

## STATEMENT OF FINANCIAL POSITION

	BANK				GROUP					
	30-Sep-22 Shs '000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	30-Jun-23 Shs '000 Un-audited	30-Sep-22 Shs '000 Un-audited	30-Sep-22 Shs '000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	30-Jun-23 Shs '000 Un-audited	30-Sep-23 Shs '000 Un-audited
<b>A. ASSETS</b>										
1 Cash (Both Local & Foreign)	1,057,930	1,303,271	1,169,762	1,205,245	1,370,443	1,057,930	1,303,271	1,169,762	1,205,245	1,370,443
2 Balances with Central Bank of Kenya	2,405,674	1,530,527	1,827,356	1,647,153	2,043,444	2,405,674	1,530,527	1,827,356	1,647,153	2,043,444
3 Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at Fair Value through Profit & Loss	449,216	386,317	366,990	343,302	69,758	449,216	386,317	366,990	343,302	69,758
5 Investment Securities:										
a) Held to Maturity:										
i) Kenya Government securities	21,867,971	20,986,908	27,246,959	29,319,339	29,439,464	21,867,971	20,986,908	27,246,959	29,319,339	29,439,464
ii) Other securities	-	-	-	-	-	-	-	-	-	-
b) Available for sale:										
i) Kenya Government securities	14,861,748	14,372,221	8,720,210	6,047,442	5,431,482	14,861,748	14,372,221	8,720,210	6,047,442	5,431,482
ii) Other securities	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574	1,574
6 Deposits and balances due from local banking institutions	132,996	61,715	418,125	316,223	238,591	132,996	61,715	418,125	316,223	238,591
7 Deposits and balances due from banking institutions abroad	434,760	236,286	713,298	1,329,773	1,217,329	434,760	236,286	713,298	1,329,773	1,217,329
8 Tax recoverable	-	-	-	-	-	-	-	-	-	-
9 Loans and advances to customers (net)	36,270,650	38,416,240	39,588,545	41,617,001	42,701,001	36,270,650	38,416,240	39,588,545	41,617,001	42,701,001
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	-	-	-	-	-	-
13 Investments in Joint Ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property, plant and equipment	1,560,643	1,261,874	1,150,337	1,190,097	1,220,757	1,560,643	1,261,874	1,150,337	1,190,097	1,220,757
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	109,915	319,488	325,113	300,663	290,748	109,915	319,488	325,113	300,663	290,748
18 Deferred tax asset	2,160,051	2,095,229	2,166,344	2,204,609	2,317,786	2,160,051	2,095,229	2,166,344	2,204,609	2,317,786
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	981,866	786,143	703,118	1,018,897	912,028	981,866	786,143	703,118	1,018,897	912,028
21 <b>TOTAL ASSETS</b>	<b>82,294,995</b>	<b>81,757,793</b>	<b>84,397,730</b>	<b>86,541,318</b>	<b>87,254,405</b>	<b>82,294,995</b>	<b>81,757,793</b>	<b>84,397,730</b>	<b>86,541,358</b>	<b>87,254,445</b>
<b>B. LIABILITIES</b>										
22 Balances due to Central Bank of Kenya	11,326,494	14,583,928	13,864,509	13,909,639	14,765,264	11,326,494	14,583,928	13,864,509	13,909,639	14,765,264
23 Customer deposits	55,484,806	49,305,812	51,943,742	53,786,981	57,412,897	55,484,806	49,305,812	51,943,742	53,786,981	57,412,897
24 Deposits and balances due to local banking institutions	4,799,151	6,413,540	6,448,068	8,239,462	5,122,515	4,799,151	6,413,540	6,448,068	8,239,462	5,122,515
25 Deposits and balances due to foreign banking institutions	218,147	1,493,825	1,592,887	1,872	8,607	218,147	1,493,825	1,592,887	1,872	8,607
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	230,637	1,399	55,461	-	230,637	230,637	1,399	55,461	-	230,637
30 Dividends Payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	2,303,740	2,094,455	2,124,122	2,085,076	2,027,894	2,303,740	2,094,455	2,124,122	2,085,076	2,027,894
34 <b>TOTAL LIABILITIES</b>	<b>74,362,974</b>	<b>73,892,959</b>	<b>76,028,789</b>	<b>78,023,029</b>	<b>79,337,177</b>	<b>74,362,974</b>	<b>73,892,959</b>	<b>76,028,789</b>	<b>78,030,912</b>	<b>79,345,060</b>
<b>C. SHAREHOLDERS' EQUITY</b>										
35 Paid up/Assigned capital	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500
36 Share Premium (Discount)	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945
37 Revaluation reserves	(1,122,793)	(1,123,126)	(643,816)	(596,023)	(1,145,927)	(1,122,793)	(1,123,126)	(643,816)	(596,023)	(1,145,927)
38 Retained earnings/Accumulated Losses	(1,417,455)	(1,671,459)	(1,884,865)	(1,637,512)	(1,643,425)	(1,417,455)	(1,671,459)	(1,884,865)	(1,637,512)	(1,643,425)
39 Statutory Loan Reserves	1,504,824	1,691,974	1,930,177	1,784,380	1,739,135	1,504,824	1,691,974	1,930,177	1,784,380	1,739,135
40 Other Reserves	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-	-	-	-	-
44 <b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>7,932,021</b>	<b>7,864,834</b>	<b>8,368,941</b>	<b>8,518,290</b>	<b>7,917,228</b>	<b>7,932,021</b>	<b>7,864,834</b>	<b>8,368,941</b>	<b>8,518,290</b>	<b>7,909,385</b>
45 <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>82,294,995</b>	<b>81,757,793</b>	<b>84,397,730</b>	<b>86,541,318</b>	<b>87,254,405</b>	<b>82,294,995</b>	<b>81,757,793</b>	<b>84,397,730</b>	<b>86,541,358</b>	<b>87,254,445</b>

## III. OTHER DISCLOSURES

	BANK				GROUP					
	30-Sep-22 Shs '000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	30-Jun-23 Shs '000 Un-audited	30-Sep-22 Shs '000 Un-audited	30-Sep-22 Shs '000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	30-Jun-23 Shs '000 Un-audited	30-Sep-23 Shs '000 Un-audited
<b>1) NON-PERFORMING LOANS AND ADVANCES</b>										
a) Gross Non-performing loans and advances	13,088,187	13,190,157	13,694,365	13,942,697	13,912,326	13,088,187	13,190,157	13,694,365	13,942,697	13,912,326
Less:										
b) Interest in Suspense	2,938,589	3,147,920	3,418,703	3,540,136	3,741,322	2,938,589	3,147,920	3,418,703	3,540,136	3,741,322
c) <b>Total Non-Performing Loans and Advances (a-b)</b>	<b>10,149,598</b>	<b>10,042,237</b>	<b>10,275,662</b>	<b>10,402,561</b>	<b>10,171,004</b>	<b>10,149,598</b>	<b>10,042,237</b>	<b>10,275,662</b>	<b>10,402,561</b>	<b>10,171,004</b>
d) Less: Loan Loss Provisions	7,294,847	7,348,959	7,655,611	7,443,092	7,411,699	7,294,847	7,348,959	7,655,611	7,443,092	7,411,699
e) Net Non-Performing Loans (c-d)	2,854,751	2,693,278	2,620,051	2,959,469	2,759,305	2,854,751	2,693,278	2,620,051	2,959,469	2,759,305
f) Discounted Value of Securities	2,802,343	2,664,510	2,598,829	2,934,910	2,724,344	2,802,343	2,664,510	2,598,829	2,934,910	2,724,344
g) <b>Net NPLs Exposure (e-f)</b>	<b>52,408</b>	<b>28,768</b>	<b>21,222</b>	<b>24,558</b>	<b>34,961</b>	<b>52,408</b>	<b>28,768</b>	<b>21,222</b>	<b>24,558</b>	<b>34,961</b>
<b>2) Insider Loans and Advances</b>										
a) Directors, Shareholders and Associates	131,506	129,597	126,224	124,614	124,165	131,506	129,597	126,224	124,614	124,165
b) Employees	1,573,446	1,570,134	1,555,325	1,542,296	1,582,195	1,573,446	1,570,134	1,555,325	1,542,296	1,582,195
c) <b>Total Insider Loans and Advances and Other Facilities</b>	<b>1,704,951</b>	<b>1,699,731</b>	<b>1,681,549</b>	<b>1,666,910</b>	<b>1,706,360</b>	<b>1,704,951</b>	<b>1,699,731</b>	<b>1,681,549</b>	<b>1,666,910</b>	<b>1,706,360</b>
<b>3) Off-Balance Sheet Items</b>										
a) Letters of credit, guarantees, acceptances	3,241,613	3,647,302	4,160,068	5,401,629	5,911,681	3,241,613	3,647,302	4,160,068	5,401,629	5,911,681
b) Forwards, swaps and options	14,294,442	12,325,946	11,330,419	10,960,658	11,248,349	14,294,442	12,325,946	11,330,419	10,960,658	11,248,349
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-
d) <b>Total Contingent Liabilities</b>	<b>17,536,055</b>	<b>15,973,248</b>	<b>15,490,487</b>	<b>16,362,287</b>	<b>17,160,030</b>	<b>17,536,055</b>	<b>15,973,248</b>	<b>15,490,487</b>	<b>16,362,287</b>	<b>17,160,030</b>
<b>4) Capital Strength</b>										
a) Core capital	7,451,335	7,295,986	7,070,181	7,266,755	7,286,421	7,451,335	7,295,986	7,070,181	7,266,755	7,286,421
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/(Deficiency)	6,451,335	6,295,986	6,070,181	6,266,755	6,286,421	6,451,335	6,295,986	6,070,181	6,266,755	6,286,421
d) Supplementary Capital	685,677	679,785	653,070	668,831	681,105	685,677	679,785	653,070	668,831	681,105
e) <b>Total capital (a+d)</b>	<b>8,137,012</b>	<b>7,975,771</b>	<b>7,723,251</b>	<b>7,935,587</b>	<b>7,967,526</b>	<b>8,137,012</b>	<b>7,975,771</b>	<b>7,723,251</b>	<b>7,935,587</b>	<b>7,967,526</b>
f) <b>Total risk weighted assets</b>	<b>54,854,140</b>	<b>54,382,829</b>	<b>52,245,626</b>	<b>53,506,493</b>	<b>54,488,367</b>	<b>54,854,140</b>	<b>54,382,829</b>	<b>52,245,626</b>	<b>53,506,493</b>	<b>54,488,367</b>
g) Core capital/total deposit liabilities	13.4%	14.8%	13.6%	13.5%	12.7%	13.4%	14.8%	13.6%	13.5%	12.7%
h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(Deficiency)	5.4%	6.8%	5.6%	5.5%	4.7%	5.4%	6.8%	5.6%	5.5%	4.7%
j) Core capital/total risk weighted assets	13.6%	13.4%	13.5%	13.6%	13.4%	13.6%	13.4%	13.5%	13.6%	13.4%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(Deficiency) (j-k)	3.1%	2.9%	3.0%	3.1%	2.9%	3.1%	2.9%	3.0%	3.1%	2.9%
m) <b>Total capital/total risk weighted assets</b>	<b>14.8%</b>	<b>14.7%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>14.6%</b>	<b>14.8%</b>	<b>14.7%</b>	<b>14.8%</b>	<b>14.8%</b>	<