

STATEMENT OF FINANCIAL POSITION	BANK					GROUP					OTHER DISCLOSURES	BANK				
	30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2022		30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2022
	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000		KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000
	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited		Un-audited	Un-audited	Un-audited	Audited	Un-audited
ASSETS																
Cash (both local and foreign)	3,381,316	3,652,960	3,489,983	3,457,845	2,938,356	3,381,316	3,652,960	3,489,983	3,457,845	2,938,356	1) NON-PERFORMING LOANS AND ADVANCES					
Balances due from Central Bank of Kenya	25,875,192	9,886,203	12,515,308	19,799,461	17,437,491	25,875,192	9,886,203	12,515,308	19,799,461	17,437,491						
Kenya Government and other securities held for dealing purposes	2,022,712	1,385,790	2,171,589	965,720	566,923	2,022,712	1,385,790	2,171,589	965,720	566,923	a) Gross non-performing loans and advances	23,556,517	23,796,136	22,597,977	22,577,388	24,026,016
Financial assets at fair value through profit and loss	721,638	745,304	828,358	421,705	418,838	721,638	745,304	828,358	421,705	418,838	b) Less: Interest in suspense	9,370,980	9,685,559	9,301,240	9,539,146	9,529,066
Investment securities:											c) Net non-performing loans and advances (a-b)	14,185,537	14,110,577	13,296,737	13,038,242	14,496,950
a) Amortised cost:											d) Less: loan loss provisions	10,173,519	10,499,341	10,309,882	10,131,278	10,277,640
i. Kenya Government securities	-	-	-	-	-	-	-	-	-	-	e) Net non-performing loans (c-d)	4,012,018	3,611,236	2,986,855	2,906,964	4,219,310
ii. Other securities	-	-	-	-	-	-	-	-	-	-	f) Realizable value of securities	2,210,029	2,103,897	2,186,417	2,268,159	2,789,095
b) Fair value through other comprehensive income (FVOCI)											g) Net NPLs exposure (e-f)	1,801,989	1,507,339	800,438	638,805	1,430,215
i. Kenya Government securities	53,609,250	69,300,569	92,900,668	104,731,162	111,421,590	53,609,250	69,300,569	92,900,668	104,731,162	111,421,590	2) INSIDER LOANS AND ADVANCES					
ii. Other securities	-	-	-	-	-	-	-	-	-	-		a) Directors, shareholders and associates	23,261	26,491	24,923	55,704
Deposits and balances due from local banking institutions	5,003,370	2,800,771	1,765,355	-	-	5,003,370	2,800,771	1,765,355	-	-	b) Employees	6,299,960	6,202,097	6,241,720	6,398,783	6,341,737
Deposits and balances due from banking institutions abroad	688,888	982,154	706,807	428,089	818,871	688,888	982,154	706,807	428,089	818,871	c) Total insider loans, advances and other facilities					
Tax recoverable	2,251,084	2,737,287	913,569	913,568	927,034	2,397,748	2,876,324	950,588	1,022,677	1,017,922		6,323,221	6,228,588	6,266,643	6,454,487	6,406,785
Loans and advances to customers (net)	143,570,810	145,444,151	137,112,959	139,412,560	136,071,595	143,570,810	145,444,151	137,112,959	139,412,560	136,071,595	3) OFF-BALANCE SHEET ITEMS					
Balances due from banking institutions in the group	117,081,475	109,544,892	121,732,879	96,602,123	80,746,607	117,020,071	109,369,561	121,267,941	96,121,186	80,815,693		a) Letters of credit, guarantees, acceptances	60,122,593	71,241,595	77,172,761	71,140,599
Investments in associates	-	-	-	-	-	-	-	-	-	-	b) Forwards, swaps, and options	20,767,188	16,727,967	24,313,973	25,759,087	54,591,243
Investments in subsidiary companies	145,243	145,243	145,243	145,243	145,243	-	-	-	-	-	c) Other contingent liabilities					
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	d) Total contingent liabilities	80,889,781	87,969,562	101,486,734	96,899,686	127,363,151
Investment properties	-	-	-	-	-	-	-	-	-	-	4) CAPITAL STRENGTH					
Property and equipment	3,101,377	3,120,460	3,121,956	3,182,732	3,231,722	3,101,377	3,120,460	3,121,956	3,182,732	3,231,722		a) Core capital	46,986,488	48,287,536	45,588,839	42,132,719
Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Intangible assets	4,639,020	4,743,991	4,563,640	4,103,224	4,223,388	4,639,020	4,743,991	4,563,640	4,103,224	4,223,388	c) Excess/(deficiency)	45,986,488	47,287,536	44,588,839	41,132,719	40,480,583
Deferred tax asset	3,128,380	2,616,707	3,173,238	4,027,556	3,670,671	3,199,854	2,685,188	3,237,476	4,117,708	3,721,383	d) Supplementary capital	2,098,146	1,110,896	4,496,688	5,271,363	6,004,555
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	e) Total capital (a+d)					
Other assets	4,372,352	4,601,897	3,889,771	3,439,658	3,355,339	4,485,342	4,683,803	4,003,446	3,495,946	3,432,652		49,084,634	49,398,432	50,085,527	47,404,082	47,485,138
TOTAL ASSETS	369,592,107	361,708,379	389,031,323	381,630,646	365,973,668	369,716,588	361,677,229	388,636,074	381,260,015	366,116,424	f) Total risk weighted assets	275,453,369	286,253,481	285,685,611	274,257,322	268,955,418
LIABILITIES											g) Core capital/total deposit liabilities	15.72%	17.02%	15.05%	15.11%	14.50%
Balances due to Central Bank of Kenya	-	5,989,102	-	6,992,340	-	-	5,989,102	-	6,992,340	-	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%
Customer deposits	298,833,992	283,668,419	302,948,692	278,879,309	286,074,223	298,833,992	283,668,419	302,948,692	278,879,309	286,074,223	i) Excess/(deficiency) (g-h)	7.72%	9.02%	7.05%	7.11%	6.50%
Deposits and balances due to local banking institutions	69,509	2,595,714	39,852	6,286,259	351,437	69,509	2,595,714	39,852	6,286,259	351,437	j) Core capital/total risk weighted assets	17.06%	16.87%	15.96%	15.36%	15.42%
Deposits and balances due to foreign banking institutions	232,413	687,255	363,887	201,865	267,145	232,413	687,255	363,887	201,865	267,145	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%
Other money market deposits	-	-	-	-	-	-	-	-	-	-	l) Excess/(deficiency) (j-k)	6.56%	6.37%	5.46%	4.86%	4.92%
Borrowed funds	-	-	-	-	-	-	-	-	-	-	m) Total capital/total risk weighted assets	17.82%	17.26%	17.53%	17.28%	17.66%
Balances due to banking institutions in the group	4,305,211	5,916,436	14,749,608	13,459,665	15,150,518	3,812,691	5,356,918	13,717,326	12,717,385	14,487,428	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%
Tax payable	-	-	3,398,067	2,654,111	1,822,221	-	-	3,407,533	2,655,065	1,808,756	o) Excess/(deficiency) (m-n)	3.32%	2.76%	3.03%	2.78%	3.16%
Dividends payable	204,472	208,035	208,826	211,412	217,708	204,472	208,035	208,826	211,412	217,708	5) LIQUIDITY					
Deferred tax liability	-	-	-	-	-	-	-	-	-	-		a) Liquidity ratio	66.70%	62.84%	73.75%	73.03%
Retirement benefit liability	46,542	43,404	99,566	96,428	38,358	46,542	43,404	99,566	96,428	38,358	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%
Other liabilities	6,786,040	5,981,081	7,454,353	17,068,249	7,384,678	6,802,490	5,995,455	7,468,703	17,083,222	7,399,943	c) Excess/(deficiency) (a-b)	46.70%	42.84%	53.75%	53.03%	51.86%
TOTAL LIABILITIES	310,478,179	305,089,446	329,262,851	325,849,638	311,306,288	310,002,109	304,544,302	328,254,385	325,123,285	310,644,998						
SHAREHOLDERS' FUNDS																
Paid up/assigned capital	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253						
Share premium/(discount)	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427						
Revaluation reserves	871,210	873,794	878,959	878,959	881,541	871,210	873,794	878,959	878,959	881,541						