3,234,502	4,551,458	4,490,474
4.0 CAPITAL STRENGTH							
(a) Core capital		2,545,095	2,518,802	2,530,413	-	-	-
(b) Minimum Statutory Capital		1,000,000	1,000,000	1,000,000	-	-	-
(c) Excess/(Deficiency) (a-b)		1,545,095	1,518,802	1,530,413	-	-	-
(d) Supplementary Capital		673,512	794,660	794,660	-	-	-
(e) Total Capital (a-d)		3,218,607	3,313,462	3,325,073	-	-	-
(f) Total risk weighted assets		21,424,956	20,448,416	19,853,292	-	-	-
(g) Core Capital/Total deposits Liabilities		8.89%	8.05%	8.13%	-	-	-
(h) Minimum statutory ratio		8.00%	8.00%	8.00%	-	-	-
(i) Excess/(Deficiency) (g-h)		0.89%	0.05%	0.13%	-	-	-
(j) Core Capital / Total risk weighted assets		11.88%	12.32%	12.75%	-	-	-
(k) Minimum Statutory Ratio		10.50%	10.50%	10.50%	-	-	-
(l) Excess (Deficiency) (k-j)		1.38%	1.82%	2.25%	-	-	-
(m) Total Capital/total risk weighted assets		15.02%	16				