

I STATEMENT OF FINANCIAL POSITION AS AT		Sep 30, 2021	Dec 31, 2021	Mar 31, 2022	Jun 30, 2022	Sep 30, 2022
		Unaudited	Audited	Unaudited	Unaudited	Unaudited
		Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
A	ASSETS					
1	Cash (both Local & Foreign)	322,489	373,043	419,242	310,705	330,809
2	Balances due from Central Bank of Kenya	7,236,236	8,170,344	6,034,235	5,504,922	7,087,536
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:	62,877,112	61,849,917	58,155,347	73,340,212	74,998,839
	a. Kenya Government securities	62,877,112	61,849,917	58,155,347	73,340,212	74,998,839
	b. Other securities	-	-	-	-	-
	b) Available for sale:	46,737,089	50,696,142	54,408,469	38,574,200	37,588,315
	a. Kenya Government securities	46,717,531	50,676,580	54,388,941	38,554,677	37,568,739
	b. Other securities	19,558	19,562	19,528	19,523	19,576
6	Deposits and balances due from local banking institutions	1,253	340,388	2,207,191	1,436,445	900,160
7	Deposits and balances due from banking institutions abroad	3,331,773	2,409,890	2,096,338	1,873,878	1,827,024
8	Tax recoverable	78,877	79,325	79,325	79,325	79,325
9	Loans and advances to customers (net)	51,992,363	54,628,212	55,070,998	56,600,189	56,996,271
10	Balances due from banking institutions in the group	-	-	-	-	-
11	Investments in associates	-	-	-	-	-
12	Investments in subsidiary companies	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	1,194,691	1,121,426	1,102,457	1,067,110	1,027,125
16	Prepaid lease rentals	-	-	-	-	-
17	Intangible assets	2,994	1,770	9,387	8,783	8,180
18	Deferred tax asset	6,281	166,734	166,734	166,734	166,734
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	1,598,370	543,882	452,227	1,475,708	2,037,198
21	TOTAL ASSETS	175,379,528	180,381,073	180,201,950	180,358,886	183,047,516
B	LIABILITIES					
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	143,994,407	149,371,985	147,855,189	149,452,572	150,546,565
24	Deposits and balances due to local banking institutions	-	-	-	-	-
25	Deposits and balances due to foreign banking institutions	1,406,569	547,761	1,158,291	876,054	2,126,687
26	Other money market deposits	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-
28	Balances due to banking institutions in the group	-	-	-	-	-
29	Tax payable	1,467,500	413,381	499,503	1,038,284	1,562,798
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-
33	Other liabilities	1,178,442	1,215,905	1,616,345	1,206,669	1,462,544
34	TOTAL LIABILITIES	148,046,918	151,549,032	151,129,328	153,642,681	155,698,599
C	SHAREHOLDERS' FUNDS					
35	Paid up /Assigned capital	1,979,434	1,979,434	1,979,434	1,979,434	1,979,434
36	Share premium/(discount)	-	-	-	-	-
37	Revaluation reserves	-	-	-	-	-
38	Retained earnings/Accumulated losses	25,090,477	23,896,694	25,062,203	26,319,358	27,543,224
39	Statutory loan loss reserves	-	-	-	-	-
40	Other Reserves	262,699	(13,237)	(938,165)	(1,582,587)	(2,173,736)
41	Proposed dividends	-	2,969,150	2,969,150	-	-
42	Capital grants	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	27,332,610	28,832,041	29,072,622	26,716,205	27,348,922
44	Minority Interest	-	-	-	-	-
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	175,379,528	180,381,073	180,201,950	180,358,886	183,047,516
II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED		Sep 30, 2021	Dec 31, 2021	Mar 31, 2022	Jun 30, 2022	Sep 30, 2022
		Unaudited	Audited	Unaudited	Unaudited	Unaudited
		Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
1.0	INTEREST INCOME					
1.1	Loans and advances	3,591,713	4,957,302	1,388,119	2,789,558	4,303,948
1.2	Government securities	8,977,108	12,222,181	3,299,300	6,645,480	10,010,849
1.3	Deposits and placements with banking institutions	128,066	142,763	14,072	44,064	68,439
1.4	Other Interest Income	-	-	-	-	-
1.5	Total Interest Income	12,696,886	17,321,246	4,701,492	9,479,102	14,383,236
2.0	INTEREST EXPENSE					
2.1	Customer deposits	6,742,424	9,084,811	2,368,580	4,792,131	7,328,434
2.2	Deposits and placement from banking institutions	1,375	3,269	1,364	7,770	16,332
2.3	Other Interest expenses	-	-	-	-	-
2.4	Total Interest expenses	6,743,798	9,088,080	2,369,944	4,799,901	7,344,767
3.0	NET INTEREST INCOME/(LOSS)	5,953,088	8,233,166	2,331,549	4,679,201	7,038,469
4.0	NON-INTEREST INCOME					
4.1	Fees and commissions on loans and advances	-	-	-	-	-
4.2	Other fees and commissions	135,563	186,181	43,644	83,141	119,769
4.3	Foreign exchange trading income/(Loss)	104,794	153,205	39,569	87,108	96,941
4.4	Dividend Income	682	682	-	-	1,020
4.5	Other Income	381,790	830,905	31,345	50,116	142,891
4.6	Total Non-interest income	622,829	1,170,973	114,558	220,366	360,621
5.0	TOTAL OPERATING INCOME	6,575,917	9,404,139	2,446,107	4,899,567	7,399,090
6.0	OTHER OPERATING EXPENSES					
6.1	Loan loss provision	421,253	888,943	244,614	554,474	821,549
6.2	Staff costs	591,530	909,413	261,771	464,669	690,667
6.3	Directors' emoluments	12,637	18,681	7,595	12,508	18,081
6.4	Rental charges	114,659	207,243	68,626	97,811	129,718
6.5	Depreciation charge on property and equipment	86,927	88,266	19,672	39,950	60,840
6.6	Amortisation charges	3,786	1,224	604	1,207	1,811
6.7	Other operating expenses	453,455	606,870	178,212	268,001	467,097
6.8	Total Other Operating Expenses	1,684,247	2,720,640	781,095	1,438,620	2,189,763
7.0	Profit/(loss) Before Tax and Exceptional Items	4,891,669	6,683,499	1,665,011	3,460,947	5,209,327
8.0	Exceptional Items	-	-	-	-	-
9.0	Profit/(Loss) After Exceptional Items	4,891,669	6,683,499	1,665,011	3,460,947	5,209,327
10.0	Current Tax	1,467,501	1,644,415	499,503	1,038,284	1,562,798
11.0	Deferred Tax	-	(160,455)	-	-	-
12.0	Profit/(Loss) After Tax and Exceptional Items	3,424,168	5,199,539	1,165,508	2,422,663	3,646,529
13.0	Minority Interest	-	-	-	-	-
14.0	Profit/(loss) after tax, exceptional items and Minority Interest	3,424,168	5,199,539	1,165,508	2,422,663	3,646,529
15.0	Other Comprehensive Income	-	-	-	-	-
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-
15.2	Fair value changes in available for sale financial assets	(788,802)	(1,064,738)	(924,928)	(1,569,350)	(2,160,499)
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	-	-	-	-	-
16.0	Other Comprehensive Income for the year net of tax	(788,802)	(1,064,738)	(924,928)	(1,569,350)	(2,160,499)
17.0	Total comprehensive income for the year	2,635,366	4,134,801	240,580	853,313	1,486,030
18.0	EARNINGS PER SHARE - BASIC & DILUTED	34.60	52.54	11.78	24.48	36.84
19.0	DIVIDEND PER SHARE -DECLARED	-	30	-	-	-
III OTHER DISCLOSURES		Sep 30, 2021	Dec 31, 2021	Mar 31, 2022	Jun 30, 2022	Sep 30, 2022
		Unaudited	Audited	Unaudited	Unaudited	Unaudited
		Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
1.0	NON-PERFORMING LOANS AND ADVANCES					
	(a) Gross Non-performing loans and advances	6,577,053	6,088,085	6,257,504	6,118,292	5,939,168
	(b) Less: Interest in Suspense	351,215	345,897	346,126	347,721	324,951
	(c) Total Non-Performing Loans and Advances (a-b)	6,225,838	5,742,188	5,911,378	5,770,571	5,614,217
	(d) Less: Loan Loss Provision	2,507,216	2,385,720	2,604,987	1,990,285	2,180,262
	(e) Net Non-Performing Loans and Advances(c-d)	3,718,622	3,356,468	3,306,391	3,780,286	3,433,955
	(f) Discounted Value of Securities	3,718,622	3,356,468	3,306,391	3,780,286	3,433,955
	(g) Net NPLs Exposure (e-f)	-	-	-	-	-
2.0	INSIDER LOANS AND ADVANCES					
	(a) Directors, Shareholders and Associates	2,893	18,656	-	-	-
	(b) Employees	592,651	614,670	619,197	627,577	630,035
	(c) Total Insider Loans and Advances and other facilities	595,544	633,326	619,197	627,577	630,035
3.0	OFF-BALANCE SHEET ITEMS					
	(a) Letters of credit, guarantees, acceptances	5,042,523	5,524,108	5,258,340	5,279,481	4,751,893
	(b) Forwards, swaps and options	211,451	173,891	986,125	750,175	470,018
	(c) Other contingent liabilities	1,325,447	1,684,895	2,580,670	2,871,635	2,768,128
	(d) Total Contingent Liabilities	6,579,422	7,382,894	8,825,134	8,901,291	7,990,039
4.0	CAPITAL STRENGTH					
	(a) Core Capital	25,614,245	28,678,544	29,261,299	26,920,727	27,532,660
	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	(c) Excess/(Deficiency)(a-b)	24,614,245	27,678,544	28,261,299	25,920,727	26,532,660
	(d) Supplementary Capital	-	-	-	-	-
	(e) Total Capital (a+d)	25,614,245	28,678,544	29,261,299	26,920,727	27,532,660
	(f) Total risk weighted assets	87,960,714	95,644,359	100,983,583	94,051,885	92,447,974
	(g) Core Capital/Total deposits Liabilities	17.99%	19.20%	19.79%	18.01%	18.29%
	(h) Minimum statutory Ratio	8.00%	8.00%	8.00%	8.00%	8.00%
	(i) Excess/(Deficiency) (g-h)	9.99%	11.20%	11.79%	10.01%	10.29%
	(j) Core Capital / total risk weighted assets	29.12%	29.98%	28.98%	28.62%	29.78%
	(k) Minimum Statutory Ratio	10.50%	10.50%	10.50%	10.50%	10.50%
	(l) Excess (Deficiency) (j-k)	18.62%	19.48%	18.48%	18.12%	19.28%
	(m) Total Capital/total risk weighted assets	29.12%	29.98%	28.98%	28.62%	29.78%
	(n) Minimum statutory Ratio	14.50%	14.50%	14.50%	14.50%	14.50%
	(o) Excess/(Deficiency) (m-n)	14.62%	15.48%	14.48%	14.12%	15.28%