

I	STATEMENT OF FINANCIAL POSITION	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
		Bank (Un-Audited) Shs'000	Bank (Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Un-Audited) Shs'000
<b>A</b>	<b>ASSETS</b>										
1	Cash (both local and foreign)	267,396	273,298	283,210	248,888	255,060	267,396	273,298	283,210	281,831	248,888
2	Balances due from Central Bank of Kenya	1,217,459	988,196	742,000	1,341,351	775,400	1,217,459	988,196	742,000	791,796	1,341,351
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4	Financial Assets at fair value through profit and loss	8,527	8,354	9,765	8,300	8,354	8,527	8,354	9,765	9,200	8,300
5	Investment Securities:										
a)	Held to Maturity:										
a.1	Kenya Government securities	3,298,277	3,226,727	3,251,125	3,192,399	3,814,173	3,298,277	3,226,727	3,261,196	2,957,073	3,202,829
a.2	Other securities	-	-	-	-	-	-	-	-	-	-
b)	Available for sale:										
b.1	Kenya Government securities	-	-	-	-	-	-	-	-	-	-
b.2	Other securities	-	-	-	-	-	-	-	-	-	-
6	Deposits and balances due from local banking institutions	29,459	7,491	23,651	225,138	21,173	29,459	7,491	23,651	26,516	225,138
7	Deposits and balances due from banking institutions abroad	77,149	103,420	68,682	87,456	112,531	77,149	103,420	68,682	103,459	87,456
8	Tax recoverable	157	1,050	727	1,431	1,703	157	1,050	727	1,431	1,431
9	Loans and advances to customers (net)	9,236,806	9,394,242	9,361,061	9,516,467	9,291,269	9,236,806	9,394,242	9,361,061	9,030,469	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	1,001,576	969,450	951,642	951,364	918,135	1,003,571	970,910	953,038	1,006,090	952,462
16	Prepaid lease rentals	6,130	5,959	5,929	5,883	5,836	6,130	5,959	5,929	6,130	5,883
17	Intangible assets	119,574	145,554	138,537	136,083	131,530	120,164	145,991	138,828	128,992	136,225
18	Deferred tax asset	-	-	-	-	-	-	-	-	-	-
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20	Other assets	495,519	428,783	461,787	519,133	445,573	502,672	428,877	461,825	448,379	519,159
21	<b>TOTAL ASSETS</b>	<b>16,758,029</b>	<b>16,552,524</b>	<b>15,298,125</b>	<b>16,233,893</b>	<b>15,780,737</b>	<b>16,767,767</b>	<b>16,554,515</b>	<b>16,309,921</b>	<b>14,789,936</b>	<b>16,245,589</b>
<b>B</b>	<b>LIABILITIES</b>										
22	Balances due to Central Bank of Kenya	2,340,000	2,340,000	2,950,000	2,950,000	3,035,395	2,340,000	2,340,000	2,950,000	1,550,000	2,950,000
23	Customer Deposits	11,266,379	11,355,818	10,767,233	11,727,337	11,239,431	11,266,379	11,355,818	10,767,233	11,362,963	11,727,337
24	Deposits and balances due to local banking institutions	136,183	261,208	74,572	102,999	144,822	136,183	261,208	74,572	50,347	102,999
25	Deposits and balances due to foreign banking institutions	245,299	-	-	-	-	245,299	-	-	-	-
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-	-	-	-	-	-
28	Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29	Tax payable	-	-	-	-	-	-	-	-	14	-
30	Dividends payable	-	-	-	-	-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	457,867	522,189	545,301	549,226	545,530	457,867	515,658	509,113	446,954	545,240
34	<b>TOTAL LIABILITIES</b>	<b>14,445,728</b>	<b>14,479,215</b>	<b>14,304,040</b>	<b>15,329,562</b>	<b>14,965,178</b>	<b>14,445,728</b>	<b>14,472,684</b>	<b>14,300,918</b>	<b>13,410,278</b>	<b>16,325,576</b>
<b>C</b>	<b>SHAREHOLDERS' FUNDS</b>										
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
36	Share premium (discount)	-	-	-	-	-	-	-	-	-	-
37	Revaluation reserves	463,266	453,026	454,438	452,973	453,027	463,266	453,026	454,438	463,939	452,973
38	Retained earnings/Accumulated losses	(3,572,169)	(3,880,310)	(3,952,513)	(4,043,006)	(4,124,060)	(3,562,431)	(3,871,788)	(3,937,595)	(3,479,227)	(4,027,324)
39	Statutory loan loss reserve	701,674	781,063	772,630	774,834	767,062	701,674	781,063	772,630	765,143	774,834
40	Other Reserves	-	-	-	-	-	-	-	-	-	-
41	Proposed dividends	-	-	-	-	-	-	-	-	-	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-
43	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>1,312,301</b>	<b>1,073,309</b>	<b>994,085</b>	<b>904,331</b>	<b>815,559</b>	<b>1,322,039</b>	<b>1,081,831</b>	<b>1,009,063</b>	<b>1,379,656</b>	<b>920,013</b>
44	<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>16,758,029</b>	<b>16,552,524</b>	<b>15,298,125</b>	<b>16,233,893</b>	<b>15,780,737</b>	<b>16,767,767</b>	<b>16,554,515</b>	<b>16,309,921</b>	<b>14,789,936</b>	<b>16,245,589</b>

II	STATEMENT OF COMPREHENSIVE INCOME	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
		Bank (Un-Audited) Shs'000	Bank (Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Un-Audited) Shs'000
<b>1</b>	<b>INTEREST INCOME</b>										
1.1	Loans and advances	834,185	1,110,837	292,283	581,506	878,712	834,185	1,110,837	292,283	581,506	878,712
1.2	Government securities	224,986	310,579	83,315	167,765	272,739	224,986	310,579	83,358	168,169	273,508
1.3	Deposits and placements with banking institutions	3,468	4,248	496	616	5,221	3,468	4,248	496	616	5,221
1.4	Other Interest income	-	-	-	-	-	-	-	-	-	-
1.5	<b>Total Interest Income</b>	<b>1,062,639</b>	<b>1,425,664</b>	<b>376,094</b>	<b>749,887</b>	<b>1,156,672</b>	<b>1,062,639</b>	<b>1,425,664</b>	<b>376,137</b>	<b>750,291</b>	<b>1,157,441</b>
<b>2</b>	<b>INTEREST EXPENSES</b>										
2.1	Customer deposits	387,026	523,625	130,709	263,556	405,645	387,026	523,625	130,709	263,556	405,645
2.2	Deposits and placements with banking institutions	96,451	149,986	67,042	137,163	177,823	96,451	149,986	67,042	137,163	177,823
2.3	Other Interest Expenses	24,434	32,468	7,944	15,625	23,187	24,434	32,468	7,944	15,625	23,187
2.4	<b>Total Interest Expenses</b>	<b>507,911</b>	<b>706,079</b>	<b>205,695</b>	<b>416,344</b>	<b>606,655</b>	<b>507,911</b>	<b>706,079</b>	<b>205,695</b>	<b>416,344</b>	<b>606,655</b>
<b>3</b>	<b>NET INTEREST INCOME/(LOSS)</b>	<b>554,728</b>	<b>719,585</b>	<b>170,399</b>	<b>333,543</b>	<b>550,017</b>	<b>554,728</b>	<b>719,585</b>	<b>170,442</b>	<b>333,947</b>	<b>550,786</b>
<b>4</b>	<b>NON-OPERATING INCOME</b>										
4.1	Fees and commissions on loans and advances	133,778	168,794	26,705	64,052	93,976	133,778	168,794	26,705	64,052	93,976
4.2	Other fees and commissions	81,592	80,376	35,954	58,395	88,696	101,789	106,060	46,365	74,638	109,946
4.3	Foreign exchange trading income (Loss)	12,612	23,884	9,565	16,965	25,239	12,612	23,884	9,565	16,965	25,239
4.4	Dividend Income	-	-	-	-	521	-	-	-	-	521
4.5	Other Income	251,958	331,234	63,142	127,201	164,746	251,958	331,234	63,197	127,309	164,746
4.6	<b>Total non-interest income</b>	<b>479,940</b>	<b>604,288</b>	<b>135,366</b>	<b>266,613</b>	<b>373,178</b>	<b>500,137</b>	<b>629,972</b>	<b>145,832</b>	<b>282,964</b>	<b>394,428</b>
<b>5</b>	<b>TOTAL OPERATING INCOME</b>	<b>1,034,668</b>	<b>1,323,873</b>	<b>305,765</b>	<b>600,156</b>	<b>923,195</b>	<b>1,054,865</b>	<b>1,349,557</b>	<b>316,274</b>	<b>616,911</b>	<b>945,214</b>
<b>6</b>	<b>OTHER OPERATING EXPENSES</b>										
6.1	Loan loss provision	276,151	311,808	75,708	142,552	202,304	276,151	311,808	75,708	142,552	202,304
6.2	Other costs	542,371	714,646	165,338	323,054	507,759	546,549	719,794	167,264	326,297	512,864
6.3	Directors' emoluments	24,227	34,688	12,892	26,980	39,742	24,682	36,216	12,892	26,981	40,128
6.4	Rental charges	7,500	10,646	5,883	5,346	6,448	7,500	10,646	6,183	5,947	7,348
6.5	Depreciation charge on property and equipment	55,324	75,510	17,815	35,392	53,168	56,243	76,732	18,110	35,987	54,064
6.6	Amortisation charges	38,618	47,642	7,003	13,767	21,046	39,067	48,242	7,151	14,064	21,485
6.7	Other operating expenses	300,837	574,916	101,437	214,946	340,795	300,778	581,475	102,656	218,548	346,249
6.8	<b>Total Other Operating Expenses</b>	<b>1,244,828</b>	<b>1,769,856</b>	<b>386,076</b>	<b>762,037</b>	<b>1,171,262</b>	<b>1,255,970</b>	<b>1,784,913</b>	<b>389,962</b>	<b>770,366</b>	<b>1,184,442</b>
<b>7</b>	<b>Profit/(loss) before tax and exceptional items</b>	<b>(210,160)</b>	<b>(445,983)</b>	<b>(80,311)</b>	<b>(161,881)</b>	<b>(248,067)</b>	<b>(201,105)</b>	<b>(435,356)</b>	<b>(73,688)</b>	<b>(153,475)</b>	<b>(239,228)</b>
<b>8</b>	<b>Exceptional Items</b>										
9	Profit/(loss) after exceptional items	(210,160)	(445,983)	(80,311)	(161,881)	(248,067)	(201,105)	(435,356)	(73,688)		