

**QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES AS AT 30 SEPTEMBER 2022**
**I STATEMENT OF FINANCIAL POSITION**

	BANK		BANK		BANK		BANK		BANK		GROUP		GROUP		GROUP		GROUP				
	30 SEPT 2021	31 DEC 2021	31 MAR 2022	30 JUNE 2022	30 SEPT 2022	30 SEPT 2021	31 DEC 2021	31 MAR 2022	30 JUNE 2022	30 SEPT 2022	30 SEPT 2021	31 DEC 2021	31 MAR 2022	30 JUNE 2022	30 SEPT 2022	30 SEPT 2021	31 DEC 2021	31 MAR 2022	30 JUNE 2022	30 SEPT 2022	
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	(audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
<b>A ASSETS</b>																					
1 Cash (both local and foreign)	87,953	86,676	70,757	85,199	93,482	87,953	86,676	70,757	85,199	93,482											
2 Balances due from Central Bank of Kenya	413,707	385,560	492,686	600,590	464,477	413,707	385,560	492,686	600,590	464,477											
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-											
4 Financial Assets at fair value through profit and loss	101,042	104,129	100,325	104,085	101,295	101,042	104,129	100,325	104,085	101,295											
5 Investment Securities	-	-	-	-	-	-	-	-	-	-											
a) Held to Maturity:	<b>3,954,403</b>	<b>3,769,984</b>	<b>3,791,834</b>	<b>3,779,051</b>	<b>3,803,144</b>	<b>3,954,403</b>	<b>3,769,984</b>	<b>3,791,834</b>	<b>3,779,051</b>	<b>3,803,144</b>											
a) Kenya Government Securities	3,954,403	3,769,984	3,791,834	3,779,051	3,803,144	3,954,403	3,769,984	3,791,834	3,779,051	3,803,144											
b) Other securities	-	-	-	-	-	-	-	-	-	-											
b) Available for sale:	<b>669,245</b>	<b>614,512</b>	<b>614,512</b>	<b>614,512</b>	<b>614,512</b>	<b>669,245</b>	<b>614,512</b>	<b>614,512</b>	<b>614,512</b>	<b>614,512</b>											
6 Deposits and balances due from local banking institutions	1,864,656	2,170,069	1,897,228	2,074,493	2,012,030	1,864,656	2,170,069	1,897,228	2,074,493	2,012,030											
7 Deposits and balances due from banking institutions abroad	701,217	385,802	299,698	208,238	198,945	701,217	385,802	299,698	208,238	198,945											
8 Tax recoverable	12,571	-	-	4,883	12,288	12,571	-	-	4,883	12,288											
9 Loans and advances to customers (net)	8,776,039	8,831,650	8,934,032	8,745,445	8,986,776	8,776,039	8,831,650	8,934,032	8,745,445	8,986,776											
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-											
11 Investments in associates	268,490	268,490	268,490	268,490	268,490	268,490	268,490	268,490	268,490	268,490											
12 Investments in subsidiary companies	32,048	32,048	32,048	32,048	32,048	32,048	32,048	32,048	32,048	32,048											
13 Investment in joint ventures	-	-	-	-	-	-	-	-	-	-											
14 Investment properties	-	-	-	-	-	-	-	-	-	-											
15 Property/plant and equipment	177,215	179,734	167,003	159,129	142,716	177,215	179,734	167,003	159,129	142,716											
16 Prepaid lease rentals	125,477	121,851	118,225	114,600	110,974	125,477	121,851	118,225	114,600	110,974											
17 Intangible assets	-	-	-	-	-	-	-	-	-	-											
18 Deferred tax asset	111,197	134,449	134,449	134,449	134,449	111,197	134,449	134,449	134,449	134,449											
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-											
20 Other assets	194,800	194,253	47,054	42,473	49,741	194,800	194,253	47,054	42,473	49,741											
<b>21 TOTAL ASSETS</b>	<b>17,489,860</b>	<b>17,289,207</b>	<b>16,768,321</b>	<b>16,967,685</b>	<b>17,025,367</b>	<b>17,489,860</b>	<b>17,289,207</b>	<b>16,768,321</b>	<b>16,967,685</b>	<b>17,025,367</b>											
<b>B LIABILITIES</b>																					
22 Balances due to Central Bank of Kenya	3,382,773	3,331,681	3,034,848	3,049,017	3,048,851	3,382,773	3,331,681	3,034,848	3,049,017	3,048,851											
23 Customer deposits	7,277,134	7,285,076	7,114,869	7,294,394	7,392,636	7,277,134	7,285,076	7,114,869	7,294,394	7,392,636											
24 Deposits and balances due to local banking institutions	1,824,018	1,672,232	1,769,431	1,765,681	1,815,172	1,824,018	1,672,232	1,769,431	1,765,681	1,815,172											
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-											
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-											
27 Borrowed funds	706,575	716,962	572,798	563,436	468,911	706,575	716,962	572,798	563,436	468,911											
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-											
29 Tax payable	-	5,664	7,881	-	-	-	5,664	7,881	-	-											
30 Dividends payable	-	-	-	-	-	-	-	-	-	-											
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-											
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-											
33 Other liabilities	442,753	474,310	440,042	444,200	445,081	442,753	474,310	440,042	444,200	445,081											
<b>34 TOTAL LIABILITIES</b>	<b>13,633,253</b>	<b>13,465,925</b>	<b>12,939,869</b>	<b>13,116,728</b>	<b>13,170,651</b>	<b>13,633,253</b>	<b>13,465,925</b>	<b>12,939,869</b>	<b>13,116,728</b>	<b>13,170,651</b>											
<b>C SHAREHOLDERS' EQUITY</b>																					
35 Paid up/Assigned capital	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500											
36 Share Premium/(discount)	-	-	-	-	-	-	-	-	-	-											
37 Revaluation reserves	594,787	542,789	542,789	542,791	542,791	594,787	542,789	542,789	542,791	542,791											
38 Retained earnings	1,282,892	1,240,104	1,213,873	1,203,940	1,214,276	1,282,892	1,240,104	1,213,873	1,203,940	1,214,276											
39 Statutory loan loss reserve	936,147	997,608	1,029,009	1,061,545	1,054,868	936,147	997,608	1,029,009	1,061,545	1,054,868											
40 Other reserves	281	281	281	281	281	281	281	281	281	281											
41 Proposed Dividends	-	-	-	-	-	-	-	-	-	-											
42 Capital grants	-	-	-	-	-	-	-	-	-	-											
<b>43 TOTAL SHAREHOLDERS' EQUITY</b>	<b>3,856,607</b>	<b>3,823,282</b>	<b>3,828,452</b>	<b>3,850,957</b>	<b>3,854,716</b>	<b>3,856,607</b>	<b>3,823,282</b>	<b>3,828,452</b>	<b>3,850,957</b>	<b>3,854,716</b>											
44 Minority Interest	-	-	-	-	-	-	-	-	-	-											
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>17,489,860</b>	<b>17,289,207</b>	<b>16,768,321</b>	<b>16,967,685</b>	<b>17,025,367</b>	<b>17,489,860</b>	<b>17,289,207</b>	<b>16,768,321</b>	<b>16,967,685</b>	<b>17,025,367</b>											

**II STATEMENT OF COMPREHENSIVE INCOME**

	30 SEPT 2021	31 DEC 2021	31 MAR 2022	30 JUNE 2022	30 SEPT 2022	30 SEPT 2021	31 DEC 2021	31 MAR 2022	30 JUNE 2022	30 SEPT 2022
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	(audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(audited)	(Unaudited)	(Unaudited)	(Unaudited)
<b>1 INTEREST INCOME</b>										
1.1 Loans and advances	521,346	717,629	163,634	347,240	528,927	521,346	717,629	163,634	347,240	528,927
1.2 Government securities	334,775	445,572	106,360	212,587	321,521	334,775	445,572	106,360	212,587	321,521
1.3 Deposits and placements with banking institutions	64,573	87,958	20,508	43,109	69,127	64,573	87,958	20,508	43,109	69,127
1.4 Other interest income	-	-	-	-	-	-	-	-	-	-
<b>1.5 Total Interest Income</b>	<b>920,694</b>	<b>1,251,159</b>	<b>290,502</b>	<b>602,936</b>	<b>919,575</b>	<b>920,694</b>	<b>1,251,159</b>	<b>290,502</b>	<b>602,936</b>	<b>919,575</b>
<b>2 INTEREST EXPENSES</b>										
2.1 Customer deposits	471,883	601,783	153,850	322,507	481,416	471,883	601,783	153,850	322,507	481,416
2.2 Deposits and placements from banking institutions	153,992	248,386	56,561	105,543	173,352	153,992	248,3			