

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2022

STATEMENT OF FINANCIAL PO	JIION		BANK				GROUP	
	30th Sept. 2021	31st Dec 2021	31st March 2022	30th June 2022	30th Sept. 2022	30th Sept. 2021	31st Dec 2021	30th Sep 20
	Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Audited	Shs. '00
SSETS								
ash (both Local & Foreign) alances due from Central Bank of Kenya	542,923 5,739,593	461,053 5,500,719	569,922 5,583,378	522,690 4,837,204	450,319 4,633,520	609,238 5,739,593	458,979 5,500,719	610,2 4,633,5
Kenya Government and other securities held or dealing purposes								
inancial Assets at fair value through profit and loss								
nvestment Securities: a) Held to Maturity:	52,998,240	53,377,489	49,721,229	50,143,180	50.138.214	54.033.354	54,438,437	51,265,6
a. Kenya Government securities b. Other securities	52,998,240	53,377,489	49,721,229	50,143,180	50,138,214	54,033,354	54,338,940 99,497	51,265,6
o) Available for sale:	14,734,713		19,543,322		25,194,674	15,907,811	16,652,990	
a. Kenya Government securities b. Other securities	11,637,895 3,096,818	11,329,320 4,327,686	15,210,865 4,332,457	17,980,365 5,435,576	20,550,623 4,644,051	12,597,342 3,310,469	12,221,117 4,431,873	21,521,6 4,826,1
Deposits and balances due from local Danking institutions	2,627,458	2,723,362	3,271,315	3,200,638	2,547,875	2,815,377	2,786,211	2,861,7
Deposits and balances due from banking nstitutions abroad	6,904,855	6,171,020	8,420,544	7,398,906	8,039,586	6,904,855	6,171,020	8,039,5
ax recoverable oans and advances to customers (net)	37,376 37,070,190	21,407 38,019,516	18,216 37,222,174	34,957 37,834,084	18,216 39,224,032	68,275 37,130,979	87,396 38,076,442	46,4 39,253,0
Balances due from banking institutions in	37,070,190	30,019,310	37,222,174	37,034,004	39,224,032	37,130,979	30,070,442	39,233,0
he group nvestments in associates								
nvestments in subsidiary companies nvestments in joint ventures	1,395,692	1,405,692	1,405,692	1,405,692	1,405,692			
nvestment properties Property and equipment	1,946,310	2,001,745	2,004,054	1,955,468	1,931,487	2,278,219	2,331,366	2.259.6
Prepaid lease rentals							796.198	
ntangible assets Deferred tax asset	168,434 725,699	137,390	154,742	154,990 357	155,707 886,401	828,141 660,025	/90,190	816, 819,
Retirement benefit asset Other assets	995,661	1,005,824	1,065,763	1,008,636	1,241,351	1,568,543	1,528,081	1,946,
TOTAL ASSETS	125,887,144	126,482,223	128,980,351	131,912,743	135,867,074	128,544,410	128,827,839	138,900,
LIABILITIES Balances due to Central Bank of Kenya								
Customer deposits Deposits and balances due to local banking	97,171,823	97,195,051	99,739,080	101,314,824	104,990,811	97,145,764	96,838,332	104,977,
nstitutions Deposits and balances due to foreign	27.120	27.177	42.505	22.020	20.152	27.120	27.177	20
oanking institutions Other money market deposits	37,130	27,177	42,505	33,939	20,152	37,130	27,177	20,
Borrowed funds Balances due to banking institutions in the	188,938	21,018				188,938	21,018	
group	4.504		40.006	16.000	2.260	4.504		2
īax payable Dividends payable	4,594		40,096	16,000	2,260	4,594		2,:
Deferred tax liability Retirement benefit liability		53,645	37,143				119,711	
Other liabilities FOTAL LIABILITIES	731,493 98,133,978	1,074,295 98 371 186	771,596 100,630,420	765,625 102 130 388	888,676 105 901 899	2,075,994 99 452 420	2,248,685 99,254,923	2,545, 107 545 4
SHAREHOLDERS' FUNDS	70/133/770	70/57 1/100	100,050,120	102/150/500	105/501/055	77,132,120	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	10.75.157
Paid up /Assigned capital Share premium/(discount)	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649, 5,230,
Revaluation reserves	2,883,418	2,437,712	1,908,113	3,439,534	3,129,736	3,082,093	2,618,780	3,251,
Retained earnings/Accumulated losses Statutory loan loss reserves	12,637,227 353,022	13,440,804 353,022	14,209,297 353,022	14,110,300 353,022	14,602,918 353,022	13,355,885 353,022	14,304,353 353,022	15,468, 353,
Other Reserves Proposed dividends								
Capital grants		-					29,155,654	
	27.753.166	28.111.037	28.349.931	29.782.355	29.965.175	28.670.499		30.952.
TOTAL SHAREHOLDERS' FUNDS Minority Interest	27,753,166		28,349,931			421,491	417,262	402
OTAL SHAREHOLDERS' FUNDS Ainority Interest OTAL LIABILITIES AND SHAREHOLDERS'								402
OTAL SHAREHOLDERS' FUNDS dinority Interest OTAL LIABILITIES AND SHAREHOLDERS' EUNDS	125,887,144	126,482,223				421,491		402,
TOTAL SHAREHOLDERS' FUNDS WINDTY INTEREST TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSI INTEREST INCOME	125,887,144 VE INCOM	126,482,223 1E	128,980,351	131,912,743	135,867,074	421,491 128,544,410	128,827,839	402, 138,900,
TOTAL SHAREHOLDERS' FUNDS WINDOTHY INTEREST TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSI NTEREST INCOME Oans and advances	125,887,144	126,482,223				421,491		402, 138,900, 2,944
TOTAL SHAREHOLDERS' FUNDS MINORITY INTEREST FUNDS STATEMENT OF COMPREHENSI NTEREST INCOME LOANS and advances Government securities Deposits and placements with banking	125,887,144 VE INCOM 2,764,230	126,482,223 IE 3,797,384	128,980,351 957,706	131,912,743 1,914,523	135,867,074 2,944,120	421,491 128,544,410 2,764,230	128,827,839 3,797,384	402, 138,900, 2,944, 5,301,
IOTAL SHAREHOLDERS' FUNDS WINDIN INTEREST FUNDS STATEMENT OF COMPREHENSI NIEREST INCOME Coans and advances Government securities Deposits and placements with banking nstitutions Other Interest Income	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328	3,797,384 6,628,868 97,451 124,005	957,706 1,654,289 26,473 20,196	1,914,523 3,408,475 83,842 42,992	2,944,120 5,301,891 170,357 63,835	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328	3,797,384 6,628,868 97,451 124,005	402, 138,900, 2,944, 5,301, 170, 63,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking notificial interest income loans and advances Government securities Deposits and placements with banking notificial interest income load interest income	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328	3,797,384 6,628,868 97,451	957,706 1,654,289 26,473	1,914,523 3,408,475 83,842	2,944,120 5,301,891 170,357 63,835	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328	3,797,384 6,628,868 97,451	402, 138,900, 2,944, 5,301, 170, 63,
IOTAL SHAREHOLDERS' FUNDS withority interest FUNDS STATEMENT OF COMPREHENSI NITEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Lustomer deposits	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328	3,797,384 6,628,868 97,451 124,005	957,706 1,654,289 26,473 20,196	1,914,523 3,408,475 83,842 42,992	2,944,120 5,301,891 170,357 63,835	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328	3,797,384 6,628,868 97,451 124,005	402, 138,900, 2,944, 5,301, 170, 63, 8,480,
TOTAL SHAREHOLDERS' FUNDS MINORITY Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSI NTEREST INCOME LOANS and advances Government securities Deposits and placements with banking Institutions Other Interest Income Fotal interest income NTEREST EXPENSE Lustomer deposits Deposits and placement from banking Institutions NTEREST EXPENSE Lustomer deposits Deposits and placement from banking Institutions	125,887,144 VE INCON 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251	3,797,384 6,628,668 97,451 124,005 10,647,708 5,049,452 8,580	957,706 1,654,289 26,473 20,196 2,658,664	1,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832	2,944,120 5,301,891 170,357 63,835 8,480,203	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580	402, 138,900, 2,944 5,301, 170, 63, 8,480,
OTAL SHAREHOLDERS' FUNDS Allnority Interest UNDS STATEMENT OF COMPREHENSI NTEREST INCOME oans and advances JOVERNIES and placements with banking notifications Other Interest Income OTAL LIABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSI NTEREST INCOME TO A STATEMENT OF COMPREHENSI NIEREST EXPENSE Customer deposits Deposits and placement from banking Institutions Other interest expenses Otal Interest expenses	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115	957,706 1,654,289 26,473 20,196 2,658,664 1,345,093 268	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 43,083 5,101,115	402, 138,900, 2,944 5,301, 170, 63, 8,480, 4,274
OTAL SHAREHOLDERS' FUNDS AMINORIY Interest FUNDS STATEMENT OF COMPREHENSI NTEREST INCOME oans and advances overnment securities Deposits and placements with banking nstitutions Other Interest Income fotal interest income NTEREST EXPENSE Customer deposits Deposits and placement from banking nstitutions Other interest expenses Other interest expenses fotal interest income/(LOSS)	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083	957,706 1,654,289 26,473 20,196 2,658,664 1,345,093 268	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403	2,944,120 5,301,891 170,357 8,480,203 4,274,181 531	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274
IOTAL SHAREHOLDERS' FUNDS Willinority Interest IOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSI INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking Institutions Other interest expenses Institutions Other interest expenses Iotal interest expenses INTEREST INCOME/(LOSS) INON-INTEREST INCOME	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593	957,706 1,654,289 26,473 20,196 2,658,664 1,345,093 268 1,345,361 1,313,303	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 51 4,274,712 4,205,491	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,274, 4,205,
OTAL SHAREHOLDERS' FUNDS MINORITY Interest COTAL LIABILITIES AND SHAREHOLDERS' SUNDS STATEMENT OF COMPREHENSI NTEREST INCOME oans and advances Sovernment securities Deposits and placements with banking nstitutions Other Interest Income fotal interest income NTEREST EXPENSE Customer deposits Deposits and placement from banking nstitutions Other interest expenses Otal interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME eese and commissions on loans and didvances	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115	957,706 1,654,289 26,473 20,196 2,658,664 1,345,093 268	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 4,274,712 4,205,491	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 43,083 5,101,115	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,274, 100,
INTEREST EXPENSE CUSTOMER (LINGUISTICATE) CONTINUES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSI NITEREST INCOME LOADS and advances Government securities Deposits and placements with banking Institutions Dither Interest Income Interest EXPENSE CUSTOMER (LINGUISTICATE) CUSTOMER (LINGUISTICATE) CUSTOMER (LINGUISTICATE) NON-INTEREST INCOME LOSS) NON-INTEREST INCOME LOSS (LINGUISTICATE) LOSS (LINGUISTICATE) LOSS (LINGUISTICATE)	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056	957,706 1,654,289 26,473 20,196 2,658,664 1,345,093 268 1,345,361 1,313,303 36,653 75,602 99,492	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 -4,274,712 4,205,491	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,205, 100, 237, 355,
INTEREST EXPENSE Lustomer deposits on loans and advances of the interest expenses fortal interes	125,887,144 VE INCON 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989	957,706 1,654,289 26,473 20,196 2,658,664 1,345,933 268 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900	1,914,523 3,408,475 83,842 42,992 5,449,832 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 4,274,712 4,205,491 100,579 237,127 355,993 260,049 58,782	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907	402, 138,900, 2,944 5,301, 170, 63, 8,480, 4,274, 4,274, 4,205, 100, 237, 355, 100, 1,133,
INTEREST EXPENSE COUNTIEREST INCOME OBJECTION NON-INTEREST EXPENSE OUTON INTEREST EXPENSE OUTON INTEREST EXPENSE OUTON INTEREST INCOME OUTON INTEREST EXPENSE OUTON INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) OUTON INTEREST INCOME OUTON INTEREST	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 208,419 126,565	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724	957,706 1,654,289 26,473 20,196 2,658,664 1,345,093 268 1,345,361 1,313,303 36,653 75,602 99,492 11,879	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 4,274,712 4,205,491 100,579 237,127 355,993 260,049	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,923,
OTAL SHAREHOLDERS' FUNDS Alinority Interest COTAL LIABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSI NTEREST INCOME oans and advances covernment securities Deposits and placements with banking institutions Other Interest Income orial interest income NTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Sther interest expenses otal interest income (Company of the properties of the	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,7132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 4,274,712 4,205,491 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,325 5,541,742	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 232,056 74,392 1,303,907 2,262,496 7,809,089	4,274 4,274 4,274 4,274 4,274 4,274 4,274 4,274 4,275, 100, 237 355, 100, 1,133 1,927, 6,132,
INTEREST EXPENSE CUSTOME (LOSS) NON-INTEREST INCOME CONTINUENCES (LOSS) NON-INTEREST INCOME CONTINUENCES (LOSS) NON-INTEREST INCOME CONTINUENCES (LOSS) NON-INTEREST INCOME (LOSS) NON-INTEREST INCOME (LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME CONTINUENCES (LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) OIVIDED (LOSS) O	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 323,056 156,724 29,989 1,070,910 6,617,503	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 51 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,255 5,541,742	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,274, 4,205, 100, 1,133, 1,927, 6,132,
INTEREST EXPENSE CUSTOME deposits and placement from banking institutions Dither interest expenses Total interest expenses Deposits and placement with banking institutions Dither interest income Interest expenses Deposits and placement from banking institutions Dither interest expenses Deposits and placement from banking institutions Dither interest expenses Deposits and placement from banking institutions Dither interest expenses Dither income Dither operating income Dither operating expenses Diagnoss provision Diagnoss provision Diffectors' emoluments Bental charges	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 212,278 36,118 700,683 3,384,254	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 51 4,274,712 4,205,491 100,579 237,127 335,993 260,049 58,782 1,012,530 5,218,021	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,325 5,541,742	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089	4,274 4,274 4,274 4,274 4,274 4,274 4,274 4,274 4,205, 100, 1,133, 1,927, 6,132,
INTEREST EXPENSE Lustomer deposits on loans and advances of the interest expenses fortal interest income fortal interest expenses fortal for	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822 311,717 1,029,378 101,881	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 - 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 270,018 69,717	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 -4,274,712 4,205,491 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,325 5,541,742 311,717 1,029,378 101,881	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089 857,562 1,672,311 144,782 50,996 207,238	402, 138,900, 2,944 5,301, 170, 63, 8,480, 4,274, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39
INTEREST INCOME COTAL INTEREST INCOME COTAL INTEREST INCOME COMPOSITION COMPOS	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,402 4,703,822 311,717 1,029,378 101,881 38,858	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422	1,914,523 3,408,475 83,842 42,992 5,449,832 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 4,274,712 4,205,491 100,579 237,127 355,993 260,049 5,87,82 1,012,530 5,218,021	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,325 5,541,742 311,717 1,029,378 101,881 38,858	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089	402, 138,900, 2,944 5,301, 170, 63, 8,480, 4,274 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205,
INTEREST EXPENSE LUSTOME (LOSS) NON-INTEREST INCOME LUSTOME (LOSS) LUSTOME (LOSS) NON-INTEREST INCOME LUSTOME (LOSS) LU	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822 311,717 1,029,378 101,881 38,858 255,204 638,593 2,375,631	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579 907,493 3,714,658	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422 76,529 224,296 764,713	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073 153,058 478,599 1,689,157	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021 284,788 1,116,599 104,892 39,147 205,534 735,631 2,486,591	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,325 5,541,742 311,717 1,029,378 101,881 38,858 255,204 1,301,739 3,038,777	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089 857,562 1,672,931 144,782 50,996 207,238 56,378 1,621,434 4,611,321	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205, 1,542, 3,293,
INTEREST INCOME Cotal interest expenses Cotal interest expenses Cotal interest income Cotal interest expenses Cotal interest income Cotal Non-interest income Cotal Operating Expenses Cotal	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822 311,717 1,029,378 101,881 38,858 255,204 638,593	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579 56,378 907,493	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422 76,529	1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073 153,058	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021 284,788 1,116,599 104,892 39,147 205,534 735,631	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,325 5,541,742 311,717 1,029,378 101,881 38,858 255,204 1,301,739	3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089 857,562 1,672,931 144,782 50,996 207,238 56,378 1,621,434	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205, 1,542, 3,293,
INTEREST INCOME Cotal interest expenses Interest expenses Interest interest expenses Interest interest expenses Interest interest expenses Interest income Interest expenses Int	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822 311,717 1,029,378 101,881 38,858 255,204 638,593 2,375,631 2,328,191 2,328,191	126,482,223 NE 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579 56,378 907,493 3,714,658 2,902,845 2,902,845	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 91,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422 76,529 224,296 764,713 789,116	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073 153,058 478,599 1,669,097 1,695,097	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021 284,788 1,116,599 104,892 39,147 205,534 735,631 2,486,591 2,731,430	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 990,212 1,615,25 5,541,742 311,717 1,029,378 101,881 38,858 255,204 1,301,739 3,038,777 2,502,965 2,502,965	3,797,384 6,628,868 97,451 124,005 10,647,008 5,049,452 8,580 43,038 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089 857,562 1,672,931 144,782 50,996 207,238 56,378 1,621,434 4,611,321 3,197,768	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,274, 4,205, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205, 1,542, 3,293, 2,839, 2,839,
INTEREST EXPENSE CONSINEREST INCOME CONSINEREST INCOME CONSINEREST INCOME LOAD AND SHAREHOLDERS' EUNDS STATEMENT OF COMPREHENSI NIEREST INCOME LOAD AND ADVANCES COVERNMENT SECURITIES COVERNMENT SE	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 59,960 777,405 4,703,822 311,717 1,029,378 101,881 38,858 255,204 638,593 2,375,631 2,328,191	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 4,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579 56,378 907,493 3,714,658 2,902,845	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422 76,529 224,296 764,713 789,116	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073 153,058 478,599 1,689,157	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 53,1 4,274,712 4,205,491 100,579 237,127 355,993 260,049 58,782 1,012,530 5,218,021 284,788 1,116,599 104,892 39,147 205,534 7,356,631 2,486,591 2,731,430	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 3,990,212 1,615,325 5,541,742 311,717 1,029,378 101,881 138,858 255,204 1,301,739 3,038,777 2,502,965	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 7,809,089 857,562 1,672,931 144,782 50,996 207,238 56,378 1,621,434 4,611,321 3,197,768	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205, 2,839, 2,839, 206,
INTEREST EXPENSE Customer deposits on loans and advances Diter interest expenses Total interest expenses Covernment securities Deposits and placement from banking institutions Diter Interest Income Interest EXPENSE Customer deposits Deposits and placement from banking institutions Diter Interest expenses Customer deposits Deposits and placement from banking institutions Diter interest expenses Customer deposits Deposits and placement from banking institutions Diter interest expenses Covernment securities Deposits and placement from banking institutions Diter interest expenses Covernment securities Deposits and placement from banking institutions Diter interest expenses Covernment securities Deposits and placement from banking institutions Diter interest expenses Covernment interest expenses Covernment interest expenses Covernment interest expenses Diter from interest income Covernment interest income Covernment interest income Covernment interest expenses Deposit interest expenses Covernment interest expenses Covern	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 69,960 777,405 4,703,822 311,717 1,029,378 101,881 38,858 255,204 638,593 2,375,631 2,328,191 2,328,191	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579 56,378 907,493 3,714,658 2,902,845 2,902,845	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422 76,529 224,296 764,713 789,116 789,116	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 215,5,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073 153,058 478,599 1,695,097 1,695,097	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 -4,274,712 4,205,491 100,579 237,127 355,993 260,049 5,8782 1,012,530 5,218,021 284,788 1,116,599 104,892 39,147 205,534 7,35,631 2,486,591 2,731,430 2,731,430	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 390,212 1,615,325 5,541,742 311,717 1,029,378 101,881 38,858 255,204 1,301,739 3,038,777 2,502,965 181,286 2,321,679	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,392 1,303,907 2,262,496 7,809,089 857,562 1,672,931 144,782 50,996 207,238 56,378 1,621,343 4,611,321 3,197,768 3,197,768 3,197,768	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205, 23,293, 2,839, 206, (54,0) 2,686,
INTEREST INCOME Cotal interest expenses Cotal interest expenses Covernment securities Cotal interest income Interest income Cotal interest income Cotal interest income Cotal interest income Cotal interest income Interest income Interest income Cotal interest expenses Customer deposits Deposits and placement from banking Cotal interest expenses Cotal Commissions on loans and advances Cother fees and commissions Coreign exchange trading income/(Loss) Covidend Income Cotal One-interest income Cotal	125,887,144 VE INCOM 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 126,565 4,703,822 311,717 1,029,378 101,881 38,858 255,204 638,593 2,375,631 2,328,191 2,328,191	126,482,223 1E 3,797,384 6,628,868 97,451 124,005 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 156,724 29,989 1,070,910 6,617,503 856,067 1,518,327 135,862 50,952 189,579 56,378 907,493 3,714,658 2,902,845 158,952 (276,878)	957,706 1,654,289 26,473 20,196 2,658,664 1,345,361 1,313,303 36,653 75,602 99,492 11,879 16,900 240,526 1,553,829 55,147 360,698 34,621 13,422 76,529 224,296 764,713 789,116 789,116 37,127 (16,500)	131,912,743 1,914,523 3,408,475 83,842 42,992 5,449,832 2,765,858 403 2,766,261 2,683,571 62,392 155,550 234,345 212,278 36,118 700,683 3,384,254 210,612 750,098 69,717 27,073 153,058 478,599 1,695,097 1,695,097 82,200 (54,000)	2,944,120 5,301,891 170,357 63,835 8,480,203 4,274,181 531 4,274,712 4,205,491 100,579 237,127 355,993 260,049 5,87,82 1,012,530 5,218,021 284,788 1,116,599 104,892 39,147 205,534 7,35,631 2,486,591 2,731,430 (54,000)	421,491 128,544,410 2,764,230 4,777,315 66,676 95,328 7,703,549 3,725,798 8,251 43,083 3,777,132 3,926,417 99,762 272,699 208,419 44,233 390,212 1,615,325 5,541,742 311,717 1,029,378 101,881 38,858 255,204 1,301,739 3,038,777 2,502,965 181,286	3,797,384 6,628,868 97,451 10,647,708 5,049,452 8,580 43,083 5,101,115 5,546,593 151,785 409,356 323,056 74,309 1,303,907 2,262,496 7,809,089 857,562 1,672,311 144,782 50,996 207,238 56,378 1,621,434 4,611,321 3,197,768	402, 138,900, 2,944, 5,301, 170, 63, 8,480, 4,274, 4,205, 100, 237, 355, 100, 1,133, 1,927, 6,132, 284, 1,116, 104, 39, 205, 2,839, 2,839, 2,839, 2,839,

				BANK				GROUP	
		30th Sept.		31st March	30th June	30th Sept.	30th Sept.	31st Dec	30th Sept.
		2021 Shs. '000'	2021 Shs. '000'	2022 Shs. '000'	2022 Shs. '000'	2022 Shs. '000'	2021 Shs. '000'	2021 Shs. '000'	2022 Shs. '000'
		Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
	ther Comprehensive Income								
	ains/(Losses) from translating the financial tatements of foreign operations								
	air value changes in available for sale	4 346 507	4 027 444	(530 500)	4 534 434	(200 =0=)	4 337 330	4 024 070	(266.606)
fi	nancial assets	1,316,597	1,927,111	(529,599)	1,531,421	(309,797)	1,327,339	1,921,078	(366,686)
	evaluation surplus on Property,plant and quipment								
	hare of other comprehensive income of								
	ssociates								
	ncome tax relating to components of other omprehensive income	394,979	(661,244)				394,979	(661,244)	-
	ther Comprehensive Income for the year	1,711,576	1,265,867	(529,599)	1,531,421	(309,797)	1,722,318	1,259,834	(366,686)
	et of tax		4,286,638	238,890			4,043,997	4,525,921	2,320,088
	otal comprehensive income for the year ARNINGS PER SHARE- BASIC & DILUTED	3,928,767	4,200,036	230,090	3,198,318	2,348,433	4,043,997	4,323,921	2,320,000
D	IVIDEND PER SHARE -DECLARED								
(OTHER DISCLOSURES								
N	ON-PERFORMING LOANS AND ADVANCES								
	Gross Non-performing loans and	5,706,354	5,199,350	5,124,506	5,085,320	4,803,059	5,706,354	5,199,350	4,803,059
//	advances								
(1	Less: Interest in Suspense Total Non-Performing Loans and	1,039,631	842,320	885,774	923,426	959,621	1,039,631	842,320	959,621
ı i	Advances (a-b)	4,666,723	4,357,030	4,238,732	4,161,894	3,843,438	4,666,723	4,357,030	3,843,438
((d) Less: Loan Loss Provision e) Net Non-Performing Loans and	2,330,292	2,617,398	2,680,492	2,757,361	2,762,600	2,330,292	2,617,398	2,762,600
,,	Advances(c-d)	2,336,431	1,739,632	1,558,240	1,404,533	1,080,838	2,336,431	1,739,632	1,080,838
(f	Discounted Value of Securities Net NPLs Exposure (e-f)	1,995,777	1,714,692 24,940	1,558,240	1,404,533	1,080,838	1,995,777	1,714,692 24,940	1,080,838
	• • • • • • • • • • • • • • • • • • • •	340,654	24,940	-	-	•	340,654	24,940	•
	NSIDER LOANS AND ADVANCES a) Directors, Shareholders and Associates	1,996,815	2,120,589	3,226,990	3,290,005	3,428,129	1,996,815	2,120,589	3,428,129
(k) Employees	426,591	436,338	437,235	461,221	457,840	426,591	436,338	457,840
((c) Total Insider Loans and Advances and other facilities	2,423,406	2,556,927	3,664,225	3,751,226	3,885,969	2,423,406	2,556,927	3,885,969
O	OFF-BALANCE SHEET ITEMS								
	a) Letters of credit, guarantees, acceptances	10,047,798	9,698,001	10,041,416	9,207,025	8,581,448	10,047,798	9,698,001	8,581,448
(t		10,149,922	10,921,162	15,791,264	8,466,553	10,369,197	10,149,922	10,921,162	10,369,197
((,	1,902,038 22,099,758	2,268,112 22,887,275	2,046,408 27,879,088	2,041,258	1,961,217 20,911,862	1,902,038 22,099,758	2,268,112 22,887,275	1,961,217 20,911,862
		22,099,730	22,007,273	27,079,000	19,714,030	20,911,002	22,099,730	22,00/,2/3	20,911,002
	APITAL STRENGTH a) Core capital	23,126,097	24,285,501	24,653,470	24,078,594	24.128.785			
	o) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000			
((Excess/(Dificiency)(a-b)	22,126,097	23,285,501	23,653,470	23,078,594	23,128,785			
	d) Supplementary Capital	353,022	353,022	353,022	353,022	353,022			
(f	e) Total Capital (a+d)	23,479,119	24,638,523	25,006,492	24,431,616	24,481,807		-	
	Total risk weighted assets Core Capital/Total deposits Liabilities	59,080,194 23.8 %	59,273,889 25.0 %	62,882,459 24.7 %	63,093,197 23.8 %	67,827,109 23.0 %			
	n) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%			
(1		15.8%	17.0%	16.7%	15.8%	15.0%			
(j			41.0%	39.2%	38.2%	35.6%			
() (I		10.5% 28.6%	10.5% 30.5%	10.5% 28.7%	10.5% 27.7%	10.5% 25.1%			
	n) Total Capital/total risk weighted assets		41.6%	39.8%	38.7%	36.1%			
	n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%			
) Excess/(Deficiency) (m-n)	25.2%	27.1%	25.3%	24.2%	21.6%			
()	 Adjusted Core Capital/Total Deposit Liabilities* 	23.8%	25.0%	24.7%	23.8%	23.0%			
(0	q) Adjusted Core Capital/Total Risk	39.2%	41.0%	39.2%	38.2%	35.6%			
(1	Weighted Assets* Adjusted Total Capital/Total Risk								
· ·	Weighted Assets*	39.8%	41.6%	39.8%	38.7%	36.1%			

^{59.5%} *The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

79.5%

79.6%

59.6%

80.4%

60.4%

79.9%

59.9%

MESSAGE FROM THE DIRECTORS

LIQUIDITY

(a) Liquidity Ratio

(b) Minimum Statutory Ratio (c) Excess (Deficiency) (a-b)

These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website, **www.primebank.co.ke.**

They may also be accessed at the institution's Head Office, Riverside Drive, Nairobi.

BHARAT JANI MANAGING DIRECTOR AMAR KANTARIA EXECUTIVE DIRECTOR JINARO KIBET DIRECTOR

80.0%

60.0%



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