

QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES

1	STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPT 2022	Group					Bank														
		Previous Year	31st Dec 21	1st Quarter	2nd Quarter	3rd Quarter	Previous Year	31st Dec 21	1st Quarter	2nd Quarter	3rd Quarter										
		Same Quarter	Previous Year	Current Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year	Current Year										
		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'	
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited
A	ASSETS																				
1	Cash (both local & foreign)	135,558	115,123	134,426	142,912	144,973	135,558	115,123	134,426	142,912	144,973										
2	Balances due from Central Bank of Kenya	785,670	829,648	915,923	1,012,294	597,974	785,670	829,648	915,923	1,012,294	597,974										
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-										
4	Financial Assets at fair value through the profit and loss	-	-	-	-	-	-	-	-	-	-										
5	Investment Securities:																				
a)	Held to Maturity:																				
a)	Kenya Government Securities	3,561,447	3,846,964	3,713,282	3,746,230	4,135,713	3,561,447	3,846,964	3,702,750	3,735,999	4,125,179										
b)	Other Securities	-	-	-	-	-	-	-	-	-	-										
b)	Available for sale:																				
a)	Kenya Government Securities	-	-	-	-	-	-	-	-	-	-										
b)	Other Securities	-	-	-	-	-	-	-	-	-	-										
6	Deposits and balances due from local banking institutions	2,436	2,520	10,643	51,208	16,656	2,436	2,520	10,643	51,208	16,656										
7	Deposits and balances due from banking institutions abroad	465,052	626,314	887,255	927,248	711,768	465,052	626,314	887,255	927,248	711,768										
8	Tax Recoverable	87	1,377	340	6,945	236	87	1,377	340	6,945	236										
9	Loans and advances to customers (net)	6,884,371	6,584,751	6,863,056	6,728,248	6,997,850	6,884,371	6,584,751	6,683,056	6,728,248	6,997,850										
10	Balances due from group companies	-	-	-	-	-	-	-	-	-	-										
11	Investments in associates	-	-	-	-	-	-	-	-	-	-										
12	Investments in subsidiary companies	-	-	-	-	-	10,000	-	-	-	-										
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-										
14	Investment properties	-	-	-	-	-	-	-	-	-	-										
15	Property and Equipment	25,707	22,633	20,739	18,612	18,959	25,707	22,633	20,739	18,612	18,959										
16	Prepaid lease rentals / Right of Use Assets	88,308	88,463	88,463	88,463	88,463	88,308	88,463	88,463	88,463	88,463										
17	Intangible assets	5,277	4,447	4,329	10,601	13,336	5,277	4,447	4,300	10,579	13,321										
18	Deferred tax asset	154,341	165,267	165,267	165,267	165,267	154,341	165,263	165,263	165,263	165,263										
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-										
20	Other assets	165,693	176,935	198,259	172,836	192,594	165,693	176,935	199,333	172,574	195,374										
21	TOTAL ASSETS	12,253,947	12,444,442	12,802,252	13,070,864	13,084,289	12,256,411	12,447,780	12,802,351	13,069,958	13,086,280										
B	LIABILITIES																				
22	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-										
23	Customer deposits	9,938,512	10,184,277	10,521,710	10,717,025	10,648,424	9,945,273	10,197,382	10,534,914	10,726,697	10,660,053										
24	Deposits and balances due to banking institutions	-	-	-	-	-	-	-	-	-	-										
25	Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-										
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-										
27	Borrowed funds	-	-	-	-	-	-	-	-	-	-										
28	Balances due to group companies	-	-	-	-	-	-	-	-	-	-										
29	Tax payable	6,465	-	5,966	-	5,610	6,465	-	5,966	-	5,610										
30	Dividends payable	-	-	-	-	-	-	-	-	-	-										
31	Deferred Tax liability	-	-	-	-	-	-	-	-	-	-										
32	Lease Obligation	99,394	100,631	100,631	100,631	100,631	99,394	100,631	100,631	100,631	100,631										
33	Other liabilities	207,363	98,182	71,877	103,072	122,470	205,308	91,208	61,436	95,130	115,819										
34	TOTAL LIABILITIES	10,251,734	10,383,090	10,700,184	10,920,728	10,877,135	10,256,440	10,389,221	10,702,947	10,922,458	10,882,113										
C	SHAREHOLDERS' EQUITY																				
35	Paid up/Assigned capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000										
36	Share premium/(discount)	-	-	-	-	-	-	-	-	-	-										
37	Fair value reserve	-	-	-	-	-	-	-	-	-	-										
38	Retained earnings/Accumulated losses	1,002,213	1,061,352	1,102,088	1,150,136	1,207,154	999,971	1,058,559	1,099,404	1,147,500	1,204,167										
39	Statutory Reserves	-	-	-	-	-	-	-	-	-	-										
40	Proposed dividends	-	-	-	-	-	-	-	-	-	-										
41	Capital grants	-	-	-	-	-	-	-	-	-	-										
42	TOTAL SHAREHOLDERS' EQUITY	2,002,213	2,061,352	2,102,068	2,150,136	2,207,154	1,999,971	2,058,559	2,099,404	2,147,500	2,204,167										
43	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12,253,947	12,444,442	12,802,252	13,070,864	13,084,289	12,256,411	12,447,780	12,802,351	13,069,958	13,086,280										

II	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPT 2022	Group					Bank															
		Previous Year	31st Dec 21	1st Quarter	2nd Quarter	3rd Quarter	Previous Year	31st Dec 21	1st Quarter	2nd Quarter	3rd Quarter											
		Same Quarter	Previous Year	Current Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year	Current Year											
		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'	
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited
1	INTEREST INCOME																					
1.1	Loans and advances	722,668	979,196	237,913	487,088	750,712	722,668	979,196	237,913	487,088	750,712											
1.2	Government securities	204,186	288,055	89,155	186,475	288,330	204,186	288,055	89,155	186,475	288,330											
1.3	Deposits and placements with banking institutions	6,687	11,217	1,041	2,422	3,651	6,687	11,217	1,041	2,422	3,651											
1.4	Other Interest Income	675	1,411	29	55	181	675	1,411	29	55	181											
1.5	Total Interest Income	934,216	1,277,879	328,138	676,040	1,042,874	934,216	1,277,879	328,138	676,040	1,042,874											
2	INTEREST EXPENSES																					
2.1	Customer deposits	520,496	705,630	186,626	376,039	576,096	520,496	705,630	186,626	376,039	576,096											
2.2	Deposits and placements from banking institutions	-	-	-	-	-	-	-	-	-	-											
2.3	Other Interest Expenses	-	-	-	1,028	-	-															