

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST DECEMBER 2022

STATEMENT OF FINANCIAL POSITION

	BANK		GROUP	
	31st Dec.	31st Dec.	31st Dec. 31st De	
	2021	2022	2021	2022
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
	Audited	Audited	Audited	Audited
ASSETS	Auditeu	Auditeu	Auuneu	Auditeu
	461.052	598,971	450.070	507 367
Cash (both Local & Foreign)	461,053		458,979	597,367
Balances due from Central Bank of Kenya	5,500,719	5,319,643	5,500,719	5,319,643
Kenya Government and other securities held for dealing purposes				
Financial Assets at fair value through profit and loss				
Investment Securities:				
a) Held to Maturity:	53,377,489	44,439,485	54,438,437	45,830,535
a. Kenya Government securities	53,377,489	44,439,485	54,338,940	45,830,535
b. Other securities			99,497	
b) Available for sale:	15,657,006	31,445,670	16,652,990	32,348,600
a. Kenva Government securities	11.329.320	26,174,792	12.221.117	27.007.748
b. Other securities	4,327,686	5,270,878	4,431,873	5,340,852
Deposits and balances due from local banking institutions	2,723,362	3,625,701	2,786,211	3,671,510
Deposits and balances due from banking institutions abroad	6,171,020	7,389,282	6,171,020	7,389,282
Tax recoverable	21,407	12,755	87,396	65,049
Loans and advances to customers (net)	38,019,516	40,923,643	38,076,442	40,950,360
Balances due from banking institutions in the group	30,019,310	40,923,043	30,070,442	0,500,500
Investments in associates				
Investments in subsidiary companies	1 405 600	1,405,692		
	1,405,692	1,405,092		
Investments in joint ventures				
Investment properties	2 001 745	2 210 254	2 221 244	2 (2(422
Property and equipment	2,001,745	2,319,254	2,331,366	2,636,432
Prepaid lease rentals				
Intangible assets	137,390	107,504	796,198	766,622
Deferred tax asset		1,141,467		1,141,467
Retirement benefit asset				
Other assets	1,005,824	1,673,828	1,528,081	2,258,656
TOTAL ASSETS	126,482,223	140,402,895	128,827,839	142,975,523
LIABILITIES				
Balances due to Central Bank of Kenya				
Customer deposits	97,195,051	107,582,199	96,838,332	107,185,228
Deposits and balances due to local banking institutions				
Deposits and balances due to foreign banking institutions	27,177	4,485	27,177	4,485
Other money market deposits				
Borrowed funds	21,018		21,018	
Balances due to banking institutions in the group				
Tax payable				
Dividends payable				
Deferred tax liability	53,645		119,711	68,767
Retirement benefit liability	55,045		113,711	00,707
Other liabilities	1,074,295	1,432,472	2,248,685	2,753,536
TOTAL LIABILITIES	98,371,186	109,019,156	99,254,923	
	70,371,100	105,015,130	y7,2J7,323	110,012,010
SHAREHOLDERS' FUNDS				
	6 6 40 300	6 6 40 200	6 6 40 300	6 6 40 300
Paid up /Assigned capital	6,649,390	6,649,390	6,649,390	6,649,390
Share premium/(discount)	5,230,109	5,230,109	5,230,109	5,230,109
Revaluation reserves	2,437,712	3,665,376	2,618,780	4,750,952
Retained earnings/Accumulated losses	13,440,804	14,388,693	14,304,353	14,443,754
Statutory loan loss reserves	353,022	353,022	353,022	353,022
Other Reserves				
Proposed dividends		1,097,149		1,097,149
Capital grants		1,057,145		1,057,149
	20 111 027	21 202 720	20.155.654	22 524 276
TOTAL SHAREHOLDERS' FUNDS	28,111,037	31,383,739	29,155,654	32,524,376
Minority Interest			417,262	439,131
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	126,482,223	140,402,895	128,827,839	142,975,523
STATEMENT OF COMPREHENSIVE INCOME				

STATEMENT OF COMPREHENSIVE INCOME

INTEREST INCOME	2 707 204	4 177 250	2 707 204	4 177 250
Loans and advances	3,797,384	4,177,259	3,797,384	4,177,259
Government securities	6,628,868	7,232,535	6,628,868	7,232,535
Deposits and placements with banking institutions	97,451	302,097	97,451	302,097
Other Interest Income	124,005	86,551	124,005	86,551
Total interest income	10,647,708	11,798,442	10,647,708	11,798,442
INTEREST EXPENSE Customer deposits	5 040 453	5,900,348	5 040 453	F 000 340
	5,049,452		5,049,452	5,900,348
Deposits and placement from banking institutions	8,580 43,083	798	8,580 43,083	798
Other interest expenses Total interest expenses	43,083 5.101.115	5.901.146	43,083 5.101.115	5.901.146
NET INTEREST INCOME/(LOSS)	5,546,593	5,901,140	5,546,593	5,897,296
NET INTEREST INCOME/(LOSS)	3,340,393	5,697,290	5,540,595	5,697,290
NON-INTEREST INCOME				
Fees and commissions on loans and advances	151,785	146,745	151.785	146,745
Other fees and commissions	409,356	324,148	409.356	324,148
Foreign exchange trading income/(Loss)	323,056	504,265	323,056	504,265
Dividend Income	156,724	322,589	74,392	162,769
Other income	29,989	75.167	1,303,907	1,555,309
Total Non-interest income	1,070,910	1,372,914	2,262,496	2,693,236
TOTAL OPERATING INCOME	6,617,503	7,270,210	7,809,089	8,590,532
TOTAL OPERATING INCOME	0,017,505	7,270,210	7,009,009	0,390,332
OTHER OPERATING EXPENSES				
Loan loss provision	856,067	638,411	857,562	635,415
Staff costs	1,518,327	1,614,725	1,672,931	1,820,636
Directors' emoluments	135,862	148,294	144,782	155,530
Rental charges	50,952	51,033	50,996	51,076
Depreciation charge on property and equipment	189,579	180,128	207,238	199,436
Amortisation charges	56,378	51,580	56,378	51,580
Other operating expenses	907,493	1,062,996		1,874,689
Total Other Operating Expenses	3,714,658	3,747,167	4,611,321	4,788,362
Profit/(loss) Before Tax and Exceptional Items	2,902,845	3,523,043	3,197,768	3,802,170
Exceptional Items	2,902,049	3,323,043	5,157,700	5,002,170
Profit/(Loss) After Exceptional Items	2,902,845	3,523,043	3,197,768	3,802,170
Current Tax	158,952	172,399	209,424	105,064
Deferred Tax	(276,878)	(190,503)	(277,743)	(54,000)
	(2/0,0/0) 3,020,771	(190,503) 3,541,147	3,266,087	
Profit/(Loss) After Tax and Exceptional Items	3,020,771	3,341,14/		3,751,106
Minority Interest			60,046	69,348
Profit/(loss) after tax, exceptional items and Minority Interest	3,020,771	3,541,147	3,206,041	3,681,758

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Gains/Losses) From translating the financial statements of foreign operations 1 1 991,751 1 1,921,078 1,448,868 Revaluation surplus on Property plant and equipment 1 117,350 1 124,850 Income tax relating to components of other comprehensive income for the year 4,286,688 4,768,812 4,525,921 4,776,742 EARNINGS PER SHARE BASIC & DILUTED 454 554 462 533 DVIDEND PRE SHARE BASIC & DILUTED 454 554 462 533 DVIDEND PRE SHARE BASIC & DILUTED 454 554 462 533 OTHER DISCLOSURES 61,07,393 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,199,350 5,870,236 5,170,378 5,470,384 </td <td>Other Comprehensive Income</td> <td>Addited</td> <td>Addited</td> <td>Addited</td> <td>Addited</td>	Other Comprehensive Income	Addited	Addited	Addited	Addited
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Income tax relating to components of other comprehensive income. (661,244) 118,564 (661,244) (548,082) Other Comprehensive Income for the year net of tax 1,255,867 1,227,663 1,259,834 1,025,636 EARNINGS PER SHARE ASIC & DILLIFID 434 554 462 533 DIVIDEND PER SHARE ASIC & DILLIFID 434 554 462 533 DIVIDEND PER SHARE ASIC & DILLIFID 434 554 462 533 OTHER DISCLOSURES 5,870,236 5,970,236 5,970,236 5,970,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,973,382 5,870,236 5,870,236 5,973,382 5,870,236 5,973,382 5,870,236 5,973,382 5,870,236 5,973,382 5,870,236 5,973,382 5,870,236 5,870,236 5,870,236 5,973,382 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236 5,870,236			117,550		121,050
Income (001,244) (16,244)					
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Total comprehensive income for the year 4,286,638 4,768,812 4,525,921 4,776,742 EARNINGS PER SHARE - DECLARED 454 554 482 533 DIVIDEND PER SHARE - DECLARED 54 54 482 533 DIVIDEND PER SHARE - DECLARED 54 54 482 533 DIVIDEND PER SHARE - DECLARED 54 54 482 533 DIVIDEND PER SHARE - DECLARED 5,199,350 5,870,236 5,199,350 5,870,236 Gi Gross Non-performing loans and advances (a-b) 4,357,030 5,017,439 4,269,237 1,714,992 2,324,937 1,739,632 2,324,937 1,739,632 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,692 2,324,937 1,714,		1 265 867	1 227 665	1 259 834	1 025 636
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(c) Total Non-Performing Loans and Advances (a-b) 4,357,030 5,017,439 4,357,030 5,017,439 (d) Less: Loan Loss Provision 2,607,398 2,692,502 2,617,398 2,692,502 (e) Net Non-Performing Loans and Advances(c-d) 1,739,632 2,324,937 1,714,692 2,324,937 (g) Net NPLs Exposure (e-f) 24,940 24,940 24,940 24,940 INSIDER LOANS AND ADVANCES 3,880,753 481,905 436,338 481,905 436,338 481,905 (c) Total Insider Loans and Advances and other facilities 2,556,927 4,362,658 2,556,927 4,362,658 OFF-BALANCE SHEET ITEMS 0 10,321,504 9,698,001 10,321,504 9,698,001 10,321,504 (a) Letters of credit, guarantees, acceptances 9,698,001 10,321,504 9,698,001 10,321,504 (b) Forwards, swaps and options 10,921,162 7,695,643 10,927,162 7,695,643 (c) Other contingent liabilities 22,887,275 20,007,370 22,887,275 20,077,370 CAPITAL STRENGTH 1 10,000,000 1,000,000 <t< td=""><td></td><td></td><td>5,870,236</td><td></td><td></td></t<>			5,870,236		
(d) Less: Loan Loss Provision 2,617,398 2,692,502 2,617,398 2,692,502 (e) Net Non-Performing Loans and Advances(c-d) 1,739,632 2,324,937 1,739,632 2,324,937 (f) Discounted Value of Securities 1,714,692 2,324,937 2,324,937 2,324,937 (g) Net NPLS Exposure (e-f) 24,940 24,940 24,940 24,940 (l) Directors, Shareholders and Associates 2,120,589 3,880,753 2,120,589 3,880,753 (a) Directors, Shareholders and Advances and other facilities 2,556,927 4,362,658 2,556,927 4,362,658 (d) Letters of credit guarantees, acceptances 9,698,001 10,321,504 9,698,001 10,921,162 7,695,643 (c) Other contingent liabilities 2,268,172 2,007,370 2,268,112 2,006,223 2,268,112 2,006,223 (d) Total contingent Liabilities 2,328,501 24,221,433 2,324,937 2,007,370 CAPITAL STRENGTH 10,000,000 10,00,000 10,00,000 10,00,000 10,00,000 10,00,000 10,00,000 10,00,000 10,000,000			852,797		852,797
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(a) Directors, Shareholders and Associates 2,120,589 3,880,753 2,120,589 3,880,753 (b) Employees 436,338 481,905 436,338 481,905 (c) Total Insider Loans and Advances and other facilities 2,556,927 4,362,658 2,556,927 4,362,658 OFF-BALANCE SHEET ITEMS (a) Letters of credit,guarantees, acceptances 9,698,001 10,321,504 9,698,001 10,321,504 (a) Correcontingent liabilities 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 <td>(g) Net NPLs Exposure (e-f)</td> <td>24,940</td> <td></td> <td>24,940</td> <td></td>	(g) Net NPLs Exposure (e-f)	24,940		24,940	
(a) Directors, Shareholders and Associates 2,120,589 3,880,753 2,120,589 3,880,753 (b) Employees 436,338 481,905 436,338 481,905 (c) Total Insider Loans and Advances and other facilities 2,556,927 4,362,658 2,556,927 4,362,658 OFF-BALANCE SHEET ITEMS (a) Letters of credit,guarantees, acceptances 9,698,001 10,321,504 9,698,001 10,321,504 (a) Correcontingent liabilities 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 2,268,122 2,060,223 <td>INSIDER LOANS AND ADVANCES</td> <td></td> <td></td> <td></td> <td></td>	INSIDER LOANS AND ADVANCES				
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(c) Total Insider Loans and Advances and other facilities 2,556,927 4,362,658 2,556,927 4,362,658 OFF-BALANCE SHEET ITEMS (a) Letters of credit,guarantees, acceptances 9,698,001 10,321,504 9,698,001 10,321,504 9,698,001 10,321,504 9,698,001 10,321,504 (b) Forwards, swaps and options 10,021,162 7,695,643 10,921,162 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,268,12 2,0077,370 CAPITAL STRENGTH (a) Core capital 24,225,501 24,221,433 (b) Minimum Statutory Capital 353,022 353,022 353,022 353,022 353,022 353,023 (c) Core Capital (A+d) 24,638,523 25,0% 23,4% (h) Minimum statutory Ratio 8.0% 8.0%					
OFF-BALANCE SHEET ITEMS 9,698,001 10,321,504 9,698,001 10,321,504 (a) Letters of credit, guarantees, acceptances 9,698,001 10,321,504 9,698,001 10,921,162 7,695,643 (c) Other contingent liabilities 2,268,112 2,060,223 2,268,112 2,060,223 2,268,112 2,060,223 2,061,22 2,007,370 CAPITAL STRENGTH C <td></td> <td></td> <td></td> <td></td> <td></td>					
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(d) Total Contingent Liabilities 22,887,275 20,077,370 22,887,275 20,077,370 CAPITAL STRENCTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Dificiency)(a-b) (d) Supplementary Capital (d) Supplementary Capital (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (f) Total deposits Liabilities (g) Core Capital / total deposits Liabilities (f) Minimum statutory Ratio (g) Core Capital / total risk weighted assets (f) Total Capital (total risk weighted assets (f) Total Capital / total risk weighted assets (f) Total Capital / total risk weighted assets (f) Core Capital / total risk weighted assets (f) Total Capital / total risk weighted assets (f) Minimum statutory Ratio (f) Total Capital / total risk weighted assets (f) Minimum statutory Ratio (f) Excess (Deficiency) (f) (f) (f) Adjusted Core Capital / Total Risk Weighted Assets* (f) Adjusted Core Capital / Total Risk Weighted Assets* (f) Adjusted Core Capital / Total Risk Weighted Assets*					
CAPITAL STRENGTH 24,285,501 25,221,433 (a) Core capital 1,000,000 1,000,000 (b) Minimum Statutory Capital 1,000,000 1,000,000 (c) Excess/(Difficiency)(ab) 23,285,501 24,221,433 (d) Supplementary Capital 353,022 353,022 (e) Total Capital (a+d) 24,638,523 25,574,455 (f) Total risk weighted assets 59,273,889 72,071,335 (g) Core Capital/Total deposits Liabilities 25.0% 23,4% (h) Minimum statutory Ratio 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 17.0% 15.4% (j) Core Capital / total risk weighted assets 41.0% 35.0% (k) Minimum Statutory Ratio 10.5% 10.5% (i) Excess/(Deficiency) (g+h) 30.5% 24.5% (f) Total Capital/total risk weighted assets 41.6% 35.5% (n) Minimum statutory Ratio 14.5% 14.5% (i) Excess/(Deficiency) (m-n) 27.1% 21.0% (a) Adjusted Core Capital/Total Deposit Liabilities* 25.0% 23.5% (q) Adjusted Core Capital/Total Risk Weighted Assets* 41.0% 35.5% <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
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(b) Minimum Statutory Capital 1,000,000 (c) Excess/(Dificiency)(a-b) 23,285,501 24,221,433 (d) Supplementary Capital 353,022 353,022 (e) Total Capital (a+d) 24,638,523 25,574,455 (f) Total risk weighted assets 59,273,889 72,071,335 (g) Core Capital/Total deposits Liabilities 25,0% 23,4% (h) Minimum statutory Ratio 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 17.0% 15.4% (j) Core Capital / total risk weighted assets 41.0% 35.0% (k) Minimum Statutory Ratio 10.5% 10.5% (l) Excess/(Deficiency) (j-k) 30.5% 24.5% (m) Total capital/total risk weighted assets 41.6% 35.5% (n) Minimum statutory Ratio 14.5% 14.5% (o) Excess/(Deficiency) (im-n) 27.1% 21.0% (a) Adjusted Core Capital/Total Deposit Liabilities* 25.0% 23.5% (q) Adjusted Core Capital/Total Risk Weighted Assets* 41.6% 35.5% <t< td=""><td>CAPITAL STRENGTH</td><td></td><td></td><td></td><td></td></t<>	CAPITAL STRENGTH				
(c) Excess/(Dificiency/(a-b) 23,285,501 24,221,433 (d) Supplementary Capital 353,022 353,022 (e) Total Capital (a+d) 24,638,523 25,574,455 (f) Total risk weighted assets 59,273,889 72,071,335 (g) Core Capital/Total deposits Liabilities 25,0% 23,4% (h) Minimum statutory Ratio 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 17,0% 15,4% (j) Core Capital / total risk weighted assets 41.0% 35,0% (k) Minimum Statutory Ratio 10,5% 10,5% (i) Excess (Deficiency) (j+k) 30,5% 24,5% (m) Total capital/total risk weighted assets 41,6% 35,5% (n) Minimum statutory Ratio 14,5% 14,5% (o) Excess/(Deficiency) (m-n) 27,1% 21,0% (p) Adjusted Core Capital/Total Risk Weighted Assets* 41,0% 35,5% (i) Adjusted Total Capital/Total Risk Weighted Assets* 41,0% 35,5% (i) Adjusted Total Capital/Total Risk Weighted Assets* 41,6%	(a) Core capital	24,285,501	25,221,433		
(d)Supplementary Capital353,022353,022(e)Total Capital (a+d)24,638,52325,574,455(f)Total risk weighted assets59,273,88972,071,335(g)Core Capital/Total deposits Liabilities25.0%23.4%(h)Minimum statutory Ratio8.0%8.0%(l)Excess/(Deficiency) (g-h)17.0%15.4%(j)Core Capital / total risk weighted assets41.0%35.0%(k)Minimum Statutory Ratio10.5%10.5%(l)Excess (Deficiency) (j-k)30.5%24.5%(m)Total Capital/total risk weighted assets41.6%35.5%(n)Minimum statutory Ratio14.5%14.5%(o)Excess/(Deficiency) (m-n)27.1%21.0%(p)Adjusted Core Capital/Total Poposit Liabilities*25.0%23.5%(q)Adjusted Total Capital/Total Risk Weighted Assets*41.6%35.5%(f)Adjusted Total Capital/Total Risk Weighted Assets*41.6%35.5%(l)LQUIDITYI16%35.5%	(b) Minimum Statutory Capital	1,000,000	1,000,000		
(e) Total Capital (a+d) 24,638,523 25,574,455 (f) Total risk weighted assets 59,273,889 72,071,335 (g) Core Capital/Total deposits Liabilities 25.0% 23.4% (h) Minimum statutory Ratio 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 17.0% 15.4% (j) Core Capital / total risk weighted assets 41.0% 35.0% (k) Minimum statutory Ratio 10.5% 10.5% (i) Excess (Deficiency) (j-k) 30.5% 24.5% (m) Total Capital/total risk weighted assets 41.6% 35.5% (n) Minimum statutory Ratio 14.5% 14.5% (o) Excess/(Deficiency) (in-n) 27.1% 21.0% (j) Excess/(Deficiency) (m-n) 27.1% 23.5% (q) Adjusted Core Capital/Total Deposit Liabilities* 25.0% 23.5% (q) Adjusted Core Capital/Total Risk Weighted Assets* 41.6% 35.5% (I) QUIDITY IQUIDITY 55.5% 14.6%	(c) Excess/(Dificiency)(a-b)	23,285,501	24,221,433		
(f) Total risk weighted assets 59,273,889 72,071,335 (g) Core Capital/Total deposits Liabilities 25.0% 23.4% (h) Minimum statutory Ratio 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 17.0% 15.4% (j) Core Capital / total risk weighted assets 41.0% 35.0% (k) Minimum statutory Ratio 10.5% 10.5% (l) Excess/(Deficiency) (j-k) 30.5% 24.5% (m) Total Capital/total risk weighted assets 41.6% 35.5% (n) Minimum statutory Ratio 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 27.1% 21.0% (p) Adjusted Core Capital/Total Deposit Liabilities* 25.0% 23.5% (q) Adjusted Core Capital/Total Risk Weighted Assets* 41.0% 35.5% LIQUIDITY LIQUIDITY 55.5% 14.6% 35.5%	(d) Supplementary Capital	353,022	353,022		
(g)Core Capital/Total deposits Liabilities25.0%23.4%(h)Minimum statutory Ratio8.0%8.0%(l)Excess/(Deficiency) (g-h)17.0%15.4%(j)Core Capital / total risk weighted assets41.0%35.0%(k)Minimum Statutory Ratio10.5%10.5%(l)Excess (Deficiency) (j-k)30.5%24.5%(m)Total Capital/total risk weighted assets41.6%35.5%(n)Minimum statutory Ratio14.5%14.5%(o)Excess/(Deficiency) (m-n)27.1%21.0%(p)Adjusted Core Capital/Total Poposit Liabilities*25.0%23.5%(q)Adjusted Total Capital/Total Risk Weighted Assets*41.0%35.5%(I)Adjusted Total Capital/Total Risk Weighted Assets*41.6%35.5%(I)Adjusted Total Capital/Total Risk Weighted Assets*41.6%35.5%	(e) Total Capital (a+d)	24,638,523	25,574,455		
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(1) Excess/(Deficiency) (g-h) 17.0% 15.4% (j) Core Capital / total risk weighted assets 41.0% 35.0% (k) Minimum Statutory Ratio 10.5% 10.5% (l) Excess (Deficiency) (j-k) 30.5% 24.5% (m) Total Capital/total risk weighted assets 41.6% 35.5% (n) Minimum statutory Ratio 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 27.1% 21.0% (p) Adjusted Core Capital/Total Deposit Liabilities* 25.0% 23.5% (q) Adjusted Core Capital/Total Risk Weighted Assets* 41.6% 35.5% LIQUIDITY LIQUIDITY LIQUIDITY LIQUIDITY LIQUIDITY					
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LIQUIDITY					
	(1) Aujusteu Totat Capital/Totat KISK Weighteu Assets	41.0%	35.5%		
	LIQUIDITY				
(a) Liquiuity Katto 79.5% 79.7%	(a) Liquidity Ratio	79.5%	79.7%		
(b) Minimum Statutory Ratio 20.0% 20.0%		20.0%	20.0%		
(c) Excess (Deficiency) (a-b) 59.5% 59.7%		59.5%	59.7%		

* 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.

MESSAGE FROM THE DIRECTORS

These financial statements are extracts from the books of the institution as audited by Deloitte and Touche and received unqualified opinion. The complete set of Audited Group and Bank 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.

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