## **SBM** bank

## AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST DECEMBER 2022

I. STATEMENT OF FINANCIAL POSITION	BANK		GROUP	
	31-Dec-21	31-Dec-22	31-Dec-21	31-Dec-2
	Shs '000 Audited	Shs '000 Audited	Shs '000 Audited	Shs '00 Audite
A. ASSETS Cash ( both Local & Foreign)	1,240,345	1,303,271	1,240,345	1,303,27
Balances with Central Bank of Kenya	2,991,779	1,530,527	2,991,779	1,530,52
Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss	574,289	386,317	574,289	386,31
a). Held to Maturity:				
i). Kenya Government securities	20,835,540	20,986,908	20,835,540	20,986,90
ii). Other securities b). Available for sale	-	-	-	
i). Kenya Government securities. ii). Other securities.	15,491,097 1,574	14,372,221 1,574	15,491,097 1,614	14,372,22 1,61
Deposits and balances due from local banking institutions	1,164,565	61,715	1,164,565	61,71
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	6,545,802	236,286	6,545,802 843	236,28
<ul> <li>Loans and advances to customers (net)</li> </ul>	29,080,933	38,416,240	29,080,933	38,416,24
0 Balances due from banking institutions in the group 1 Investments in associates	-	-	-	
2 Investments in subsidiary companies 3 Investments in Joint Ventures	-	-	-	
4 Investment properties	-	-	-	
5 Property,plant and equipment 6 Prepaid lease rentals	1,592,155	1,261,874	1,592,155	1,261,87
7 Intangible assets 8 Deferred tax asset	116,178	319,488	116,178	319,48
9 Retirement benefit asset	1,466,705	2,095,229	1,467,682	2,095,22
20 Other assets 21 TOTAL ASSETS	856,799 81,957,761	786,143 81,757,793	856,800 81,959,622	786,14 81,757,83
3 LIABILITIES				
22 Balances due to Central Bank of Kenya 23 Customer deposits	9,281,948 60,064,658	14,583,928 49,305,812	9,281,948 60,050,253	14,583,92 49,291,58
24 Deposits and balances due to local banking institutions	1,400,790	6,413,540 1,493,825	1,400,790 38.007	6,413,54
<ol> <li>Deposits and balances due to foreign banking institutions</li> <li>Other money market deposits</li> </ol>	38,007	1,495,625	- 38,007	1,493,82
<ol> <li>Borrowed funds</li> <li>Balances due to banking institutions in the group</li> </ol>	-	-	-	
29 Tax payable	1,734	1,399	-	1,39
30 Dividends Payable 31 Deferred tax liability	-	-	-	
32 Retirement benefit liability	-	-	-	2 116 56
33 Other liabilities 34 TOTAL LIABILITIES	2,574,362 73,361,499	2,094,455 73,892,959	2,600,189 73,371,187	2,116,56 73,900,83
SHAREHOLDERS' EQUITY Paid up/Assigned capital	2,265,500	2,265,500	2,265,500	2,265,50
36 Share Premium (Discount)	6,701,945	6,701,945	6,701,945	6,701,94
87 Revaluation reserves 88 Retained earnings/Accumulated Losses	(261,241) (1,530,219)	(1,123,126) (1,671,459)	(261,241) (1,538,046)	(1,123,126) (1,679,296)
39 Statutory Loan Reserves	1,420,277	1,691,974	1,420,277	1,691,97
10 Other Reserves 11 Proposed dividends	-	-	-	
12 Non controlling Interest 13 Capital grants	-	-	-	
1 5				
15 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	8,596,262 81,957,761	7,864,834 81,757,793	8,588,435 81,959,622	7,856,99 81,757,83
TOTAL SHAREHOLDERS' EQUITY     TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY      II. STATEMENT OF COMPREHENSIVE INCOME				
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	81,957,761 BANK	81,757,793	81,959,622 GROUP	81,757,83
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	81,957,761		81,959,622	81,757,83 31-Dec-2
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	81,957,761 BANK 31-Dec-21	81,757,793 31-Dec-22	81,959,622 GROUP 31-Dec-21	
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	81,957,761 BANK 31-Dec-21 Shs '000	81,757,793 31-Dec-22 Shs'000	81,959,622 GROUP 31-Dec-21 Shs '000	81,757,83 31-Dec-2 Shs '00
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME	81,957,761 BANK 31-Dec-21 Shs'000 Audited	81,757,793 31-Dec-22 Shs'000 Audited	81,959,622 GROUP 31-Dec-21 Shs'000 Audited	81,757,83 31-Dec-2 Shs '00 Audite
15 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  11. STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1. Loans and Advances 2. Government securities	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952	81,757,83 31-Dec-2 Shs '00 Audite 3,081,31 4,250,71
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  II. STATEMENT OF COMPREHENSIVE INCOME  I. INTEREST INCOME  I. Loans and Advances I. Government securities I. 3 Deposits and placements with banking institutions	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453	81,757,83 31-Dec-2 Shs '00 Audite 3,081,31 4,250,71 21,48
15 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  11. STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1. Loans and Advances 2. Government securities	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952	81,757,83 31-Dec-2 Shs '00 Audite 3,081,31 4,250,71 21,48 743,75
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  II. STATEMENT OF COMPREHENSIVE INCOME  I. UNTEREST INCOME I. Loans and Advances I. Government securities I.3 Deposits and placements with banking institutions I.4 Other Interest Income	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386	81,757,83 31-Dec-2 Shs '00 Audite 3,081,31
II. STATEMENT OF COMPREHENSIVE INCOME II. STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances II. Constant Advances II. Converting Statements with banking institutions II. Other Interest Income II. Total Interest Income II. INTEREST EXPENSE II. INTEREST EXPENSE III. III. INTEREST EXPENSE III. III. III. III. III. III. III. III	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,44 743,75 8,097,26
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  II. STATEMENT OF COMPREHENSIVE INCOME  I. I Loans and Advances I. Government securities I. Deposits and placements with banking institutions I. Other Interest Income I. Total Interest Income I. Tota	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386	81,757,83 31-Dec-2 Shs '00 Audite 3,081,31 4,250,71 21,48 743,75
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Government securities C. Government securities C. Other Interest Income C. Interest Income C. INTEREST EXPENSE C. I Customer Deposits C. Other Interest Expenses C. Ot	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,00 1,095,84
II. STATEMENT OF COMPREHENSIVE INCOME II. STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances I.2 Government securities I.3 Deposits and placements with banking institutions I.4 Other Interest Income I.5 Total Interest Income I.5 Total Interest Income I.6 INTEREST EXPENSE I.1 Customer Deposits I.2 Deposits and placement from banking institutions I.2 Deposits and placement from banking institutions I.3 Deposits and placement from banking institutions I.4 Deposits and placement from banking institutions II.5 Deposits and pla	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 743,75 8,097,26
II. STATEMENT OF COMPREHENSIVE INCOME II. STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances Covernment securities Covernment	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 16,453 16,453 16,453 3,85,386 7,686,893 3,237,308 9,900 853,457 4,190,665	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 763,07 1,095,84 4,923,05
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Government securities C. Deposits and placements with banking institutions C. INTEREST EXPENSE C. Lostomer Deposits C. Deposits and placement from banking institutions C. Unterest Expenses C. Total Interest Expenses C. T	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 16,453 16,453 16,453 3,85,386 7,686,893 3,237,308 9,900 853,457 4,190,665	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055	81,959,622 GROUP 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 763,07 1,095,84 4,923,05
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I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Other Interest Income C. INTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. INTEREST EXPENSE C. Customer Deposits C. Other Interest Expenses C. Total Interest Expenses C. NET INTEREST INCOME/(LOSS) C. NON INTEREST INCOME C. Tees and Commissions on loans and advances C. Other Fees and Commissions C. Other Fee	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036	81,757,83 31-Dec-2 Shs'000 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Interest Income C. Interest Income C. INTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. INTEREST EXPENSE C. Interest Expenses C. Other Interest Expenses C. ONET INTEREST INCOME/(LOSS) C. NON INTEREST INCOME C. Interest Income C. Other Fees and Commissions on Ioans and advances C. Other Fees and Commissions	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983	81,757,83 <b>31-Dec-2</b> <b>Shs'00</b> <b>Audite</b> 3,081,31 4,250,71 21,44 743,75 8,097,26 3,091,13 736,00 1,095,84 4,923,06 3,174,20 175,04 269,83 635,63 903,44 1,983,99
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Other Interest Income C. INTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. INTEREST EXPENSE C. Customer Deposits C. Other Interest Expenses C. Total Interest Expenses C. NET INTEREST INCOME/(LOSS) C. NON INTEREST INCOME C. Tees and Commissions on loans and advances C. Other Fees and Commissions C. Other Fee	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 903,442 1,983,996	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 	81,757,83 <b>31-Dec-2</b> <b>Shs'00</b> <b>Audite</b> 3,081,31 4,250,71 21,44 743,75 8,097,26 3,091,13 736,00 1,095,84 4,923,06 3,174,20 175,04 269,83 635,63 903,44 1,983,99
<ul> <li>I. STATEMENT OF COMPREHENSIVE INCOME</li> <li>I. STATEMENT OF COMPREHENSIVE INCOME</li> <li>I. Loans and Advances <ol> <li>Government securities</li> <li>Deposits and placements with banking institutions</li> <li>Other Interest Income</li> </ol> </li> <li>Interest Income</li> <li>Interest Expenses</li> <li>Other Interest Expenses</li> <li>NET INTEREST INCOME/(LOSS)</li> <li>NON INTEREST INCOME</li> <li>Fees and commissions on loans and advances</li> <li>Other Fees and Commissions</li> <li>Foreign exchange trading income (loss)</li> <li>Dividend Income</li> <li>Total Over Ating income</li> <li>Total Non-Interest Income</li> <li>Other Interest Income</li> <li>ONON INTEREST INCOME</li> <li>Foreign exchange trading income (loss)</li> <li>Dividend Income</li> <li>Total OPERATING INCOME</li> <li>OPERATING EXPENSES</li> </ul>	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 903,442 1,983,996	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 	81,757,83 <b>31-Dec-2</b> <b>shs '00</b> <b>Audite</b> 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,00 1,095,84 4,923,05 3,174,20 175,04 269,87 635,65 903,44 1,983,95 5,158,20
1. STATEMENT OF COMPREHENSIVE INCOME  1. Loans and Advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total Interest Income 5. Total Interest EXPENSE 5. Output Interest Expenses 5. Other Interest Expenses 5. ONET INTEREST INCOME 5. Total Interest Expenses 5. ONET INTEREST INCOME 5. Total Interest Income 5. ONET INTEREST INCOME 5. ONEN INTEREST INCOME 5. Other Fees and Commissions on Ioans and advances 5. Other Income 5. Other Income 5. Other Income 5. Other Income 5. Other Interest Income 5. ONEN INTEREST INCOME 5. ODENTIONE 5. OTHEREST INCOME 5. OTH	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165	81,757,83 <b>31-Dec-2</b> <b>Shs'00</b> <b>Audite</b> 3,081,31 4,250,71 21,44 743,75 8,097,20 3,091,13 736,00 1,095,84 4,923,05 3,174,20 175,04 269,83 635,65 903,44 1,983,99 5,158,20 526,25 2,051,00
<ul> <li>I. STATEMENT OF COMPREHENSIVE INCOME</li> <li>II. STATEMENT OF COMPREHENSIVE INCOME</li> <li>II. Loans and Advances</li> <li>2. Government securities</li> <li>3. Deposits and placements with banking institutions</li> <li>4. Other Interest Income</li> <li>5. Total Interest Income</li> <li>2.0 INTEREST EXPENSE</li> <li>2.1 Customer Deposits</li> <li>2.2 Deposits and placement from banking institutions</li> <li>3.3 Other Interest Expenses</li> <li>2.4 Total Interest Expenses</li> <li>2.6 NON INTEREST INCOME/(LOSS)</li> <li>3.0 NON INTEREST INCOME</li> <li>1.1 Fees and commissions on loans and advances</li> <li>1.2 Other Fees and Commissions</li> <li>1.3 Foreign exchange trading income (loss)</li> <li>1.4 Dividend Income</li> <li>1.5 Other income</li> <li>1.5 Other Income</li> <li>1.5 Other Income</li> <li>1.5 Total NON-Interest Income</li> <li>1.5 Total Non-Interest Income</li> <li>1.5 Other income</li> <li>1.5 OTHER Income</li> </ul>	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,44 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44
15. TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  11. STATEMENT OF COMPREHENSIVE INCOME  1. Loans and Advances 1. Government securities 1. Deposits and placements with banking institutions 1. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 1.6. Total Interest Expenses 1.1. Customer Deposits 1.2. Deposits and placement from banking institutions 1.3. Other Interest Expenses 1.4. Total Interest Expenses 1.4. Total Interest Expenses 1.5. ONET INTEREST INCOME/(LOSS) 1.6. NON INTEREST INCOME/(LOSS) 1.7. Fees and commissions on loans and advances 1.2. Other Fees and Commissions 1.3. Foreign exchange trading income (loss) 1.4. Dividend Income 1.5. Other income 1.5. Oth	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,95 5,158,20 526,25 2,051,00 108,86 64,73 432,08
5 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  II. STATEMENT OF COMPREHENSIVE INCOME  1 Loans and Advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income 5 Total Interest Income 10 INTEREST EXPENSE 11 Customer Deposits 12 Deposits and placement from banking institutions 13 Other Interest Expenses 14 Total Interest Expenses 15 Total Interest INCOME 15 Fees and commissions on loans and advances 16 Other Fees and Commissions 17 Frees and commissions on loans and advances 18 Other Fees and Commissions 19 Foreign exchange trading income (loss) 14 Dividend Income 15 Other Income 16 Total Non-Interest Income 10 TOTAL OPERATING INCOME 11 Loan Loss Provision 12 Staff costs 13 Directors' emoluments 14 Rental charges 15 Depreciation charge on property and equipment 16 Amortisation Charges 16 Amortisation Charges 16 Amortisation Charges 17 Comments 16 Amortisation Charges 10 Comments 10 Page 20 P	81,957,761 BANK 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184	81,757,793 <b>31-Dec-22</b> Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 - 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,44 743,75 8,097,26 3,091,13 736,00 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,99 5,158,20 526,25 2,051,00 108,86 64,73 432,00 558,90 51,90 51
5 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  II. STATEMENT OF COMPREHENSIVE INCOME  9 INTEREST INCOME 9 Loans and Advances 9 Government securities 9 Deposits and placements with banking institutions 9 Other Interest Income 9 INTEREST EXPENSE 9 Deposits and placement from banking institutions 9 Other Interest Expenses 9 O INTEREST EXPENSE 9 Deposits and placement from banking institutions 9 ONET INTEREST EXPENSE 9 ONET INTEREST INCOME/(LOSS) 9 NON INTEREST INCOME/(LOSS) 9 NON INTEREST INCOME 9 Fees and commissions on loans and advances 9 Other Fees and Commissions 9 Foreign exchange trading income (loss) 9 Diver Interest Income 9 Other income 9 Other Interest Income 9 Other Income 9 Other Interest Income 9 OTAL OPERATING INCOME 9 OPERATING EXPENSE 9 Loan Loss Provision 9 Staff costs 9 Depreciation charges on property and equipment 9 Amortisation Charges 9 Total Operating Expenses 9 Total Operating	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 9,3,133 56,673 513,291 54,184 1,004,565 5,777,021	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 54,732 432,089 58,905 1,867,885 5,109,677	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 4,190,665 3,496,228 172,355 231,036 4,190,665 3,496,228 1,080,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036	81,757,83 <b>31-Dec-</b> <b>5hs</b> '00 <b>Audite</b> 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,83 635,63 903,44 1,983,99 5,158,20 526,22 2,051,00 188,70 64,77 432,06 5,109,68
1. STATEMENT OF COMPREHENSIVE INCOME  1. Loans and Advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total Interest Income 5. Total Interest Income 5. Other Interest Expenses 7.1 Customer Deposits 7.2 Deposits and placement from banking institutions 7.3 Other Interest Expenses 7.4 Total Interest Expenses 7.5 NON INTEREST INCOME (LOSS) 7.6 NON INTEREST INCOME 7.7 Fees and commissions on loans and advances 7.8 Frees and commissions 7.9 Total Non-Interest Income 7.9 Other Fees and Commissions 7.9 Total Non-Interest Income 7.9 Other	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,565	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 - 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,664,580	81,757,83 <b>31-Dec-</b> <b>5hs</b> '00 <b>Audite</b> 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,83 635,63 903,44 1,983,99 5,158,20 526,22 2,051,00 188,70 64,77 432,06 5,109,68
I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Other Interest Income C. Interest Income C. Interest Income C. Interest Expenses C. Customer Deposits C. Deposits and placement from banking institutions C. Interest Expenses C. Other Interest InCOME C. Interest InCOME C. Interest InCOME C. Other Interest Income C. Other Interest Income C. Other Interest Income C. Other Interest Expenses C. Other Interest Expenses C. Other Interest Expenses C. Other Interest Income C. Other Income C. Other Interest Income C. Other Income C. OTAL OPERATING INCOME C. OPERATING EXPENSES C. I Can Loss Provision C. Staff costs C. Directors' emoluments C. A Rental charges C. Other Income C. Oth	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 9,3,133 56,673 513,291 54,184 1,004,565 5,777,021	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 54,732 432,089 58,905 1,867,885 5,109,677	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 4,190,665 3,496,228 172,355 231,036 4,190,665 3,496,228 1,080,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,99 5,5158,20 526,25 2,051,00 108,86 64,73
<ul> <li>I. STATEMENT OF COMPREHENSIVE INCOME</li> <li>I. LOANS and Advances</li> <li>Government securities</li> <li>Deposits and placements with banking institutions</li> <li>Other Interest Income</li> <li>Total Interest Income</li> <li>I. Customer Deposits</li> <li>Deposits and placement from banking institutions</li> <li>Other Interest Expenses</li> <li>Other Interest Expenses</li> <li>Other INTEREST INCOME</li> <li>Total Interest InCOME</li> <li>I. Customer Deposits</li> <li>Deposits and placement from banking institutions</li> <li>Other Interest Expenses</li> <li>Other INTEREST INCOME/(LOSS)</li> <li>NON INTEREST INCOME</li> <li>Tees and commissions on loans and advances</li> <li>Other Fees and Commissions</li> <li>Foreign exchange trading income (loss)</li> <li>Dividend Income</li> <li>Other Income</li> <li>Other INTEREST INCOME</li> <li>OPERATING EXPENSES</li> <li>Loan Loss Provision</li> <li>Staff costs</li> <li>Directors' emoluments</li> <li>A fental charges</li> <li>Detrocision charge on property and equipment</li> <li>A morti staff costs</li> <li>Total Operating Expenses</li> <li>Total Operating Expenses</li> <li>Total Operating Expenses</li> <li>Total Operating Expenses</li> <li>Profit/Loss) before tax and exceptional items</li> </ul>	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,565 5,777,021 227,327	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 54,732 432,089 58,905 1,867,885 5,109,677	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 4,190,665 3,496,228 172,355 231,036 4,190,665 3,496,228 1,080,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,99 5,158,20 526,25 2,051,00 188,00 64,73 432,08 5,109,68 5,1
<ul> <li>I. STATEMENT OF COMPREHENSIVE INCOME</li> <li>I. Loans and Advances</li> <li>2. Government securities</li> <li>3. Deposits and placements with banking institutions</li> <li>4. Other Interest Income</li> <li>5. Total Interest Income</li> <li>20. INTEREST EXPENSE</li> <li>21. Customer Deposits</li> <li>22. Deposits and placement from banking institutions</li> <li>3. Other Interest Expenses</li> <li>23. Other Interest Expenses</li> <li>24. Total Interest Expenses</li> <li>25. NET INTEREST INCOME/(LOSS)</li> <li>26. NON INTEREST INCOME</li> <li>27. Other Interest Expenses</li> <li>28. Other INTEREST INCOME/(LOSS)</li> <li>29. ONET INTEREST INCOME</li> <li>20. Other INTEREST INCOME</li> <li>21. Tees and commissions on loans and advances</li> <li>22. Other Fees and Commissions (loss)</li> <li>23. Director's income</li> <li>24. Total Interest Income</li> <li>25. Other Income</li> <li>26. Total OPERATING INCOME</li> <li>27. OperATING EXPENSES</li> <li>28. Loan Loss Provision</li> <li>25. Staff costs</li> <li>29. Depreciation charge on property and equipment</li> <li>26. Amortisation Charges</li> <li>27. Other Operating Expenses</li> <li>28. Total Operating Expenses</li> <li>29. Profit/(Loss) before tax and exceptional items</li> <li>20. Exceptional items</li> <li>20. Orrot/(Loss) after exceptional items</li> <li>20. Orrot/(Loss) after exceptional items</li> <li>20. Output tax</li> </ul>	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,185 93,132 55,777,021 227,327 (495,630)	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 - 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089 5,158,201 526,255 2,051,003 108,809 64,732 432,089 5,109,677 48,524 (546,592)	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 4,23,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 (495,630)	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,95 5,158,20 18,88 64,73 43,20,8 5,109,66 48,51 48,51 (546,59)
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances Government securities Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income II Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Other Interest Expenses Other Interest Expenses Other Interest InCOME II Fees and Commissions on loans and advances Other Interest Income Dividend Income Dividend Income II Total OPERATING EXPENSES II Loan Loss Provision III Total OPERATING EXPENSES III Loan Loss Provision III Total OPERATING EXPENSES III Loan Loss Provision IIII Total OPERATING EXPENSES IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	81,957,761 <b>EANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,565 5,777,021 227,327 - 227,327	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089 5,158,201 526,255 2,051,003 108,809 64,732 432,089 5,158,201 1,883,996 5,158,201 1,883,996 5,158,201 1,883,996 5,158,201 1,885,995 1,867,885 5,109,677 48,524	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 -	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,99 5,158,20 526,25 2,051,00 108,80 64,73 43,20,85 5,109,68 48,51 (546,59) 628,52
IS TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  IL STATEMENT OF COMPREHENSIVE INCOME  I Loans and Advances Government securities Governments Governments Government securities Government securities Go	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 9,3,133 5,6673 513,291 54,184 1,604,565 5,777,021 227,327 (495,630) 615,069	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 54,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 - 227,312 (495,630) 615,069	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,047 26,947 26,947 26,947 26,957 5,158,20 1,09,68 4,73 5,158,20 1,867,85 5,109,68 48,511 48,5
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Government securities C. Deposits and placements with banking institutions C. Other Interest Income C. Total Interest Income C. INTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. OINTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. OINTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. OINTEREST INCOME C. Customer Deposits C. Deposits and placement from banking institutions C. ONON INTEREST INCOME/(LOSS) C. NON INTEREST INCOME/(LOSS) C. NON INTEREST INCOME C. Deposits and placement from banking institutions C. OPERATING EXPENSE C. Deposits and placement from banking institutions C. Deposits and placements C. Deposits (LOSS) C. DOPERATING INCOME C. DEPOSITING EXPENSES C. Depreciation charge on property and equipment C. Amortisation Charges C. Deposits on charges C. Depos	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,004,565 5,777,021 227,327 (495,630) 615,069 346,766	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 54,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 - 227,312 (495,630) 615,069	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,99 5,158,20 526,25 2,051,00 108,80 64,73 43,20,85 5,109,68 48,51 (546,59) 628,52
15. TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  11. STATEMENT OF COMPREHENSIVE INCOME  12. Loans and Advances 12. Government securities 13. Deposits and placements with banking institutions 14. Other Interest Income 15. Total Interest Income 16. INTEREST EXPENSE 17. Customer Deposits 17. Deposits and placement from banking institutions 18. Other Interest Expenses 19. ONET INTEREST EXPENSE 19. ONON INTEREST INCOME 10. NON INTEREST INCOME 10. NON INTEREST INCOME 11. Fees and commissions on loans and advances 12. Other Interest Expenses 13. Other Interest Expenses 14. Total Interest Expenses 15. Total Interest Expenses 16. ONON INTEREST INCOME 17. Fees and commissions on loans and advances 18. Other Interest Income 15. Total OPERATING INCOME 15. Total OPERATING INCOME 15. ODERATING EXPENSES 16. Loan Loss Provision 17. Staff costs 17. ODERATING EXPENSES 18. Comprehenses 19. OPFORTING Expenses 19. OPFORTING Expenses 19. OPFORTING Expenses 10. Profit/(Loss) after tax and exceptional items 19.0Other Comprehensive Income 13.1Gains/(Losses) from translating the financial statements of foreign operations 13. Gains/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) from translating the financial statements of foreign operations 13. Calins/(Losse) fr	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,004,565 5,777,021 227,327 (495,630) 615,069 346,766	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 54,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 833,457 4,190,665 3,496,228 172,355 231,036 423,746 - 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 - 227,312 (495,630) 615,069	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,99 5,158,20 526,25 2,051,00 108,80 64,73 43,20,85 5,109,68 48,51 (546,59) 628,52
I. STATEMENT OF COMPREHENSIVE INCOME I. STATEMENT OF COMPREHENSIVE INCOME I. Loans and Advances C. Government securities C. Government securities C. Government securities C. Government securities C. Deposits and placements with banking institutions C. Other Interest Income C. INTEREST EXPENSE C. Customer Deposits C. Deposits and placement from banking institutions C. Other Interest Expenses C. Other Interest Expenses C. ONON INTEREST INCOME C. Total Interest Income C. ONON INTEREST INCOME C. Other Fees and Commissions on loans and advances C. Other Fees and Commissions C. Other Fees and Commissions C. Other Interest Income C. Other Interest Interest Income C. Other Interest Interest Interest Interest Interest C. Operating Expenses C. O	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,565 5,777,021 227,327 - 227,327 - 227,327 - 227,327 - - - 227,327 - - - - - - - - - - - - -	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525 130,457	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 (495,630) 615,069 346,751	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,95 5,158,20 526,25 2,051,00 108,86 64,73 43,208 5,109,66 48,511 (546,59) 628,55 130,44
14. STATEMENT OF COMPREHENSIVE INCOME  14. STATEMENT OF COMPREHENSIVE INCOME  15. Loans and Advances 16. Government securities 17. Deposits and placements with banking institutions 18. Other Interest Income 19. OINTEREST EXPENSE 10. Customer Deposits 10. Deposits and placement from banking institutions 13. Other Interest Expenses 14. Other Interest Expenses 15. Total Interest Expenses 16. NET INTEREST INCOME 17. Fees and commissions on loans and advances 17. Other Interest Expenses 18. ONET INTEREST INCOME 18. Fees and commissions 19. Oreign exchange trading income (loss) 14. Dividend Income 15. Othal Non-Interest Income 16. Total Operating Expenses 17. Other Operating Expenses 18. Operating Expenses 19. Operating Interest	81,957,761 <b>BANK</b> <b>31-Dec-21</b> <b>Shs'000</b> <b>Audited</b> 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,565 5,777,021 227,327 - 227,327 - 227,327 - 227,327 - - - 227,327 - - - - - - - - - - - - -	81,757,793 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 3,174,205 175,044 269,874 635,636 903,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525 130,457	81,959,622 31-Dec-21 Shs'000 Audited 2,497,102 4,587,952 16,453 585,386 7,686,893 3,237,308 99,900 853,457 4,190,665 3,496,228 172,355 231,036 423,746 1,680,983 2,508,120 6,004,348 1,091,010 2,364,165 93,133 56,673 513,291 54,184 1,604,580 5,777,036 227,312 (495,630) 615,069 346,751	81,757,83 31-Dec-2 Shs'00 Audite 3,081,31 4,250,71 21,48 743,75 8,097,26 3,091,13 736,07 1,095,84 4,923,05 3,174,20 175,04 269,87 635,63 903,44 1,983,95 5,158,20 526,25 2,051,00 108,86 64,73 43,208 5,109,66 48,511 (546,59) 628,55 130,44

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III. OTHER DISCLOSURES									
		BANK		GROUP					
		31-Dec-21	31-Dec-22	31-Dec-21	31-Dec-22				
		Shs '000	Shs '000	Shs '000	Shs '000				
		Audited	Audited	Audited	Audited				
	NON-PERFORMING LOANS AND ADVANCES								
a)	Gross Non-performing loans and advances	12,849,924	13,190,157	12,849,924	13,190,157				
	Less:	2 452 245	2 4 47 020	2 452 245	2 4 47 020				
	Interest in Suspense	2,453,315	3,147,920	2,453,315	3,147,920				
C)	Total Non-Performing Loans and Advances (a-b)	10,396,609	10,042,237	10,396,609	10,042,237				
d)	Less:Loan Loss Provisions	7,615,878	7,348,959	7,615,878	7,348,959				
	Net Non-Performing Loans (c-d)	2,780,731	2,693,278	2,780,731	2,693,278				
	Discounted Value of Securities	2,767,147	2,664,510	2,767,147	2,664,510				
	Net NPLs Exposure (e-f)	13,584	28,768	13,584	28,768				
y)	Net NELS Exposure (e-r)	13,304	20,700	15,564	20,700				
2)	Insider Loans and Advances								
	Directors, Shareholders and Associates	131,091	129,597	131,091	129,597				
	Employees	1,755,058	1,570,134	1,755,058	1,570,134				
c)		1,886,149	1,699,731	1,886,149	1.699.731				
		1,000,119	.,	1,000,113	1,055,751				
3)	Off-Balance Sheet Items								
a)	Letters of credit, guarantees, acceptances	3,119,274	3,647,302	3,119,274	3,647,302				
b)	Forwards, swaps and options	9,536,317	12,325,946	9,536,317	12,325,946				
c)	Other contingent liabilities	-	-	-	-				
d)	Total Contingent Liabilities	12,655,591	15,973,248	12,655,591	15,973,248				
	c al c								
	Capital Strength								
	Core capital	7,437,226	7,295,986	7,437,226	7,295,986				
	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000				
	Excess/(Deficiency)	6,437,226	6,295,986	6,437,226	6,295,986				
	Supplementary Capital	615,627	679,785	615,627	679,785				
	Total capital (a+d)	8,052,853	7,975,771	8,052,853	7,975,771				
	Total risk weighted assets	49,250,165	54,382,829 14.8%	49,250,165	54,382,829				
	Core capital/total deposit liabilities	12.4%		12.4%	14.8%				
	Minimum Statutory Ratio	8.0% 4.4%	8.0% 6.8%	8.0% 4.4%	8.0% 6.8%				
	Excess/(Deficiency)	4.4%	13.4%		13.4%				
	Core capital/ total risk weighted assets			15.1%					
	Minimum Statutory Ratio	10.5%	10.5% 2.9%	10.5%	10.5% 2.9%				
I)		4.6% 16.4%	2.9% 14.7%	4.6% 16.4%	2.9%				
	) Total capital/ total risk weighted assets								
	Minimum Statutory Ratio	14.5%	14.5% 0.2%	14.5%	14.5%				
	Excess/(Deficiency) (m-n)	1.9%		1.9%	0.2%				
	Adjusted Core Capital /Total Deposit Liabilities*	12.4%	14.8%	12.4%	14.8%				
(p		15.1%	13.4%	15.1%	13.4%				
r)	Adjusted Total Capital /Total Risk Weighted Assets*	16.4%	14.7%	16.4%	14.7%				
5)	Liquidity								
	Liquidity Ratio	61.4%	31.9%	61.4%	31.9%				
-	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%				
	Excess/(Deficiency) (a-b)	41.4%	11.9%	41.4%	11.9%				
	, (			/0	. 1.570				

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rd on 23<sup>rd</sup> March 2023 and v

Moezz Mir Chief Executive Officer

Dr.James McFie Chairman - Board Audit Committee











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