UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2023

S	ATEMENT OF FINANCIAL POSITION		BANK			GROUP		III. OTHER DISCLOSURE
		31-Mar-22 Shs '000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	31-Mar-22 Shs'000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	
	ASSETS Cash (both Local & Foreign)	1,005,997	1,303,271	1,169,762	1,005,997	1,303,271	1,169,762	1) NON-PERFORMING LOAN
	Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes	2,194,790	1,530,527	1,827,356	2,194,790	1,530,527	1,827,356	a) Gross Non-performing lo
	Financial Assets at Fair Value through Profit & Loss nvestment Securities:	540,334	386,317	366,990	540,334	386,317	366,990	Less: b) Interest in Suspense
	a).Held to Maturity: i).Kenya Government securities	20,863,018	20,986,908	27,246,959	20,863,018	20,986,908	27,246,959	c) Total Non-Performing Lo
	ii).Other securities b). Available for sale	-	-	-	-	-	-	 d) Less:Loan Loss Provisions e) Net Non-Performing Loan
	i).Kenya Government securities. ii).Other securities.	15,000,408 1,574	14,372,221 1,574	8,720,210 1,574	15,000,408 1,614	14,372,221 1,614	8,720,210 1,614	i) Discounted value of Sect
	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	4,105,774 2,396,568	61,715 236,286	418,125 713,298	4,105,774 2,396,568	61,715 236,286	418,125 713,298	- · ·
	ax recoverable .oans and advances to customers (net)	- 31,781,853	- 38,416,240	- 39,588,545	- 31,781,853	- 38,416,240	- 39,588,545	a) Directors, Shareholders a
B	alances due from banking institutions in the group nvestments in associates		-			-		b) Employeesc) Total Insider Loans and A
	nvestments in subsidiary companies nvestments in Joint Ventures	-	-	-	-	-	-	3) Off-Balance Sheet Items
	Property,plant and equipment	- 1,473,566	1,261,874	- 1,150,337	- 1,473,566	1,261,874	- 1,150,337	a) Letters of credit, guarante
	Prepaid lease rentals	-	-	-	-	-	-	c) Other contingent liabilitie
C	ntangible assets Deferred tax asset	105,410 1,605,844	319,488 2,095,229	325,113 2,166,344	105,410 1,606,821	319,488 2,095,229	325,113 2,166,344	d) Total Contingent Liabilitie
С	etirement benefit asset)ther assets	- 855,810	- 786,143	- 703,118	- 855,810	- 786,143	- 703,117	4) Capital Strength
	DTAL ASSETS ABILITIES	81,930,944	81,757,793	84,397,730	81,931,962	81,757,833	84,397,770	a) Core capitalb) Minimum Statutory Capital
	alances due to Central Bank of Kenya ustomer deposits	11,776,024 57,757,163	14,583,928 49,305,812	13,864,509 51,943,742	11,776,024 57,742,760	14,583,928 49,291,580	13,864,509 51,929,512	c) Excess/(Deficiency)d) Supplementary Capital
De	eposits and balances due to local banking institutions eposits and balances due to foreign banking institutions	1,501,004 10,407	6,413,540 1,493,825	6,448,068 1,592,887	1,501,004 10,407	6,413,540 1,493,825	6,448,068 1,592,887	
0	ther money market deposits			-			- 1,592,007	g) Core capital/total deposit
B	orrowed funds alances due to banking institutions in the group	-		-	-	-	-	 h) Minimum Statutory Ratic i) Excess/(Deficiency)
D	ax payable ividends Payable	138,032	1,399	55,461	135,456	1,399	55,461	j) Core capital/ total risk wek) Minimum Statutory Ratio
	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	l) Excess/(Deficiency) (j-k)
	Other liabilities OTAL LIABILITIES	2,347,176 73,529,806	2,094,455 73,892,959	2,124,122 76,028,789	2,373,003 73,538,654	2,116,564 73,900,836	2,146,231 76,036,668	 m) Total capital/ total risk we n) Minimum Statutory Ratio
S	HAREHOLDERS' EQUITY aid up/Assigned capital	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	 o) Excess/(Deficiency) (m-n) p) Adjusted Core Capital /To
S	hare Premium (Discount) levaluation reserves	6,701,945 (503,363)	6,701,945 (1,123,126)	6,701,945 (643,816)	6,701,945 (503,363)	6,701,945	6,701,945 (643,816)	q) Adjusted Core Capital /To
R	etained earnings/Accumulated Losses	(1,626,113)	(1,671,459)	(1,884,865)	(1,633,943)	(1,123,126) (1,679,296)	(1,892,704)	
0	tatutory Loan Reserves ther Reserves	1,563,169 -	1,691,974 -	1,930,177	1,563,169	1,691,974	1,930,177	5) Liquiditya) Liquidity Ratio
N	roposed dividends Ion controlling Interest	-	-	-	-	-	-	 b) Minimum Statutory Ratio c) Excess/(Deficiency) (a-b)
	Capital grants FOTAL SHAREHOLDERS' EQUITY	- 8,401,138	- 7,864,834	- 8,368,941	- 8,393,308	- 7,856,997	- 8,361,102	
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	81,930,944	81,757,793	84,397,730	81,931,962	81,757,833	84,397,770	2018 on implementation
		31-Mar-22	BANK 31-Dec-22	31-Mar-23	31-Mar-22	GROUP 31-Dec-22	31-Mar-23	*These financial stateme un-audited financial stat tion's head office located
		Shs '000 Un-audited	Shs '000 Audited	Shs '000 Un-audited	Shs'000 Un-audited	Shs '000 Audited	Shs'000 Un-audited	
	INTEREST INCOME							Moezz Mir CHIEF EXECUTIVE OFFI
	Loans and Advances Government securities	674,145 1,028,238	3,081,311 4,250,711	943,799	674,145	3,081,311	0.40 700	CHIEF EXECUTIVE OF H
	Deposits and placements with banking institutions Other Interest Income			1,016,856	1,028,238		943,799 1,016,856	
		4,348 185 507	21,483	1,016,856 4,589 185,737	1,028,238 4,348 185 507	4,250,711 21,483	1,016,856 4,589	
	Total Interest Income	4,348 185,507 1,892,238				4,250,711	1,016,856	
	Total Interest Income INTEREST EXPENSE	185,507	21,483 743,754	4,589 185,737	4,348 185,507	4,250,711 21,483 743,754	1,016,856 4,589 185,737	
	INTEREST EXPENSE Customer Deposits	185,507 1,892,238 817,613	21,483 743,754 8,097,260 3,091,138	4,589 185,737 2,150,981 746,514	4,348 185,507 1,892,238 817,613	4,250,711 21,483 743,754 8,097,260 3,091,138	1,016,856 4,589 185,737 2,150,981 746,514	
		1 85,507 1,892,238	21,483 743,754 8,097,260	4,589 185,737 2,150,981	4,348 185,507 1,892,238	4,250,711 21,483 743,754 8,097,260	1,016,856 4,589 185,737 2,150,981	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses	185,507 1,892,238 817,613 65,814 222,869 1,106,296	21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296	4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)	185,507 1,892,238 817,613 65,814 222,869	21,483 743,754 8,097,260 3,091,138 736,077 1,095,840	4,589 185,737 2,150,981 746,514 415,682 91,601	4,348 185,507 1,892,238 817,613 65,814 222,869	4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943	21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943	4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions	185,507 1,892,238 817,613 65,814 222,869 1,106,296	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296	4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss)	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164	21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164	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	1,016,856 4,589 185,737 2,150,981 746,514 415,682 9,1601 1,253,797 897,184	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 	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	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703	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	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and Commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income Total OPERATING INCOME OPERATING EXPENSES	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 411,802 1,227,745	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 411,802 1,227,745	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	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 441,802	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 	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 	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING EXPENSES Loan Loss Provision	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 61,498 61,498 236,436 441,802 1,227,745	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	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520	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 03,442 1,983,996 5,158,201 526,255 2,051,003 108,809 64,732 432,089	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520	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 5,158,201 526,255 2,051,003 108,809 64,732 432,089	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Not-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Director's emoluments Rental charges Depreciation charges on property and equipment Amortisation Charges Other Operating Expenses	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 	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 \$256,255 2,051,003 108,809 64,732 432,088 58,905 1,867,885	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,310	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 414,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,776 412,893	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 5,26,255 2,051,003 108,809 64,732 432,085 1,867,895	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Fotal Operating Expense	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 21,15,520 12,756	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	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 94,539 508,007 25,115	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 	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - - - - - - - - - - - - - - - - - - -	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 412,890 1,183,589	21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 635,636 635,636 635,636 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 53,87,86 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 411,310 1,428,224	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 61,498 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 14,762 115,520 12,756	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 5,8905 1,867,885 5,109,687	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 	
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and Commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Proft/(Loss) before tax and exceptional items Exceptional items	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 112,756 412,890 1,183,589 44,155	21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 175,044 269,874 655,636 903,442 903,442 5,158,201 5,158,201 5,158,201 5,158,201 5,158,201 1,867,885 5,109,677 48,524	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,310 1,428,224 7,747	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 	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 	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 5538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 7,745	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) OVERNITUREST INCOME Fees and Commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 228,164 61,498 115,703 	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 5,256,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 26,746 441,310 1,428,224 47,747 7,747	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 414,802 1,227,745 94,539 94,539 508,007 25,115 14,762 115,520 12,756 412,893 1,183,592 44,153 - - 44,153 (136,298) 139,139	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 - - 903,442 269,874 635,636 5,158,201 5,262,55 2,051,003 108,809 64,732 432,089 5,8905 1,867,895 5,109,687 48,514 (546,592) 628,525	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 2,6,746 441,313 1,428,226 7,745	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Gees and commissions on loans and advances Other fees and Commissions Foreign exchange trading income (loss) Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Proft/(Loss) before tax and exceptional items Exceptional items Current tax Deferred tax Proft/(Loss) after tax and exceptional items Other Comprehensive Income	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 94,539 508,007 25,115 14,762 115,520 12,756 412,890 1,183,589 44,155 - 44,155	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 5,158,201 5,158,201 5,158,201 5,158,201 5,158,201 5,167,885 5,109,677 48,524 - 48,524 - (546,592)	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,310 1,428,224 7,747 - 7,747 (54,062)	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 411,802 1,227,745 - 94,539 508,007 25,115 14,762 115,520 12,776 412,893 1,183,592 44,153 - - 44,153 - - - - - - - - - - - - - - - - - - -	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 	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 441,313 1,428,226 7,745 (54,062)	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/Loss) after tax and exceptional items	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 228,164 61,498 115,703 	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 5,256,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 26,746 441,310 1,428,224 47,747 7,747	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 414,802 1,227,745 94,539 94,539 508,007 25,115 14,762 115,520 12,756 412,893 1,183,592 44,153 - - 44,153 (136,298) 139,139	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 - - 903,442 269,874 635,636 5,158,201 5,262,55 2,051,003 108,809 64,732 432,089 5,8905 1,867,895 5,109,687 48,514 (546,592) 628,525	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 2,6,746 441,313 1,428,226 7,745	YEARS
)	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Gees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Proft/(Loss) before tax and exceptional items Exceptional items Current tax Deferred tax Proft/(Loss) after exceptional items Other Comprehensive Income Gains/(Losse) from translating the financial statements of foreign operations Fair value changes in available-for-sale financial assets	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 228,164 61,498 115,703 	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 5,256,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677 48,524 (546,592) 628,525	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 26,746 441,310 1,428,224 47,747 7,747	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 414,802 1,227,745 94,539 94,539 508,007 25,115 14,762 115,520 12,756 412,893 1,183,592 44,153 - - 44,153 (136,298) 139,139	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 - - 903,442 269,874 635,636 5,158,201 5,262,55 2,051,003 108,809 64,732 432,089 5,8905 1,867,895 5,109,687 48,514 (546,592) 628,525	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 2,6,746 441,313 1,428,226 7,745	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Rees and Commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) after exceptional items Other Comprehensive Income Giains/(Losse) from translating the financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income Saff costs Director's and exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Cother Comprehensive Income Saff cords provision Saff costs Director's moluments Rental charges Profit/(Loss) after tax and exceptional items Current tax Deferred tax Profit/(Losse) from translating the financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 412,890 1,183,589 44,155 (136,298) 139,139 46,996	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 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905 5,109,677 48,524 (546,592) 628,255 130,457	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 411,310 1,428,224 7,747 (54,062) 71,115 24,800	4,348 185,507 1,892,238 817,613 65,814 222,869 785,943 28,164 61,498 115,703 - 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 412,893 1,183,592 44,153 (136,298) 139,139 46,994	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 5,262,555 2,051,003 108,809 64,732 432,089 5,158,201 5,168,201 - - - - - - - - - - - - - - - - - - -	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 7,745 (54,062) 71,115 24,797	YEARS
	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME Rees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Director's emoluments Rental charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) after exceptional items Exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive Income	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 412,890 1,183,589 44,155 (136,298) 139,139 46,996 - (242,122) -	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 5,158,201 5,158,201 5,158,201 5,158,201 5,158,201 5,158,201 5,158,201 5,158,201 5,168,592 6,859 5,109,677 48,524 48,524 (546,592) 6,28,525 130,457 - (861,885)	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,310 1,428,224 7,747 (54,062) 71,115 24,800	4,348 185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 - 236,436 411,802 1,227,745 - 94,539 508,007 25,115 14,762 115,520 12,776 412,893 1,83,592 44,153 - - 44,153 (136,298) 139,139 46,994 - - (242,122)	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 	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - - - - - - - - - - - - - - - - - - -	YEARS YEARS It's been 5 yea shared our a KES1Trillic GROUP ASSET BAS
.0 .0 .1 .2 .3 .4 .5	INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME/(LOSS) NON INTEREST INCOME Gees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Profit/(Loss) after tax and exceptional items Exceptional items Profit/(Loss) after tax and exceptional items Other Comprehensive Income Gains/(Losse) from translating the financial statements of foreign operation Fair value changes in available -for-sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive	185,507 1,892,238 817,613 65,814 222,869 1,106,296 785,943 28,164 61,498 115,703 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 412,890 1,183,589 44,155 (136,298) 139,139 46,996	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 5,158,201 526,255 2,051,003 108,809 64,732 432,089 58,905 5,109,677 48,524 (546,592) 628,255 130,457	4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 411,310 1,428,224 7,747 (54,062) 71,115 24,800	4,348 185,507 1,892,238 817,613 65,814 222,869 785,943 28,164 61,498 115,703 - 236,436 441,802 1,227,745 94,539 508,007 25,115 14,762 115,520 12,756 412,893 1,183,592 44,153 (136,298) 139,139 46,994	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 5,262,555 2,051,003 108,809 64,732 432,089 5,158,201 5,168,201 - - - - - - - - - - - - - - - - - - -	1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 7,745 (54,062) 71,115 24,797	YEARS YEARS It's been 5 yea shared our a KES 1 Trillic GROUP ASSET BAS

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f SBM Bank Kenya 🕑 @sbmbankkenya

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SBM Bank (Kenya) Ltd is regulated by the Central Bank of Kenya

			BANK		GROUP			
		31-Mar-22 Shs '000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	31-Mar-22 Shs'000 Un-audited	31-Dec-22 Shs '000 Audited	31-Mar-2 Shs'00 Un-audite	
1)	NON-PERFORMING LOANS AND ADVANCES							
1	Gross Non-performing loans and advances	12,928,814	13,190,157	13,694,365	12,928,814	13,190,157	13,694,36	
	Less:	2 (11 757	2 1 4 7 0 2 0	2 410 702	2 (1 1 7 7 7	2 1 47 020	2 410 70	
5) 2)	Interest in Suspense Total Non-Performing Loans and Advances (a-b)	2,611,757 10,317,057	3,147,920 10,042,237	3,418,703 10,275,662	2,611,757 10,317,057	3,147,920 10,042,237	3,418,70 10,275,66	
ł)	Less:Loan Loss Provisions	7,610,544	7,348,959	7,655,611	7,610,544	7,348,959	7,655,61	
e)	Net Non-Performing Loans (c-d)	2,706,513	2,693,278	2,620,051	2,706,513	2,693,278	2,620,05	
)	Discounted Value of Securities	2,688,143	2,664,510	2,598,829	2,688,143	2,664,510	2,598,82	
J)	Net NPLs Exposure (e-f)	18,370	28,768	21,222	18,370	28,768	21,22	
2)	Insider Loans and Advances							
)	Directors, Shareholders and Associates	129,184	129,597	126,224	129,184	129,597	126,22	
D)	Employees	1,605,338	1,570,134	1,555,325	1,605,338	1,570,134	1,555,32	
:)	Total Insider Loans and Advances and Other Facilities	1,734,522	1,699,731	1,681,549	1,734,522	1,699,731	1,681,54	
)	Off-Balance Sheet Items							
	Letters of credit, guarantees, acceptances	3,266,601	3,647,302	4,160,068	3,266,601	3,647,302	4,160,06	
	Forwards, swaps and options	15,753,688	12,325,946	11,330,419	15,753,688	12,325,946	11,330,41	
))	Other contingent liabilities Total Contingent Liabilities	- 19,020,289	- 15,973,248	- 15,490,487	- 19,020,289	- 15,973,248	15,490,48	
ł)	Capital Strength							
F) I)	Core capital	7,317,834	7,295,986	7,070,181	7,317,834	7,295,986	7,070,18	
)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00	
)	Excess/(Deficiency)	6,317,834	6,295,986	6,070,181	6,317,834	6,295,986	6,070,18	
)	Supplementary Capital	645,168	679,785	653,070	645,168	679,785	653,07	
)	Total capital (a+d)	7,963,002	7,975,771	7,723,251	7,963,002	7,975,771	7,723,25	
)	Total risk weighted assets	51,613,465	54,382,829	52,245,626	51,613,465	54,382,829	52,245,62	
	Core capital/total deposit liabilities	12.7%	14.8%	13.6%	12.7%	14.8%	13.6	
)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0	
<i>.</i>	Excess/(Deficiency)	4.7%	6.8%	5.6%	4.7%	6.8%	5.6	
	Core capital/ total risk weighted assets	14.2%	13.4%	13.5%	14.2%	13.4%	13.59	
)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.59	
	Excess/(Deficiency) (i-k)	3.7%	2.9%	3.0%	3.7%	2.9%	3.09	
	Total capital/ total risk weighted assets	15.4%	14.7%	14.8%	15.4%	14.7%	14.89	
)	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.59	
)	Excess/(Deficiency) (m-n)	0.9%	0.2%	0.3%	0.9%	0.2%	0.39	
)	Adjusted Core Capital /Total Deposit Liabilities*	12.7%	14.8%	13.6%	12.7%	14.8%	13.69	
	Adjusted Core Capital /Total Risk Weighted Assets*	14.2%	13.4%	13.5%	14.2%	13.4%	13.59	
)	Adjusted Total Capital /Total Risk Weighted Assets*	15.4%	14.7%	14.8%	15.4%	14.7%	14.89	
6)	Liquidity							
)	Liquidity Ratio	55.0%	31.9%	34.4%	55.0%	31.9%	34.4	
)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.09	
:)	Excess/(Deficiency) (a-b)	35.0%	11.9%	14.4%	35.0%	11.9%	14.49	

ncial statements can also be accessed on the institution's w e located on 14 Riverside Mews, Riverside, Nairobi Kenya

Dr.James McFie CHAIRMAN - BOARD AUDIT COMMITTEE

nd have been approved by the Board of Directors. The publish ebsite www.sbmbank.co.ke. They may also be accessed at the



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