

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2023

| . ST/ | TEMENT OF FINANCIAL POSITION | | BA | NIK | GROUP | | | | | III. OTHER DISCLOSURE |
|------------------------|--|--|---|--|---|--|--|---|---|--|
| | | 30-June-22 Shs'000 Un-audited | 31-Dec-22 Shs'000 | | Shs '000 | Shs '000 | 31-Dec-22 Shs'000 | | Shs '000 | |
| C | SSETS ash (both Local & Foreign) alances with Central Bank of Kenya | 1,022,677 | 1,303,271 | 1,169,762 1,827,356 | 1,205,245 1,647,153 | 1,022,677 2,696,813 | 1,303,271 1,530,527 | 1,169,762 1,827,356 | 1,205,245 | 1) NON-PERFORMING LOA |
| р | enya Government & other Securities held for dealing urposes | - | - | - | - | - | - | - | - | a) Gross Non-performing lo |
| | inancial Assets at Fair Value through Profit & Loss ivestment Securities: a).Held to Maturity: | 522,547 | 386,317 | 366,990 | 343,302 | 522,547 | 386,317 | 366,990 | 343,302 | b) Interest in Suspensec) Total Non-Performing Lo |
| | i).Kenya Government securities ii).Other securities | 21,778,291 | 20,986,908 - | 27,246,959 - | 29,319,339 - | 21,778,291 | 20,986,908 | 27,246,959 - | 29,319,339 - | d) Less:Loan Loss Provision e) Net Non-Performing Loa |
| | b). Available for sale i).Kenya Government securities. | | 14,372,221 | 8,720,210 | | 15,595,805 | | 8,720,210 | | f) Discounted Value of Sect g) Net NPLs Exposure (e-f) |
| | ii).Other securities. Peposits and balances due from local banking institutions Peposits and balances due from banking institutions abroad | 1,574 2,941,333 1,671,010 | 1,574 61,715 236,286 | 1,574 418,125 713,298 | 1,574 316,223 1,329,773 | 1,614 2,941,333 1,671,010 | 1,614 61,715 236,286 | 1,614 418,125 713,298 | 1,614 316,223 1,329,773 | Insider Loans and Advan |
| Т | ax recoverable oans and advances to customers (net) | - | - | - | - | - | - 38,416,240 | - | - | a) Directors, Shareholders a b) Employees |
| Ir | alances due from banking institutions in the group avestments in associates | - | - | - | - | - | - | - | - | c) Total Insider Loans and A |
| h | ivestments in subsidiary companies ivestments in Joint Ventures ivestment properties | - | - | - | - | - | - | - | - | 3) Off-Balance Sheet Itemsa) Letters of credit, guarant |
| Ρ | roperty,plant and equipment repaid lease rentals | - 1,387,607 - | 1,261,874 | 1,150,337 | 1,190,097 | 1,387,607 | 1,261,874 | 1,150,337 - | 1,190,097 | b) Forwards, swaps and opc) Other contingent liabilit |
| lı C | ntangible assets beferred tax asset | 95,148 2,091,135 | 319,488 2,095,229 | 325,113 2,166,344 | 300,663 2,204,609 | 95,148 2,091,135 | 319,488 2,095,229 | 325,113 2,166,344 | 300,663 2,204,609 | d) Total Contingent Liabilit |
| C | etirement benefit asset other assets | - 965,222 | - 786,143 | - 703,118 | - 1,018,897 | - 965,222 | - 786,143 | - 703,117 | | 4) Capital Strengtha) Core capital |
| L | OTAL ASSETS IABILITIES alances due to Central Bank of Kenya | | 81,757,793 | 84,397,730 13,864,509 | 86,541,318 | 84,248,726 | 81,757,833 | 84,397,770 13,864,509 | | b) Minimum Statutory Capc) Excess/(Deficiency) |
| C | ustomer deposits peposits and balances due to local banking institutions | | | 51,943,742 6,448,068 | | 59,718,328 2,201,596 | 49,291,580 | | 53,772,754 | d) Supplementary Capitale) Total capital (a+d) |
| C | eposits and balances due to foreign banking institutions Other money market deposits | 10,723 | 1,493,825 | 1,592,887 | 1,872 | 10,723 | 1,493,825 | 1,592,887 | 1,872 | f) Total risk weighted assetg) Core capital/total depos |
| B | orrowed funds alances due to banking institutions in the group | - | - | - | - | - | - | - | - | h) Minimum Statutory Ratii) Excess/(Deficiency) |
| C | ax payable Jividends Payable | 299,570 | 1,399 - | 55,461 - | - | 299,570 | 1,399 - | 55,461 - | - | j) Core capital/ total risk wk) Minimum Statutory Rational |
| R | eferred tax liability etirement benefit liability hther liabilities | - - 2 216 023 | - - 2,094,455 | - - 2,124,122 | - - 2,085,076 | 2,238,133 | - - 2,116,564 | - - 2,146,231 | - 2,107,185 | I) Excess/(Deficiency) (j-k) m) Total capital/ total risk w |
| T | OTAL LIABILITIES HAREHOLDERS' EQUITY | | | 76,028,789 | | 75,853,257 | | 76,036,668 | | n) Minimum Statutory Rati o) Excess/(Deficiency) (m-r |
| S | aid up/Assigned capital hare Premium (Discount) | | 2,265,500 6,701,945 | 2,265,500 6,701,945 | 2,265,500 6,701,945 | | 2,265,500 6,701,945 | 2,265,500 6,701,945 | 6,701,945 | 5) Liquidity |
| R | evaluation reserves etained earnings/Accumulated Losses | (1,415,916) | (1,123,126) (1,671,459) | | | (1,423,748) | (1,123,126) (1,679,296) | | (596,023) (1,645,355) | a) Liquidity Ratiob) Minimum Statutory Rat |
| С | tatutory Loan Reserves hther Reserves | 1,492,871 - | 1,691,974 | 1,930,177 - | 1,784,380 | 1,492,871 - | 1,691,974 - | 1,930,177 | 1,784,380 | c) Excess/(Deficiency) (a-b |
| Ν | roposed dividends lon controlling Interest | - | - | - | - | - | - | - | - | '*These financial sta published un-audito |
| T | apital grants OTAL SHAREHOLDERS' EQUITY | | - 7,864,834 | - 8,368,941 | - 8,518,290 | - 8,395,469 | - 7,856,997 | - 8,361,102 | | accessed at the insti |
| | | | 81 757 703 | | 86 5/1 318 | 8/1 2/18 726 | Q1 757 Q22 | 8/1 207 770 | 86 5/1 358 | |
| | | 84,248,080 | 81,757,793 | 84,397,730 | 86,541,318 | 84,248,726 | 81,757,833 | 84,397,770 | 86,541,358 | The financial statem |
| | ATEMENT OF COMPREHENSIVE INCOME | | BA | 84,397,730 NK | | | GRO | UP | | Moezz Mir |
| | | 30-June-22 Shs'000 Un-audited | BA 31-Dec-22 Shs'000 | 84,397,730 | 30-Jun-23 Shs '000 | 30-June-22 Shs'000 | GRO 31-Dec-22 Shs '000 | | 30-Jun-23 Shs '000 | The financial statem Moezz Mir CHIEF EXECUTIVE OF |
| SI | ATEMENT OF COMPREHENSIVE INCOME | 30-June-22 Shs'000 | BA 31-Dec-22 Shs'000 | 84,397,730 NK 31-Mar-23 Shs'000 Un-audited | 30-Jun-23 Shs '000 | 30-June-22 Shs'000 | GRO 31-Dec-22 Shs '000 | UP 31-Mar-23 Shs'000 Un-audited | 30-Jun-23 Shs '000 Un-audited | Moezz Mir |
| 51 | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 | BA 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 | 84,397,730 NK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 | 30-Jun-23 Shs '000 Un-audited 1,989,521 2,086,914 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 | GRO 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 | UP 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 | 30-Jun-23 Shs '000 Un-audited 1,989,521 2,086,914 | Moezz Mir CHIEF EXECUTIVE O |
| 51 | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 | BA 31-Dec-22 Shs '000 Audited 3,081,311 4,250,711 21,483 743,754 | 84,397,730 NK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 | GRO 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 | UP 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 | Moezz Mir CHIEF EXECUTIVE O |
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| 51 | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 | BAI 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 2,150,981 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 | GRO 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 | UP 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 2,150,981 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 | Moezz Mir CHIEF EXECUTIVE O |
| 51 | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 | BA 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 2,150,981 746,514 415,682 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 | GRO 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 | UP 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 2,150,981 746,514 415,682 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 | |
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| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income 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) | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 | BA 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 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 1,85,737 2,150,981 746,514 415,682 91,601 1,223,797 897,184 50,486 82,472 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 | GRO 31-Dec-22 Shs'000 Audited 3,081,311 21,483 743,754 8,097,260 3,091,138 736,077 1,095,840 4,923,055 3,174,205 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 | MOEZZ MIT CHIEF EXECUTIVE O () SBM SUS |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses Interest Expenses 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 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 1,640,632 83,441 128,219 289,589 - 438,852 940,102 | BA 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 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 - - - - - - - - - - - - - - - - - - - | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 | GRO 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 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 - 50,486 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 | MOEZZ MIT CHIEF EXECUTIVE O () SBM SUS |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income 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 Othar Income Total Non-Interest Income Total OPERATING INCOME OPERATING EXPENSES Loan Loss Provision | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 | BA 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 1,75,044 269,874 635,636 - - 903,442 1,983,996 5,158,201 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 10,87,882 2,962,130 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 | GRO 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 1,75,044 269,874 635,636 - - - - - - - - - - - - - - - - - - | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 - 50,486 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 | MOEZZ MIT CHIEF EXECUTIVE O () SBM SUS |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST INCOME 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 OPERATING INCOME OPERATING EXPENSES | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - - 438,852 940,102 2,580,734 | BA 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 3,174,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 50,486 1,435,971 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 - 366,205 1,087,882 2,962,130 | 30-June-22 5hs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 | GRO 31-Dec-22 Shs'000 Audited 3,081,311 4,250,711 21,483 743,754 8,097,260 3,091,138 736,077 1,095,844 4,923,055 3,174,205,205,205,205,205,205,205,205,205,205 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 | MOEZZ MIT CHIEF EXECUTIVE O () SBM |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income 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 Other Fees and Commissions Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Non-Interest Income Total Non-Interest Income Other Income Other Income Other Income Other Income Other Income Total OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 940,102 2,580,734 232,455 985,630 51,894 31,445 | BA 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 5,158,201 \$26,255 2,051,003 108,899 64,732 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,559,210 1,874,249 99,063 180,082 442,532 2,592,100 1,874,249 2,962,130 517,826 1,067,980 57,538 3,5,317 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 1,640,632 - 438,852 940,102 2,580,734 - 232,455 985,630 51,894 31,445 | 6RO 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 5,558,201 5,568,201 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 2,996,130 517,826 1,087,882 2,966,130 517,826 | MOEZZ MIT CHIEF EXECUTIVE O () SBM SUS |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST INCOME INTEREST INCOME Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON INTEREST INCOME Fees and Commissions Foreign exchange trading income (loss) Dividend Income Total Non-Interest Income Total Non-Interest Income Total OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation Charges | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 1,640,632 443,855 940,102 2,580,734 232,455 985,630 51,894 31,445 224,230 23,018 | BA 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 3,174,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 1,85,737 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,855 940,102 2,580,734 232,455 985,630 51,894 31,445 224,230 51,894 31,445 224,230 | 6RO 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 3,174,205,205,205,205,205,205,205,205,205,205 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 26,746 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 | MOEZZ MIT CHIEF EXECUTIVE O () SBM SUS |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income 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 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 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,58 1,640,632 | BA 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 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 50,486 82,472 247,893 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 26,746 441,310 1,428,224 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 2,962,130 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 232,455 985,630 51,894 31,445 224,230 23,018 837,436 224,230 23,018 | GRO 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 - - - - - - - - - - - - - - - - - - | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 28,174 1,6949 100,436 26,746 441,313 1,428,226 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 2,962,130 | MOEZZ MIT CHIEF EXECUTIVE O () SBM |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST INCOME INTEREST INCOME 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 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 Expense | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 1,640,632 438,441 289,589 - - 438,852 940,100 2,580,734 232,455 985,630 51,834 31,445 224,230 23,018 897,431 2,446,103 13,46103 13,46103 | BA 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 3,174,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 - 5,538,786 1,435,971 302,365 512,271 28,147 16,949 10,436 26,746 441,310 1,428,224 7,770 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,559,210 1,874,249 99,063 180,082 442,532 - 366,205 1,087,882 2,962,130 517,826 1,069,080 57,538 35,317 198,055 53,3784 905,451 2,837,051 125,079 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 232,455 940,102 2,580,734 232,455 940,102 2,580,734 232,455 946,102 2,580,734 232,455 946,102 2,580,734 232,455 946,102 2,580,734 244,6108 31,445 244,6108 31,445 24,46108 31,445 24,46108 31,445 24,46108 31,445 24,46108 31,445 24,46108 31,445 31,445 31,445 32,446,108 31,445 31,445 32,446,108 31,445 32,446,108 31,445 32,446,108 31,445 32,446,108 31,445 32,446,108 31,445 32,446,108 31,445 32,446,108 31,445 32,446,108 32,446,108 31,445 32,446,108 31,445 32,446,108 32,446,108 32,446,108 31,445 32,446,108 34,446,108 32,446,108 34,446,108 34,446,108 32,446,108 34,446,108 32,446,108 34,446,108,108 34,446,108 34,446,108,108,108,108,108,108,108,108,108,108 | GRO 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 3,174,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 - 50,486 82,472 247,893 - 157,935 538,786 1,435,971 302,365 512,2711 28,147 16,949 10,436 26,746 441,313 1,428,226 7,765 - - | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 366,205 1,087,882 2,962,130 517,826 1,069,080 57,538 35,317 198,055 53,374 4905,457 2,837,057 125,075 | MOEZZ MIT CHIEF EXECUTIVE O () SBM |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income 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/(LOSS) NON INTEREST INCOME Fees and commissions on loans and advances Other fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Other income Other income Other Income Other Income OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Frofit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after excepticenal items | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 2,80,734 438,852 940,102 2,580,734 232,455 985,630 51,894 31,445 224,230 23,018 897,431 2,446,103 134,631 | BA 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 3,174,205 3,174,205 5,158,201 5,526,255 2,051,003 108,809 64,732 432,089 58,905 1,867,885 5,109,677 48,524 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 1,85,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 50,486 82,472 247,893 1,57,935 538,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,310 1,428,224 7,747 - 7,747 | 30-Jun-23 Shs '000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,559,210 1,874,249 99,063 180,082 442,532 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 1,640,632 1,640,632 1,640,632 1,640,632 1,640,632 2,240,963 1,640,632 2,240,963 2,240,963 2,240,974 2,358,0734 2,324,55 9,85,630 5,1,894 3,1,445 2,244,2010 2,3018 2,301 | GRO 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 3,174,205 5,158,201 5,26,255 2,051,003 108,809 64,732 432,089 58,905 5,109,687 5,5109,687 48,514 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 55,38,786 1,435,971 302,365 512,271 28,147 16,949 100,436 26,746 441,313 1,428,226 7,745 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 99,063 180,082 442,532 366,205 1,087,882 2,962,130 517,826 1,069,080 57,538 35,317 198,055 53,784 90,5457 2,837,057 125,073 | MOEZZ MIT CHIEF EXECUTIVE O () SBM SUS |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income 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/(LOSS) Dividend Income Other rese and Commissions Foreign exchange trading income (loss) Dividend Income Other 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) after exceptional items Profit/(Loss) after exceptional items Current tax Deferred tax | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - - 438,852 940,102 2,580,734 232,455 9940,102 2,580,734 232,455 995,630 51,894 31,445 224,230 23,018 887,431 2,446,103 1134,631 - 134,631 (572,167) 624,431 | BA 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 3,174,205,205,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 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 - 50,486 82,472 247,893 - 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 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 18,2479 2,599,210 1,874,249 99,063 180,082 442,532 - 366,205 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 53,784 905,451 2,837,051 125,079 (108,103) 109,380 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 4,47,375 2,240,963 1,640,632 1,640,632 - 83,441 128,219 289,589 - 438,852 940,102 2,580,734 - 232,455 985,630 51,894 31,445 224,230 2,580,734 - - 134,626 (572,167) 624,431 | GRO 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 3,174,205,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 26,746 441,313 1,428,226 7,745 (54,062) 71,115 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 2,599,210 1,874,249 99,063 180,082 442,532 2,962,130 517,826 1,067,688 3,53,17 198,055 53,784 905,457 2,837,057 125,073 109,380 | CHIEF EXECUTIVE O |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total 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 Total Non-Interest Income Total Non-Interest Income Total OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Deprociation charge on property and equipment Amortisation Charges Other Operating Expenses Profit/(Loss) after exceptional items Exceptional items Profit/Loss) after exceptional items Other Comprehensive Income | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 1,640,632 438,852 940,102 2,580,734 232,455 945,630 51,894 31,445 224,230 23,018 897,431 2,446,103 134,661 134,661 | BA 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 3,174,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 302,365 512,271 28,147 16,949 100,436 26,746 441,310 1,425,274 7,747 (54,062) 7,1,15 24,800 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 - 366,205 1,087,882 2,962,130 517,826 1,069,080 5,53,784 2,962,130 517,826 1,069,080 5,53,784 2,962,130 517,826 1,069,080 5,53,784 2,962,130 517,826 1,069,080 5,53,784 2,962,130 517,826 1,069,080 5,53,784 2,962,130 517,826 1,069,080 5,53,784 2,962,130 5,53,784 2,962,130 5,53,784 2,962,130 5,53,784 2,953,751 125,079 (108,103) | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,855 940,102 2,580,734 232,455 940,102 2,580,734 232,455 946,102 2,580,734 232,455 946,102 2,300 51,894 31,445 224,230 23,014 24,01424,014 24,014,014 24,014,01424,014 24,014,01424,014,014 24,014,014,0 | GRO 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 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 5,26,255 2,051,003 108,809 64,732 43,204 5,158,201 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 3,104,47 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 10,046 26,746 441,313 1,428,226 7,745 (54,062) | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 - 366,205 1,087,882 2,962,130 517,826 1,069,080 57,538 35,317 198,055 53,784 905,457 2,837,057 125,073 (108,103) | CHIEF EXECUTIVE O |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income 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/(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 Advances OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Total Operating Expenses Current tax Deferred tax Profit/(Loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 1,640,632 2,240,632 2,240,632 2,240,632 2,240,55 940,102 2,580,734 232,455 995,630 51,894 31,445 224,230 51,894 31,445 224,230 51,894 31,445 224,230 134,631 134,631 134,631 134,631 134,631 | BA 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 3,174,205 5,158,201 526,255 2,051,003 108,809 64,732 432,089 5,158,201 556,255 2,051,003 108,809 64,732 432,089 55,158,201 556,255 2,051,003 108,809 64,732 432,089 55,108,201 1,867,885 5,109,677 48,524 (546,592) 628,525 130,457 | 84,397,730 VIX 31-Mar-23 Shs'000 Un-audited 943,799 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 50,486 82,472 247,893 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 26,746 441,514 7,747 (54,062) 7,1,115 24,800 - | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,827 2,962,130 517,826 1,087,827 2,962,130 517,826 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 - 232,455 985,630 5,830 4,3445 224,230 2,580,734 - 232,455 985,630 5,840 5,830 5,9300 5,930 5,9300 5,9300 5,9300 5,9300 5, | GRO 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 3,174,205 5,158,201 5,5158,200 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 28,746 1,435,971 302,365 512,271 28,746 1,435,971 16,949 100,436 26,746 441,313 1,428,226 7,745 (54,062) 7,1,115 24,797 - | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 18,2479 2,599,210 1,874,249 99,063 18,0082 442,532 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,982 2,962,130 1,087,882 2,962,130 1,095,845 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 | CHEFERCUTIVE O |
| | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Income 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 INCOME OPERATING EXPENSES Loan Loss Provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Fair value changes in available -for-sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 940,100 2,2580,734 232,455 940,100 2,580,734 232,455 940,100 2,580,734 232,455 946,100 2,580,734 232,455 946,100 2,580,734 134,610 31,445 224,230 23,018 897,431 134,635 134,635 144,6 | BA 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 3,174,205,205,205,205 3,174,205,205,205,205,205,205,205,205,205,205 | 84,397,730 VK 31-Mar-23 Shs'000 Un-audited 943,799 1,016,856 4,589 185,737 2,150,981 746,514 415,682 91,601 1,253,797 897,184 50,486 82,472 247,893 302,365 512,271 28,147 16,949 100,436 26,746 441,310 1,425,274 7,747 (54,062) 7,1,15 24,800 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 18,2479 2,599,210 1,874,249 99,063 180,082 442,532 - 366,205 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 53,784 905,451 2,837,051 125,079 (108,103) 109,380 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 4,47,375 2,240,963 1,640,632 1,640,632 - 83,441 128,219 289,589 - 438,852 940,102 2,580,734 - 232,455 985,630 51,894 31,445 224,230 2,580,734 - - 134,626 (572,167) 624,431 | GRO 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 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 3,174,205 5,26,255 2,051,003 108,809 64,732 43,204 5,158,201 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 5,106,855 3,104,47 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 26,746 441,313 1,428,226 7,745 (54,062) 71,115 | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 2,599,210 1,874,249 99,063 180,082 442,532 2,962,130 517,826 1,067,688 3,53,17 198,055 53,784 905,457 2,837,057 125,073 109,380 | CHEFERCUTIVE OF () SBM Sus For d Scar QR d for more |
| ST 00000011 2345 | ATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST INCOME 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 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) after 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 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 940,100 2,2580,734 232,455 940,100 2,580,734 232,455 940,100 2,580,734 232,455 946,100 2,580,734 232,455 946,100 2,580,734 134,610 31,445 224,230 23,018 897,431 134,635 134,635 144,6 | BA 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 3,174,205 5,158,201 526,255 2,051,003 108,809 64,732 432,089 5,158,201 556,255 2,051,003 108,809 64,732 432,089 55,158,201 556,255 2,051,003 108,809 64,732 432,089 55,108,201 1,867,885 5,109,677 48,524 (546,592) 628,525 130,457 | 84,397,730 VIX 31-Mar-23 Shs'000 Un-audited 943,799 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 50,486 82,472 247,893 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 26,746 441,514 7,747 (54,062) 7,1,115 24,800 - | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 182,479 2,599,210 1,874,249 99,063 180,082 442,532 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,827 2,962,130 517,826 1,087,827 2,962,130 517,826 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,087,827 2,962,130 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,800 1,255,97 1,093,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095,97 1,095 | 30-June-22 Shs'000 Un-audited 1,391,069 2,103,965 11,179 375,382 3,881,596 1,600,672 192,917 447,375 2,240,963 1,640,632 83,441 128,219 289,589 - 438,852 940,102 2,580,734 - 232,455 985,630 5,830 4,3445 224,230 2,580,734 - 232,455 985,630 5,840 5,830 5,9300 5,930 5,9300 5,9300 5,9300 5,9300 5, | GRO 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 3,174,205 5,158,201 5,5158,200 | UP 31-Mar-23 Shs'000 Un-audited 943,799 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 28,746 1,435,971 302,365 512,271 28,746 1,435,971 16,949 100,436 26,746 441,313 1,428,226 7,745 (54,062) 7,1,115 24,797 - | 30-Jun-23 Shs'000 Un-audited 1,989,521 2,086,914 10,332 386,692 4,473,459 1,546,233 870,498 18,2479 2,599,210 1,874,249 99,063 18,0082 442,532 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,882 2,962,130 517,826 1,087,982 2,962,130 1,087,882 2,962,130 1,095,845 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 1,095,855 | Moezz Mir |

| | BANK | | | | GROUP | | | | | |
|---|------------|--------------------|------------|------------|------------|------------|------------|------------|--|--|
| | 30-June-22 | 31-Dec-22 31-Mar-2 | | 30-Jun-23 | 30-June-22 | | 31-Mar-23 | 30-Jun-23 | | |
| | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | | |
| | Un-audited | Audited | Un-audited | Un-audited | Un-audited | Audited | Un-audited | Un-audited | | |
| DN-PERFORMING LOANS AND ADVANCES | | | | | | | | | | |
| oss Non-performing loans and advances | 12,975,363 | 13,190,157 | 13,694,365 | 13,942,697 | 12,975,363 | 13,190,157 | 13,694,365 | 13,942,697 | | |
| SS: | | | | | | | | | | |
| terest in Suspense | 2,775,798 | 3,147,920 | 3,418,703 | 3,540,136 | 2,775,798 | 3,147,920 | 3,418,703 | 3,540,136 | | |
| tal Non-Performing Loans and Advances (a-b) | | 10,042,237 | | 10,402,561 | | | 10,275,662 | 10,402,561 | | |
| ss:Loan Loss Provisions | 7,384,712 | 7,348,959 | 7,655,611 | 7,443,092 | 7,384,712 | 7,348,959 | 7,655,611 | 7,443,092 | | |
| et Non-Performing Loans (c-d) | 2,814,853 | 2,693,278 | 2,620,051 | 2,959,469 | 2,814,853 | 2,693,278 | 2,620,051 | 2,959,469 | | |
| scounted Value of Securities | 2,777,913 | 2,664,510 | 2,598,829 | 2,934,910 | 2,777,913 | 2,664,510 | 2,598,829 | 2,934,910 | | |
| et NPLs Exposure (e-f) | 36,940 | 28,768 | 2,390,029 | 24,558 | 36,940 | 28,768 | 21,222 | 24,558 | | |
| e NPES Exposure (e-r) | 50,940 | 20,700 | 21,222 | 24,556 | 30,940 | 20,700 | 21,222 | 24,550 | | |
| sider Loans and Advances | | | | | | | | | | |
| rectors, Shareholders and Associates | 128,126 | 129,597 | 126,224 | 124,614 | 128,126 | 129,597 | 126,224 | 124,614 | | |
| nployees | 1,591,908 | 1,570,134 | 1,555,325 | 1,542,296 | 1,591,908 | 1,570,134 | 1,555,325 | 1,542,296 | | |
| tal Insider Loans and Advances and Other Facilities | 1,720,034 | 1,699,731 | 1,681,549 | 1,666,910 | 1,720,034 | 1,699,731 | 1,681,549 | 1,666,910 | | |
| f-Balance Sheet Items | | | | | | | | | | |
| tters of credit, guarantees, acceptances | 3,988,818 | 3,647,302 | 4,160,068 | 5,401,629 | 3,988,818 | 3,647,302 | 4,160,068 | 5,401,629 | | |
| rwards, swaps and options | | 12,325,946 | | 10,960,658 | | | 11,330,419 | 10,960,658 | | |
| her contingent liabilities | | | | | | | | 10,500,050 | | |
| tal Contingent Liabilities | 16,588,183 | 15,973,248 | 15,490,487 | 16,362,287 | 16,588,183 | 15,973,248 | 15,490,487 | 16,362,287 | | |
| nital Steen ath | | | | | | | | | | |
| pital Strength re capital | 7,458,082 | 7,295,986 | 7,070,181 | 7,266,755 | 7,458,082 | 7,295,986 | 7,070,181 | 7,266,755 | | |
| nimum 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 | | |
| cess/(Deficiency) | 6,458,082 | 6,295,986 | 6,070,181 | 6,266,755 | 6,458,082 | 6,295,986 | 6,070,181 | 6,266,755 | | |
| pplementary Capital | 669,402 | 679,785 | 653,070 | 668,831 | 669,402 | 679,785 | 653,070 | 668,83 | | |
| tal capital (a+d) | 8,127,484 | 7,975,771 | 7,723,251 | 7,935,587 | 8,127,484 | 7,975,771 | 7,723,251 | 7,935,587 | | |
| tal risk weighted assets | 53,552,178 | | | 53,506,493 | | | | 53,506,493 | | |
| ore capital/total deposit liabilities | 12.5% | 14.8% | 13.6% | 13.5% | 12.5% | 14.8% | 13.6% | 13.5% | | |
| nimum Statutory Ratio | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | | |
| | | | | | | | | | | |
| cess/(Deficiency) | 4.5% | 6.8% | 5.6% | 5.5% | 4.5% | 6.8% | 5.6% | 5.5% | | |
| re capital/ total risk weighted assets | 13.9% | 13.4% | 13.5% | 13.6% | 13.9% | 13.4% | 13.5% | 13.6% | | |
| nimum Statutory Ratio | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | | |
| cess/(Deficiency) (j-k) | 3.4% | 2.9% | 3.0% | 3.1% | 3.4% | 2.9% | 3.0% | 3.1% | | |
| tal capital/ total risk weighted assets | 15.2% | 14.7% | 14.8% | 14.8% | 15.2% | 14.7% | 14.8% | 14.8% | | |
| nimum Statutory Ratio | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | | |
| cess/(Deficiency) (m-n) | 0.7% | 0.2% | 0.3% | 0.3% | 0.7% | 0.2% | 0.3% | 0.3% | | |
| luidity | | | | | | | | | | |
| quidity Ratio | 53.0% | 31.9% | 34.4% | 32.3% | 53.0% | 31.9% | 34.4% | 32.3% | | |
| nimum Statutory Ratio | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | | |
| | 33.0% | 11.9% | 14.4% | 12.3% | 33.0% | 11.9% | 14.4% | 12.3% | | |

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