

	30/06/2022		31/12/2022		31/03/2023		30/06/2023		30/06/2022		31/12/2022		31/03/2023		30/06/2023	
	Bank	Group	Bank	Group	Bank	Group	Bank	Group	Bank	Group	Bank	Group	Bank	Group	Bank	Group
	(Un-Audited)	(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)
	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
I STATEMENT OF FINANCIAL POSITION																
A ASSETS																
1 Cash (both local and foreign)	281,831	273,298	283,210	248,888	281,831	273,298	283,210	248,888	281,831	273,298	283,210	248,888	281,831	273,298	283,210	248,888
2 Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	791,796	988,196	742,009	1,341,351	791,796	988,196	742,009	1,341,351	791,796	988,196	742,009	1,341,351	791,796	988,196	742,009	1,341,351
3 Financial Assets at fair value through profit and loss	9,200	8,354	9,765	8,300	9,200	8,354	9,765	8,300	9,200	8,354	9,765	8,300	9,200	8,354	9,765	8,300
4 Investment Securities:																
a) Held to Maturity:																
a. Kenya Government securities	2,957,073	3,226,727	3,251,125	3,192,399	2,957,073	3,226,727	3,251,125	3,192,399	2,957,073	3,226,727	3,251,125	3,192,399	2,957,073	3,226,727	3,251,125	3,192,399
b. Other securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b) Available for sale:																
a. Kenya Government securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Other securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	26,516	7,491	23,651	225,138	26,516	7,491	23,651	225,138	26,516	7,491	23,651	225,138	26,516	7,491	23,651	225,138
7 Deposits and balances due from banking institutions abroad	103,459	103,420	68,682	87,456	103,459	103,420	68,682	87,456	103,459	103,420	68,682	87,456	103,459	103,420	68,682	87,456
8 Tax recoverable	-	1,050	727	1,431	-	1,050	727	1,431	-	1,050	727	1,431	-	1,050	727	1,431
9 Loans and advances to customers (net)	9,030,469	9,394,242	9,361,061	9,516,467	9,030,469	9,394,242	9,361,061	9,516,467	9,030,469	9,394,242	9,361,061	9,516,467	9,030,469	9,394,242	9,361,061	9,516,467
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Investments in properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	1,003,785	969,450	951,642	951,364	1,006,090	970,910	953,038	952,462	1,006,090	970,910	953,038	952,462	1,006,090	970,910	953,038	952,462
16 Prepaid lease rentals	6,130	5,959	5,929	5,883	6,130	5,959	5,929	5,883	6,130	5,959	5,929	5,883	6,130	5,959	5,929	5,883
17 Intangible assets	128,250	145,554	138,537	136,083	128,992	145,991	138,228	136,225	128,992	145,991	138,228	136,225	128,992	145,991	138,228	136,225
18 Deferred tax asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	448,379	428,783	461,787	519,133	448,379	428,783	461,787	519,133	448,379	428,783	461,787	519,133	448,379	428,783	461,787	519,133
21 TOTAL ASSETS	14,786,888	15,552,524	15,298,125	16,233,893	14,789,935	15,554,515	15,309,921	16,245,589	14,789,935	15,554,515	15,309,921	16,245,589	14,789,935	15,554,515	15,309,921	16,245,589
B LIABILITIES																
22 Balances due to Central Bank of Kenya	1,550,000	2,340,000	2,950,000	2,950,000	1,550,000	2,340,000	2,950,000	2,950,000	1,550,000	2,340,000	2,950,000	2,950,000	1,550,000	2,340,000	2,950,000	2,950,000
23 Customer Deposits	11,362,963	11,355,818	10,767,233	11,727,337	11,362,963	11,355,818	10,767,233	11,727,337	11,362,963	11,355,818	10,767,233	11,727,337	11,362,963	11,355,818	10,767,233	11,727,337
24 Deposits and balances due to local banking institutions	50,347	261,208	74,572	102,999	50,347	261,208	74,572	102,999	50,347	261,208	74,572	102,999	50,347	261,208	74,572	102,999
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Tax payable	14	-	-	-	14	-	-	-	14	-	-	-	14	-	-	-
30 Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	454,040	522,189	545,301	549,226	446,954	515,658	509,113	545,240	446,954	515,658	509,113	545,240	446,954	515,658	509,113	545,240
34 TOTAL LIABILITIES	13,417,364	14,479,215	14,304,040	15,329,562	13,410,278	14,472,684	14,300,918	15,325,576	13,410,278	14,472,684	14,300,918	15,325,576	13,410,278	14,472,684	14,300,918	15,325,576
C SHAREHOLDERS' FUNDS																
35 Paid up/Assigned capital	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530
36 Share premium/(discount)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37 Revaluation reserves	463,939	453,026	454,438	452,973	463,939	453,026	454,438	452,973	463,939	453,026	454,438	452,973	463,939	453,026	454,438	452,973
38 Retained earnings/Accumulated losses	(3,489,359)	(3,880,310)	(3,952,513)	(4,043,006)	(3,479,227)	(3,871,788)	(3,937,595)	(4,027,324)	(3,479,227)	(3,871,788)	(3,937,595)	(4,027,324)	(3,479,227)	(3,871,788)	(3,937,595)	(4,027,324)
39 Statutory loan loss reserve	675,413	781,063	772,630	774,834	675,413	781,063	772,630	774,834	675,413	781,063	772,630	774,834	675,413	781,063	772,630	774,834
40 Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	1,369,524	1,073,309	994,085	904,331	1,379,656	1,081,831	1,009,003	920,013	1,379,656	1,081,831	1,009,003	920,013	1,379,656	1,081,831	1,009,003	920,013
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	14,786,888	15,552,524	15,298,125	16,233,893	14,789,935	15,554,515	15,309,921	16,245,589	14,789,935	15,554,515	15,309,921	16,245,589	14,789,935	15,554,515	15,309,921	16,245,589
II STATEMENT OF COMPREHENSIVE INCOME																
1 INTEREST INCOME																
1.1 Loans and advances	541,854	1,110,837	292,283	581,506	541,854	1,110,837	292,283	581,506	541,854	1,110,837	292,283	581,506	541,854	1,110,837	292,283	581,506
1.2 Government securities	142,651	310,579	83,315	167,765	142,651	310,579	83,315	167,765	142,651	310,579	83,315	167,765	142,651	310,579	83,315	167,765
1.3 Deposits and placements with banking institutions	2,718	4,248	496	616	2,718	4,248	496	616	2,718	4,248	496	616	2,718	4,248	496	616
1.4 Other Interest income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5 Total Interest Income	687,223	1,425,664	376,094	749,887	687,223	1,425,664	376,094	749,887	687,223	1,425,664	376,094	749,887	687,223	1,425,664	376,094	749,887
2 INTEREST EXPENSES																
2.1 Customer deposits	257,527	523,625	130,709	263,556	257,527	523,625	130,709	263,556	257,527	523,625	130,709	263,556	257,527	523,625	130,709	263,556
2.2 Deposits and placements with banking institutions	57,017	149,986	67,042	137,163	57,017	149,986	67,042	137,163	57,017	149,986	67,042	137,163	57,017	149,986	67,042	137,163
2.3 Other Interest Expenses	17,034	32,468	7,944	15,625	17,034	32,468	7,944	15,625	17,034	32,468	7,944	15,625	17,034	32,468	7,944	15,625
2.4 Total Interest Expenses	331,578	706,079	205,695	416,344	331,578	706,079	205,695	416,344	331,578	706,079	205,695	416,344	331,578	706,079	205,695	416,344
3 NET INTEREST INCOME/(LOSS)	355,645	719,585	170,399	333,543	355,645	719,585	170,399	333,543	355,645	719,585	170,399	333,543	355,645	719,585	170,399	333,543
4 NON-OPERATING INCOME																
4.1 Fees and commissions on loans and advances	85,635	168,794	26,705	64,052	85,635	168,794	26,705	64,052	85,635	168,794	26,705	64,052	85,635</			