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# **UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES** OF THE BANK AND GROUP AS AT 30TH JUNE 2024

### STATE

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ATEMENT OF FINANCIAL POSITION        Image: Strate 2023 Strate 2007 Strate 2003 Strate 2007 Un-Audited      Image: Strate 2023 Strate 2007 Strate 2003 Strate 2007 Strate 2003 Strate 2007 Strate 2003 Strate 2007 Strate
30th june bits. '000'      31st Dec. 32023      31st Dec. 2023      31st Dec. 2023      30th june 2023      30th june 2023 <th< th=""></th<>
2023      2023      2024      2024      2023      2033      20370      40300      10300      10300      10300      10310      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370      20370 <t< th=""></t<>
Un-Audited      Number of the securities      On-Audited      Un-Audited      Un-Audited      Un-Audited      Audited      Audited <t< th=""></t<>
TS    588,951    553,441    572,730    568,124    659,552    555,426    715,6223,336      ( both Local & Foreign)    588,9756    5,977,501    4,711,612    6,223,336    4,897,956    5,977,501    4,897,956    5,977,501    4,897,956    5,977,501    4,897,956    5,977,501    6,223,36    45,566,3    5,556,56    5,556,56    5,552,26    5,556,56    5,529,607    6,646,54    8,54,94    8,54,943    3,279,461    1,678,922    1,47,4    5,686,26    2,688,237    2,558,07    6,63,522,248    48,769,496    5,58,81,44    5,568,56    5,529,637
both local & Foreign)    588,951    553,441    572,730    568,124    659,552    555,426    715,4      ccs due from Central Bank of Kenya    4,897,956    5,977,501    4,711,612    6,223,396    6,897,556    5,977,501    6,223,396      a Government and other securities held for ng purposes    cial Assets at fair value through profit and loss    cial Assets    43,070,721    43,896,518    41,002,016    43,797,604    44,869,431    45,663,025    45,566,2      id to Maturity:    43,070,721    43,896,518    41,002,016    43,797,604    44,869,431    45,663,025    45,566,2      other securities    35,705,727    29,530,947    29,822,464    28,626,634    6,572,213    30,370,651    29,529,40      other securities    10,331,282    9,379,228    9,708,255    8,934,033    10,485,938    9,516,804    9,095,6      sits and balances due from local banking institutions in the group timents in associates    16,790,445    20,862,366    52,529,637    55,52,486    3,679,218    48,769,791    5,881,434    5,636,76    2,976,217    2,760,71    2,760,71    2,976,217    2,760,71    2,976,217    2,760,71    2,1405,692    1,40
cecs due from Central Bank of Kenya    4,897,956    5,977,501    4,711,612    6,223,396    4,897,956    5,977,501    6,223,396      a Government and other securities held for ng purposes    a Government and other securities    43,070,721    43,896,518    41,002,016    43,797,604    44,869,431    45,663,025    45,566,27      kenya Government securities    43,070,721    43,896,518    41,002,016    43,797,604    44,869,431    45,663,025    45,566,27      other securities    29,502,464    29,582,464    28,626,634    36,572,213    30,370,651    29,292,434,20      other securities    10,371,822    9,379,228    9,708,255    89,34,031    10,485,939    9,516,804    29,522,40      other securities    10,679,445    20,862,366    26,088,237    25,58,077    16,701,45    20,862,366    25,258,07      other securities    16,709,445    20,862,366    26,088,237    25,258,077    16,701,45    20,862,366    25,258,07      other securities    16,709,445    20,862,366    25,258,07    16,701,45    20,862,366    25,258,07      sits and balances due form banking instititutions in the group    1,405,692    1,
ng purposes internet securities: (cal Assets at fair value through profit and loss internet Securities: (dat Maturity: 43,070,721 43,896,518 41,002,016 43,797,604 44,869,431 45,663,025 45,566,7 (dat Maturity: 43,070,721 43,896,518 41,002,016 43,797,604 44,869,431 45,663,025 45,566,7 (dat Maturity: 43,070,721 43,896,518 41,002,016 43,797,604 44,869,431 45,663,025 45,566,7 (dat Maturity: 25,373,993 20,151,719 19,874,209 19,692,601 26,086,275 20,853,847 20,434,7 (dat Maturits 10,31,282 9,379,228 9,708,255 8,934,033 10,485,93 9,516,84 9,095, (sits and balances due from local banking 2,974,536 1,664,548 854,994 858,685 3,279,461 1,678,922 1,147,64 (dat Maturits 10,790,445 20,862,366 26,088,237 25,258,007 16,790,445 20,862,366 25,258,007 16,790,445 20,862,366 25,258,007 16,790,445 20,862,366 25,258,007 16,790,445 20,862,366 25,258,007 16,790,445 20,862,366 25,258,007 18,973 10,70,77 40,140 137,7 (dat Maturits in subsidiary companies 1,405,692 1,406,803 1,601,128 1,601,
cial Assets at fair value through profit and loss
timent Securities:    43,070,721    43,896,518    41,002,016    43,777,604    44,669,431    45,663,022    45,566,7      Kerrya Covernment securities    33,070,721    43,896,518    41,002,016    43,777,604    44,669,431    45,663,022    45,566,7      Other securities    35,705,275    29,530,947    29,582,464    28,626,633    36,772,213    30,370,651    29,529,6      Akeyna Covernment securities    10,331,282    9,379,228    9,708,255    8,934,033    10,485,938    9,516,804    9,095,6      Sits and balances due from local banking    2,974,536    1,664,548    854,994    858,655    3,279,461    1,678,922    1,147,4      scoverable    18,973    -    18,973    10,7017    40,140    137,4      scoverable    18,973    -    1,8073    10,7017    40,140    137,4      scoverable    18,973    -
kd to Maturity:    43,070,271    43,896,518    41,002,016    43,797,604    44,869,431    45,663,025    45,566,20      Kenya Government securities    43,070,727    43,896,518    41,002,016    43,797,604    44,869,431    45,663,025    45,566,20      ailable for sale:    35,705,727    29,530,947    29,582,464    28,626,634    26,086,275    20,833,847    20,434,2      Other securities    10,331,282    9,379,228    87,082,255    8,934,033    10,485,938    9,516,804    9,095, 6      sits and balances due from local banking    2,974,536    1,664,548    854,994    858,685    3,279,461    1,678,922    1,147,65      sits and balances due from banking institutions in the group    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    55,259,637    16,790,445    20,862,366    55,259,637    10,7017    40,140    137,456      sca dua duaces to customers (net)    48,747,519    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692
Kenya Government securities      43,070,721      43,896,518      41,002,016      43,797,604      44,869,431      45,663,025      45,566,7        Other securities      35,705,275      29,530,947      29,582,464      28,626,634      36,572,213      30,370,651      20,529,6        Kenya Government securities      25,373,993      20,151,719      19,874,209      19,692,601      26,086,275      20,853,847      20,434,7        Other securities      10,312,82      9,379,228      9,708,255      8,934,033      10,485,938      9,516,804      9,095,6        sits and balances due from local banking      2,974,536      1,664,548      864,994      858,665      3,279,461      1,678,922      1,147,40        sits and balances due from banking institutions in the group      16,790,445      20,862,366      25,258,077      56,352,248      48,769,496      55,881,434      56,366, 67        sces due from banking institutions in the group      18,973      1,405,692      1,405,692      1,405,692      1,405,692      2,413,614      48,769,496      55,881,434      56,356, 67      56,352,488      1,414,708      1,601,128      1,601,128      1,601,128      1,601,128
Other securities      35,705,275      29,530,947      29,582,464      28,626,634      36,572,213      30,370,612      29,529,434        kewya Government securities      25,373,903      20,151,719      19,874,209      19,692,601      26,686,275      20,853,844      20,434,209        Other securities      10,331,282      9,379,228      9,708,255      8,934,003      10,485,938      9,516,804      9,095,60        sits and balances due from local banking      2,974,536      1,664,548      854,994      858,685      3,279,461      1,678,922      1,147,40        sits and balances due from banking institutions in the group      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      26,208      25,758,01      130,70,017      40,140      137,7 </td
Kenya Government securities      25,373,993      20,151,719      19,692,601      26,086,275      20,853,847      20,434,2        Other securities      10,31,282      9,379,228      9,708,255      8,934,033      10,485,938      9,516,804      9,095,6        sits and balances due from local banking      2,974,536      1,664,548      854,994      858,685      3,279,461      1,678,922      1,147,6        sits and balances due from banking institutions      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,007      16,790,445      20,862,366      25,258,017      40,140      137,17        scoverable      18,973      18,973      10,7017      40,140      137,17        sca da dvances to customers (net)      48,747,591      55,858,568      55,259,637      56,352,248      48,769,496      55,881,434      56,368,07        tments in subsidiary companies      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692      1,405,692
Other securities      10,31,282      9,379,228      9,708,255      8,934,033      10,485,938      9,516,804      9,095,6        sits and balances due from local banking utions      2,974,536      1,664,548      854,994      858,685      3,279,461      1,678,922      1,147,4        sits and balances due from banking institutions d      16,790,445      20,862,366      26,088,237      25,258,007      16,790,445      20,862,366      25,258,017      40,140      137,017      40,172      40,760,172      1,40,61,617
sits and balances due from local banking utions    2,974,536    1,664,548    854,994    858,685    3,279,461    1,678,922    1,147,4      sits and balances due from banking institutions decoverable    16,790,445    20,862,366    26,088,237    25,258,007    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    25,258,007    16,790,445    20,862,366    25,258,007    48,769,496    55,881,445    56,368,02    3,279,461    1,070,0445    56,368,02    3,279,461    1,070,0445    20,862,366    25,258,007    48,769,496    55,881,445    56,368,02    48,769,496    55,881,445    56,368,02    48,769,496    55,881,445    56,368,02    48,769,496    55,881,445    56,362,248    48,769,496    55,881,445    56,362,248    48,769,496    55,881,445    56,362,248    48,769,496    55,881,445    56,362,248    48,769,496    55,881,445    56,362,248    41,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,401,48    46,276,035 </td
utions    2,9/4,530    1,004,946    034,994    030,000    5,279,401    1,07,09,222    1,147,40      sits and balances due from banking institutions id du sits and balances to customers (net)    16,790,445    20,862,366    26,088,237    25,258,007    16,790,445    20,862,366    25,258,007    107,017    40,140    137,14      s and advances to customers (net)    48,747,591    55,858,568    55,259,637    56,352,248    48,769,496    55,881,434    56,366,6      t ments in associates    1,405,692    1,405,692    1,405,692    1,405,692    -
sists and balances due from banking institutions du coverable    16,790,445    20,862,366    26,088,237    25,258,007    16,790,445    20,862,366    25,258,007    10,7017    40,140    137,17      s and advances to customers (net)    48,747,591    55,858,568    55,259,637    56,352,248    48,769,496    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,434    56,368,64    55,881,634    55,881,634    55,881,634    55,881,634    55,881,634    55,881,634    55,881,634    55,881,634    55,881,634    55,881,634    56,368,64    55,881,634
dd    -    10,790,443    20,602,300    20,602,300    20,602,300    10,790,443    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    20,602,300    107,017    40,140    137,      scoverable    148,973    55,858,566    55,259,637    56,352,248    48,769,496    55,881,445    56,368,4      scan advances to customers (net)    48,747,591    55,858,566    52,259,637    56,352,248    48,769,496    55,881,445    55,881,445    55,881,445    56,368,4      scan advances to customers (net)    48,747,591    5,456,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,405,692    1,406,5692    1,406,569    1,44,60    1,97,75,363    2,413,614    2,570,361    2,976,217    2,760,7    1,414,61    1,601,72    1,601,72    1,614,83    1,601,72    1,601,72    1,614,83    1,601,72    1,614,63    1,611,72    1,644,03    1,717,863
s and advances to customers (net) 48,747,591 55,858,568 55,259,637 56,352,248 48,769,496 55,881,434 56,668,0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
cces due from banking institutions in the group    -    <
tments in associates    -
tments in subsidiary companies    1,405,692    1,405,692    1,405,692    1,405,692    - <td< td=""></td<>
tments in joint ventures    - </td
erity and equipment    2,225,820    2,634,001    2,515,363    2,413,614    2,570,361    2,976,217    2,760,76      idi lease rentals    1    362,190    391,923    472,052    813,879    1,026,950    1,144,8      gible assets    1,44,708    362,190    391,923    472,052    813,879    1,026,950    1,144,8      red tax asset    1,141,468    1,601,128    1,601,128    1,601,128    1,601,718    1,614,78    1,601,418    1,601,718    1,601,418    1,601,718    1,601,418    1,601,718    1,601,418    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,601,718    1,717,863    2,622,059    2,061,440    1,73,72,70    1,73,72,70    1,73,72,72    1,73,72,72    1,73,72,72    1,73,72,72    1,73,72,72,72,72    1,73,72,72,72,72,72    1,73,72,72,72,72,72,72,72,72,72    1,72,73,72,72,72,72,72,72,72,72,72,72,72    1,72,74,72,72,72,72,72,72,72,72,72,72,72,72,72,
iiii lease rentals    144,708    362,190    391,923    472,052    813,879    1,026,950    1,144,6      gible assets    1,44,708    362,190    391,923    472,052    813,879    1,026,950    1,144,6      ement benefit asset    1,141,468    1,601,128    1,611,128    1,601,128    1,611,128    1,611,128    1,612,128    1,731,928    1,6
gible assets    144,708    362,190    391,923    472,052    813,879    1,026,950    1,144,67      red tax asset    1,141,468    1,601,128    1,601,128    1,601,128    1,601,128    1,141,758    1,601,418    1,601,218      ement benefit asset    -
Interview  1,141,468  1,601,128  1,601,128  1,601,128  1,141,758  1,601,418  1,601,718    Interview  1,644,031  1,717,863  2,477,711  2,119,768  2,622,059  2,061,440  2,738,1    Interview  159,356,167  166,047,63  166,482,480  169,715,925  163,093,628  168,695,490  173,192,00    Interview  159,356,167  166,046,763  166,482,480  169,715,925  163,093,628  168,695,490  173,192,00    Interview  121,269,097  127,546,289  127,814,125  130,179,687  121,269,097  127,127,397  130,174,00    sits and balances due to local banking utons  18,271  17,271  8,442  7,737  18,271  17,271  7,74    r money market deposits  18,271  17,271  8,442  7,737  18,271  17,271  7,74
ement benefit asset  1,644,031  1,717,863  2,477,711  2,119,768  2,622,059  2,061,440  2,738,1    L ASSETS  159,356,167  166,064,763  166,482,480  169,715,925  163,093,628  168,695,490  173,192,60    LITIES  ccs due to Central Bank of Kenya
r assets    1,644,031    1,717,863    2,477,711    2,119,768    2,622,059    2,061,440    2,738,7      L ASSETS    159,356,167    166,064,763    166,482,480    169,715,925    163,093,628    168,095,490    173,192,0      LITIES    121,269,097    127,546,289    127,814,125    130,179,687    121,269,097    127,127,397    130,174,087      sits and balances due to local banking utions    18,271    17,271    8,442    7,737    18,271    17,271    12,27,397    127,27,397    7,747      r money market deposits    18,271    17,271    8,442    7,737    18,271    17,271    7,747
LITIES Lices due to Central Bank of Kenya Inter deposits Ists and balances due to local banking Istis and balances due to local banking Istis and balances due to foreign banking Istis and balances due to foreign banking Isto and Isto an
ces due to Central Bank of Kenya
Impression  121,269,097  127,546,289  127,814,125  130,179,687  121,269,097  127,127,397  130,174,0    sits and balances due to local banking utions  18,271  17,271  8,442  7,737  18,271  17,271  7,14    r money market deposits  Impression  Impression  Impression  Impression  Impression  Impression
sits and balances due to local banking utions sits and balances due to foreign banking titons r money market deposits 18,271 17,271 17,271 17,271 17,271 18,442 18,271 17,271 18,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 17,271 17,271 18,271 17,271 17,271 17,271 17,271 17,271 17,271 17,271 18,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 18,271 18,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,271 18,271 17,
utions
sits and balances due to foreign banking 18,271 17,271 8,442 7,737 18,271 17,271 7,7 utions r money market deposits
utions 18,2/1 1,2/1 0,442 1,137 16,2/1 17,2/1 7,, r money market deposits
wed funds
rces due to banking institutions in the group
ayable
red tax liability 69,483 69,156 66,
ement benefit liability
r liabilities 907,632 1,612,759 606,897 772,309 3,103,537 2,848,607 2,481,
L LIABILITIES 122,195,000 129,207,401 128,549,251 130,976,737 124,460,388 130,093,513 132,746,5
IEHOLDERS' FUNDS
up /Assigned capital 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390
premium/(discount) 5,230,109 5,230,10005,1
uation reserves 8,425,753 7,019,031 8,024,652 7,742,968 8,594,556 7,108,378 7,883,7 ned earnings/Accumulated losses 16,502,893 15,662,010 16,829,405 17,845,798 17,388,908 16,843,503 18,942,7
tory loan loss reserves 353,022 1,199,673 1,199,673 1,270,923 353,022 1,199,673 1,270,923
Reserves
sed dividends - 1,097,149 1,097,149 3,
al grants
L SHAREHOLDERS' FUNDS 37,161,167 36,857,362 37,933,229 38,739,188 38,215,985 38,128,202 39,980,4

IRST

F

#### OTHER DISCLOSURES

OTHER DISCLOSURES							
NON-PERFORMING LOANS AND ADVANCES							
(a) Gross Non-performing loans and advances	6,081,094	6,242,090	5,979,830	6,289,953	6,081,094	6,242,090	6,289,953
(b) Less: Interest in Suspense	946,838	1,062,587	1,070,630	1,136,585	946,838	1,062,587	1,136,585
(c) Total Non-Performing Loans and Advances (a-b)	5,134,256	5,179,503	4,909,200	5,153,368	5,134,256	5,179,503	5,153,368
(d) Less: Loan Loss Provision	2,657,519	3,722,214	3,577,582	3,591,766	2,657,519	3,722,214	3,591,766
(e) Net Non-Performing Loans and Advances(c-d)	2,476,737	1,457,289	1,331,618	1,561,602	2,476,737	1,457,289	1,561,602
(f) Discounted Value of Securities	1,961,697	1,457,289	1,315,342	1,561,602	1,961,697	1,457,289	1,561,602
(g) Net NPLs Exposure (e-f)	515,040	-	16,276	-	515,040		-
INSIDER LOANS AND ADVANCES	5 16 4 177	5 ( 14 050	5 114 473	4 1 4 2 2 7 4	5 1 ( 4 177	5 ( 44 050	4 142 274
<ul><li>(a) Directors, Shareholders and Associates</li><li>(b) Employees</li></ul>	5,164,177 544,182	5,644,850	5,114,473	4,143,374	5,164,177	5,644,850	4,143,374 521,169
(c) Total Insider Loans and Advances and other	344,102	546,352	533,285	521,169	544,182	546,352	
facilities	5,708,359	6,191,202	5,647,758	4,664,543	5,708,359	6,191,202	4,664,543
OFF-BALANCE SHEET ITEMS							
(a) Letters of credit, guarantees, acceptances	11,158,120	10,648,777	10,770,162	11,529,981	11,158,120	10,648,777	11,529,981
(b) Forwards, swaps and options	23,192,067	13,600,001	28,704,422	23,014,955	23,192,067	13,600,001	23,014,955
(c) Other contingent liabilities	2,182,283	5,018,393	4,556,927	3,678,040	2,182,283	5,018,393	3,678,040
(d) Total Contingent Liabilities	36,532,470	29,267,171	44,031,511	38,222,976	36,532,470	29,267,171	38,222,976
CAPITAL STRENGTH (a) Core capital	76 174 107	37 314 050	27.006.702	27 504 260			
(b) Minimum Statutory Capital	26,134,187	27,314,958	27,096,783	27,594,369			
	1,000,000	1,000,000	1,000,000	1,000,000			
(c) Excess/(Dificiency)(a-b) (d) Supplementary Capital	25,134,187	26,314,958	26,096,783	26,594,369			
(a) Supplementary Capital (e) Total Capital (a+d)	353,022	1,199,673	1,199,673 28,296,456	1,270,923			
(f) Total risk weighted assets	26,487,209	28,514,631		28,865,292			
(g) Core Capital/Total deposits Liabilities	82,061,005 <b>21.5%</b>	90,242,674 <b>21.4%</b>	94,515,722 <b>21.2%</b>	93,256,769 <b>21.2</b> %			
(b) Minimum statutory Ratio	21.5% 8.0%	21.4% 8.0%	21.2% 8.0%	21.2% 8.0%			
(I) Excess/(Deficiency) (g-h)	8.0% 13.5%	8.0% 13.4%	8.0% 13.2%	8.0% 13.2%			
(j) Core Capital / total risk weighted assets	31.8%	30.3%	28.7%	<b>29.6</b> %			
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%			
(I) Excess (Deficiency) (j-k)	21.3%	10.3%	10.3%	10.5%			
(ii) Excess (Denciency) (-K) (iii) Total Capital/total risk weighted assets	32.3%	19.0% 31.6%	<b>29.9%</b>	31.0%			
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%			
(ii) /wininfull statutory kato (o) Excess/(Deficiency) (m-n)	14.5%	14.5%	14.5%	14.5%			
(0) EACCOST(DETICIENCY) (TIPTI)	17.070	17.170	13.470	10.3%			
LIQUIDITY							
(a) Liquidity Ratio	73.6%	69.3%	66.7%	68.2%			
(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%			
(c) Excess (Deficiency) (a-b)	53.6%	49.3%	46.7%	48.2%			

#### TEMENT OF COMPREHENSIVE INCOME PRIME BANK

		PRIME				GROUP	
	30th June	31st Dec.	31st March	30th June	30th June	31st Dec.	30th June
	2023 Shs. '000'	2023 Shs. '000'	2024 Shs. '000'	2024 Shs. '000'	2023 Shs. '000'	2023 Shs. '000'	2024 Shs. '000'
	Un-Audited		Un-Audited		Un-Audited	Audited	Un-Audited
INTEREST INCOME							
Loans and advances	2,433,936	5,545,385	1.837.407	3,779,911	2.433.936	5,545,385	3,779,911
Government securities	2,433,930 3,967,260	5,545,365 8,067,137	2,070,334	4,127,660	3,967,260	5,545,365 8,067,137	4,127,660
	403,272	1,012,579	367,281	4,127,000	403,272	1,012,579	4,127,000
Deposits and placements with banking institutions Other Interest Income	25,603	54,773	14.154	27.068	25,603	54.773	27.068
Total interest income	6,830,071	14,679,874	4,289,176	8,714,440	6,830,071	14,679,874	8,714,440
Iotal Interest Income	0,030,071	14,0/9,0/4	4,209,170	0,714,440	0,030,071	14,0/9,0/4	0,/14,440
INTEREST EXPENSE							
Customer deposits	3,675,070	8,105,314	2,623,056	5,566,758	3,675,070	8,105,314	5,566,758
Deposits and placement from banking institutions	1,196	2,023	264	359	1,196	2,023	359
Other interest expenses	-	-	-	-	-	-	-
Total interest expenses	3,676,266	8,107,337	2,623,320	5,567,117	3,676,266	8,107,337	5,567,117
NET INTEREST INCOME/(LOSS)	3,153,805	6,572,537	1,665,856	3,147,323	3,153,805	6,572,537	3,147,323
NON-INTEREST INCOME							
Fees and commissions on loans and advances	75,854	197,224	46,737	81,916	75,854	197,224	81,916
Other fees and commissions	187,924	398,312	101,413	204,614	187,924	398,312	204,614
Foreign exchange trading income/(Loss)	503.664	1,027,600	342.088	688,749	503,664	1,027,600	688,749
Dividend Income	397,857	582,919	178,339	246,083	194,449	354,511	86,263
Other income	47,865	53,836	22,744	148,386	928,238	657,396	267,376
Total Non-interest income	1,213,164	2,259,891	691,321	1,369,748	1,890,129	2,635,043	1,328,918
TOTAL OPERATING INCOME	4,366,969	8,832,428	2,357,177	4,517,071	5,043,934	9,207,580	4,476,241
OTHER OPERATING EXPENSES							
Loan loss provision	186,157	522,697	104,883	104,887	186,157	522,697	104,887
Staff costs	919,481	1,987,421	550,301	1,047,274	919,481	1,997,858	1,052,314
Directors' emoluments	70,683	126,726	29,437	61,650	70,683	126,726	61,650
Rental charges	25,586	54,442	18,013	31,829	25,586	54,442	31,829
Depreciation charge on property and equipment	221,703	225,032	69,028	171,142	221,703	225,032	171,142
Amortisation charges	-	133,488	-	-	-	133,488	-
Other operating expenses	736,156	1,439,391	352,121	714,438	1,440,307	1,451,105	722,123
Total Other Operating Expenses	2,159,766	4,489,197	1,123,783	2,131,220	2,863,917	4,511,348	2,143,945
Profit/(loss) Before Tax and Exceptional Items	2,207,203	4,343,231	1,233,394	2,385,851	2,180,017	4,696,232	2,332,296
Exceptional Items							
Profit/(Loss) After Exceptional Items	2,207,203	4,343,231	1,233,394	2,385,851	2,180,017	4,696,232	2,332,296
Current Tax	93,000	237,865	66,000	146,000	107,832	327,636	146,000
Deferred Tax	-	(129,110)	-	-		(135,287)	-
Profit/(Loss) After Tax and Exceptional Items	2,114,203	4,234,476	1,167,394	2,239,851	2,072,185	4,503,883	2,186,296
Minority Interest	-	-	-	-	29,341	92,695	18,130
Profit/(loss) after tax, exceptional items and Minority Interest	2,114,203	4,234,476	1,167,394	2,239,851	2,042,844	4,411,188	2,168,166
Other Comprehensive Income							
Gains/(Losses) from translating the financial statements of							
foreign operations	-	-	-	-	-	-	-
Fair value changes in available for sale financial assets	2,681,159	3,023,105	1,336,171	(266,497)	2,653,375	3,070,213	(213,384)
Revaluation surplus on Property, plant and equipment	_,,	330,550			_,,.,.,.,.,	330,550	
Share of other comprehensive income of associates		-	-	-	-	-	-
Income tax relating to components of other							
comprehensive income	-	-	-	-	-	-	-
Other Comprehensive Income net of tax	2,681,159	3,353,655	1,336,171	(266,497)	2,653,375	3,400,763	(213,384)
Total comprehensive income	4,795,362	7,588,131	2,503,565	1,973,354	4,696,219	7,811,951	1,954,782
EARNINGS PER SHARE- BASIC & DILUTED	-	637			-	637	
DIVIDEND PER SHARE -DECLARED	-	-	-	-	-	-	-
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## **MESSAGE FROM DIRECTORS**

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.

RAJEEV PANT	AMAR KANTARIA	TERRY DAVIDSON
CHIEF EXECUTIVE OFFICER	EXECUTIVE DIRECTOR	DIRECTOR

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CROU

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