FAMILY BANK LIMITED

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

	STATEMENT OF THANGIAL POSITION	30-Sep-22		31-Mar-23			30-Sep-22		30-Sep-23	i
		Un-Audited Shs.`000	Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000		Un-Audited Shs.`000	Audited Shs.`000	Un-Audited Shs.`000	:
	ASSETS Cash (both Local & Foreign)	4,155,507	3,984,702	3,551,296	3,621,838	3,560,084	4,155,507	3,984,702	3,560,084	:
2	Balances with Central Bank of Kenya	4,595,217	5,007,337	4,622,882	3,913,783	5,611,886	4,595,217	5,007,337	5,611,886	i
3 4	Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss	-	-	-	-	_	-	-	_	i
5	Investment Securities: (i) Held to Maturity:	-					_			i
	(a) Kenya Government Securities (b) Other Securities	8,145,724	14,063,735	13,974,295	10,376,161	19,914,306	8,156,362	14,074,247	19,934,551	i
	(ii) Available for Sale:					<u>-</u>			<u> </u>	i
	(a) Kenya Government Securities (b) Other Securities	16,737,649	11680439	11,347,144	14,397,489	10,475,120	16,737,649	11,680,439	10,475,120	i
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	5,193,569 1,339,422	4,797,883 791,192	6,985,198 404,276	6,821,059 1,343,721	7,521,902 1,408,290	5,193,569 1,339,422	4,797,883 791,192	7,521,902 1,408,290	i
8	Tax recoverable Loans and advances to customers (net)	45,380 79.874.907	81,380,510	83,755,083	84,680,206	-	45,380 79,874,907	8,702 81,380,510	6,665	i
10	Balances due from Banking Institutions in the Group	75,074,507	-	-	-	-	75,074,507	-	-	i
11 12	Investments in associates Investments in subsidiary companies	10,000	10,000	10,000	10,000	10,000	-	-	_	•
13 14	Investments in joint ventures Investment properties	23,400	28,600	28,600	28,600	28,600	23,400	28,600	28,600	i
15 16	Property and equipment Prepaid lease rentals	2,785,075 129,076	2,767,435 127,916	2,750,384 126,757	2,611,928 125,598	2,542,975 124,439	2,785,351 129,076	2,767,840 127,916	2,543,236	i
17	Intangible assets	257,412	291,624	252,939	476,264	484,412	265,121	298,282	487,917	i
	Deferred tax asset Retirement benefit asset	1,805,110	1,771,064	1,771,064	1,771,064	1,771,064	1,805,110	1,771,452 -	-	i
20	Other assets TOTAL ASSETS	3,428,258 128,525,706	1,763,001 128,465,438	2,273,211 131,853,129	2,579,982 132,757,693	2,882,514 140,978,977	3,472,541 128,578,612	1,794,011 128,513,113	2,933,481 141,051,008	i
R	LIABILITIES									i
21	Balances due to Central Bank of Kenya	2,490,450	2,997,544	2,989,320	-	100 010 0 /1	2,490,450	2,997,544	-	•
23	Customer deposits Deposits and balances due to local banking institutions	93,179,055 3,903,770	89,343,232 6,419,589	93,314,936 4,455,106	101,315,472 1,298,305	108,613,941 2,189,402	92,701,370 3,903,770	88,903,786 6,419,589		i
	Deposits and balances due to foreign banking institutions Other money market deposits	-	-	-	-	_	-	-	_	i
26	Borrowed funds Balances due to Banking Institutions Group Companies	10,762,135	10,532,651	11,188,617	10,230,939	11,186,717	10,762,135	10,532,651	11,186,717	i
28	Tax payable	- 07.55 /	25,324	319,037	212,152	69,465	- 0755/	25,324	69,465	:
29 30	Dividends payable Deferred tax liability	37,554 -	32,068	28,919	27,828	101,569	37,554 761	32,068	101,569 -	:
31 32	Retirement benefit liability Other liabilities	2,533,029	3,374,596	3,525,763	3,561,328	- 2,989,201	2,722,682	- 3,491,122	- 3,149,423	:
	TOTAL LIABILITIES	112,905,993	112,725,004	115,821,698	116,646,024	125,150,295	112,618,722	112,402,084	124,798,816	i
	SHAREHOLDERS' FUNDS Paid up /Assigned capital	1,287,108	1.287.108	1,287,108	1,287,108	1,287,108	1,287,108	1.287.108	1,287,108	į
34	Share premium	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	i
36	Revaluation reserves Retained Earnings	(725,137) 8,722,412	(534,642) 6,541,110	(928,976) 6,897,168	(1,503,747) 7,311,301	(1,562,807) 7,808,654	(725,137) 9,062,589	(534,642) 6,911,705	8,232,164	i
37 38	Statutory loan reserves Other Reserves	460,668	1,777,282	2,106,555	2,347,431	2,421,065	460,668	1,777,282	2,421,065	i
	Proposed dividends Capital grants	-	794,914	794,914	794,914	_	-	794,914	_	i
	TOTAL SHAREHOLDERS' FUNDS Minority Interest	15,619,713	15,740,434	16,031,431	16,111,669	15,828,682	15,959,890	16,111,029	16,252,192	:
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	128,525,706	128,465,438	131,853,129	132,757,693	140,978,977	128,578,612	128,513,113	141,051,008	i
	STATEMENT OF COMPREHENSIVE INCOME		BANK					GROUP		į
	STATEMENT OF COMPREHENSIVE INCOME	30-Sep-22 Un-Audited	BANK 31-Dec-22 Audited	31-Mar-23 Un-Audited	30-Jun-23 Un-Audited		30-Sep-22 Un-Audited	GROUP 31-Dec-22 Audited		
			31-Dec-22			Un-Audited		31-Dec-22	Un-Audited	
	INTEREST INCOME Loans and advances	Un-Audited Shs.`000 7,225,163	31-Dec-22 Audited Shs.`000	Un-Audited Shs.`000 2,635,266	Un-Audited Shs.`000 5,706,871	Un-Audited Shs.`000 8,779,222	Un-Audited Shs.`000 7,225,163	31-Dec-22 Audited Shs.`000	Un-Audited Shs.`000 8,779,222	
2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	Un-Audited Shs.`000 8,779,222	
2	INTEREST INCOME Loans and advances Government securities	Un-Audited Shs.`000 7,225,163 2,259,806	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268	Un-Audited Shs.`000 2,635,266 751,202	Un-Audited Shs.`000 5,706,871 1,502,943	Un-Audited Shs.`000 8,779,222 2,356,820 208,235	Un-Audited Shs.`000 7,225,163 2,259,806	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268	Un-Audited Shs.`000 8,779,222 2,356,820 208,235	
2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE	Un-Audited Shs.`000 7,225,163 2,259,806 50,680 - 9,535,649	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377	Un-Audited Shs.`000 2,635,266 751,202 19,540	Un-Audited Shs.`000 5,706,871 1,502,943 71,765 - 7,281,579	Un-Audited Shs.`000 8,779,222 2,356,820 208,235	Un-Audited Shs.`000 7,225,163 2,259,806 50,680	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377	Un-Audited Shs.`000 8,779,222 2,356,820 208,235	
2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income	Un-Audited Shs.`000 7,225,163 2,259,806 50,680	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377	Un-Audited Shs.`000 2,635,266 751,202 19,540	Un-Audited Shs.`000 5,706,871 1,502,943 71,765	Un-Audited Shs.`000 8,779,222 2,356,820 208,235	Un-Audited Shs.`000 7,225,163 2,259,806 50,680	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 - 11,344,277 3,179,256	
2 3 4 5 6	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	Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072	Un-Audited Shs.`000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492	Un-Audited Shs. 000 5,706,871 1,502,943 71,765 7,281,579 2,022,607 275,520 593,523	Un-Audited Shs. 000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,448 899,115	Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504	31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,179,256 314,448 899,115	
2 3 4 5 6	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	Un-Audited Shs. 000 7,225,163 2,259,806 50,680 - 9,535,649 2,367,109 254,433 674,504 3,296,046	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 - 13,113,320 3,247,346 372,122 946,072 4,565,540	Un-Audited Shs.`000 2,635,266 751,202 19,540 - 3,406,008 900,859 185,091 287,492 1,373,442	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 - 11,344,277 3,364,656 314,448 899,115 4,578,219	Un-Audited Shs. '000 7,225,163 2,259,806 50,680 - 9,535,649 2,335,407 254,433 674,504 3,264,344	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 - 13,113,320 3,205,810 372,122 946,071 4,524,003	Un-Audited Shs.' 000 8,779,222 2,356,820 208,235 - 11,344,277 3,179,256 314,448 899,115 4,392,819	
2 3 4 5 6	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	Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504	31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072	Un-Audited Shs.`000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492	Un-Audited Shs. 000 5,706,871 1,502,943 71,765 7,281,579 2,022,607 275,520 593,523	Un-Audited Shs. 000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,448 899,115	Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504	31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,179,256 314,448 899,115	
2 3 4 5 6 7	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 OTHER OPERATING INCOME Fees and commissions on loans and advances	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,520 3,296,046 6,239,603	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780	Un-Audited Shs.`000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058	Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305	31-Dec-22 Audited Shs. '000 10.017.675 3,035.268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 - 11,344,277 3,179,256 314,448 899,115 4,392,819 6,951,458	***************************************
2 3 4 5 6 7	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 - 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	Un-Audited Shs.: 000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929	Un-Audited Shs.: 000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058	Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 - 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317	Un-Audited Shs.`000 8,779,222 2,356,820 208,235 11,344,277 3,179,256 314,448 899,115 4,392,819 6,951,458	***************************************
2 3 4 5 6 7 7	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000	31-Dec-22 Audited Shs.' 000 10.017.675 3,035,268 60.377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 20,000	Un-Audited Shs. 7000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013	Un-Audited Shs. '000 8.779.22 2,356,820 208,235 11,344,277 3.364,656 314,448 899.115 4,578,219 6,766,058	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659	Un-Audited Shs. '000 8.779.256.20 208.235 - 11,344,277 3.179.256 314,448 899.115 4,392,819 6,951,458 86,009 1,667,332 734,045	***************************************
2 3 4 5 6 7 7	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	Un-Audited Shs. 1000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 664,659	Un-Audited Shs. '000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,494 8,99,11 4,578,219 6,766,058 86,009 1,667,332 734,045 252,840	Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305	31-Dec-22 Audited Shs. '000 10.017.675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317	Un-Audited Shs. '000 8.779.22 2,356.820 208.235 11,344,277 3.179.256 314,448 899.115 4,392,819 6,951,458 86,009 1,667,332 734,045 438,239	***************************************
2 3 4 5 6 7 7	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Dividend income	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 254,003	Un-Audited Shs. '000 2,635,266 751,202 19,540 - 3,406,008 900,859 185,091 287,492 2,032,566 26,788 536,401 277,930 - 71,863 912,982	Un-Audited Shs. '000 5,706,847 1,502,947 1,765 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,494 8,99,11 4,578,219 6,766,058 86,009 1,667,332 734,045 252,840	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2,335,407 25,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839	Un-Audited Shs. '000 8.779.22 2,356.820 208.235 11,344,277 3.179.256 314,448 899.115 4,392,819 6,951,458 86,009 1,667,332 734,045 438,239	***************************************
2 3 4 5 6 7 7 8 9 10 11 12	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 200,000 25,403 3,320,621 11,868,401	Un-Audited Shs. '000 2,635,266 751,202 19,540 90,0859 185,091 287,492 2,032,566 26,788 536,401 277,930 71,863 912,982 2,945,548	Un-Audited Shs. '000 5,708,647 1,502,947 1,765 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,448 899,11 4,578,219 6,766,058 86,009 1,667,332 734,045 252,840 2,740,226 9,506,284	Un-Audited Shs. '000 7,225,806 50,680 9,535,649 2,335,407 25,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374	Un-Audited Shs. '000 8.779.220 2.356.820 2.08.235 11,344.277 3.179.256 314.448 899.115 4.392.819 6.951.458 86,009 1.667.332 734.045 438.239 2.925,625 9,877,083	***************************************
2 3 4 5 6 6 7 7 8 8 9 10 11 12	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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income Total non-interest income	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,777 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621	Un-Audited Shs. '000 2,635,266 751,202 19,540 - 3,406,008 900,859 185,091 287,492 2,032,566 26,788 536,401 277,930 - 71,863 912,982	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 11,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 252,840 2,740,226	Un-Audited Shs. '000 7.2251,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057	Un-Audited Shs. '000 8.779.25 2.356.820 208.235 11,344,277 31,79.256 314,448 899.115 4,392,819 6,951,458 86,009 1,667,332 734,045 48,239 2,925,625 9,877,083	
2 3 4 5 6 7 8 9 10 11 12	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	Un-Audited Shs. '000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 109,500 2,092,059 64,659 200,000 25,403 3,320,621 11,868,401 495,104 3,375,004	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,303 912,982 2,945,548 162,454 857,008 26,503	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,01 146,688 1,763,875 6,153,804	Un-Audited Shs. '000 8.779.22 2.356.820 208.235 11,344,277 3.364,656 314,448 899.15 4,578,219 6,766,058 86,009 1,667,332 734,045 252,8426 2,740,226,8426 2,740,236,842 4 9,506,284 4 2,637,813 96,322 96,329 96,320 96,320 96,320 96,320 96,320 96,320 96,320 96,320 96,320	Un-Audited Shs. '000 7.225,836 50,880 2,259,806 50,880 259,535,649 2,335,407 254,433 674,504 3,264,344 4 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 98,827 98,827	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 649,85 49,839 3,358,057 11,947,374 495,104 3,430,246	Un-Audited Shs. '000 8.779.22 (2,356,820 208,235 208,235 314,448 899,115 4,392,819 6,951,458 86,009 1,667,332 734,055 9,877,083 989,416 2,682,988 104,485 104,	
2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 144 15 16 17	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	Un-Audited Shs. 1000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,093 664,659 200,000 25,403 3,320,621 11,868,401 495,104 495,104 495,104 495,104 495,104 495,104 496,1094	Un-Audited Shs. '000 2,635,266 751,202 19,540 90,0,859 185,091 287,492 2,032,566 26,788 536,401 277,930 71,863 912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 98,629 98,629	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804	Un-Audited Shs. '000 8,779,222 2,356,820 208,235 208,235 208,235 208,235 208,235 208,235 208,235 208,201 2,740,226 209,316,327,34,045 252,840 2,740,226 29,506,284 2,233,813 96,329 482,223 295,901	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664 5- 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313	Un-Audited Shs. '000' 8.779.220 2.235.6820 208.235 - 11,344,277 31,79.256 314,448 899.115 4,392.819 6,951,458 86,009 1,667,332 734,045 438.239 2,925,625 9,877,083 104,485 482.223 305.225 482.238 482.223 305.225 483.239 104,485 482.223 305.225 105.205 105	
2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 144 15 16 17 18	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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend 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	Un-Audited Shs. 1000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,093 604,659 200,000 254,403 3,320,621 11,868,401 495,104 495,104 495,104 495,104 495,104 495,104 495,104 495,104 495,104 2,972,657	Un-Audited Shs. '000 2,635,666 751,202 19,540 93,406,008 900,859 185,091 287,492 2,032,566 26,788 536,401 277,930 71,863 912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 4,860 634,372 6	Un-Audited Shs. '000 5,708,71 1,502,947 1,502,947 1,502,947 1,502,947 275,520 593,523 2,891,650 4,389,929 476,013 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,244,899 1,244,899 1,	Un-Audited Shs. '000 8,779,220 208,235 208,235 208,235 31,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 2,52,840 2,740,226 2,637,813 96,329 482,223 266,901 86,558 2,187,268	Un-Audited Shs. '000 7.2251,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,0'59 664,659 491,839 3,358,057 11,947,374 495,104 610,946 610,9	Un-Audited Shs. '000 8.779.220 2.856,820 2.825,622 2.856,820 2.88,235 - 11,344,277 3.179,256 314,448 899,115 4.392,819 6,951,458 86,009 1,667,332 734,045 - 438,239 2,925,625 9,877,083 104,485 482,233 300,580 86,558 2,198,556 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,558 2,198,568 86,568 2,198,568 86,568 2,198,568 86,568 2,198	
2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 144 15 16 17 18	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 INET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Depreciation charges Other operating expenses Total operating expenses	Un-Audited Shs. 1000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,777 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,972,305 134,607 61,607 64,091,23 128,694 2,1972,657 8,126,431	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 91,982 2,4860 634,372 1,986,505 1,986,505	Un-Audited Shs. '000 5,706,871 1,502,943 1,502,943 1,502,943 2,022,607 275,520 593,523 2,891,630 4,389,929 476,013 1,66,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723	Un-Audited Shs. '000 8,779,220 208,235 2,356,820 208,235 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 9,506,284 9 98,9416 2,637,813 96,329 482,223 296,901 86,558 2,187,268 6,776,508	Un-Audited Shs. '000 7.225,806 50,680	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,288 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 614,313 128,694 2,980,874 8,202,382	Un-Audited Shs. '000 8.779.22 2,356.820 208,235 11,344,277 31,79.256 314,448 899.15 4,392,819 6,951,458 2,925,625 9,877,083 989.416 2,692,988 104,485 4,485 4,692,988 2,198,536 6,854,786	
2 3 4 4 5 5 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18 19	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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend 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	Un-Audited Shs. 1000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,093 604,659 200,000 254,403 3,320,621 11,868,401 495,104 495,104 495,104 495,104 495,104 495,104 495,104 495,104 495,104 2,972,657	Un-Audited Shs. '000 2,635,666 751,202 19,540 93,406,008 900,859 185,091 287,492 2,032,566 26,788 536,401 277,930 71,863 912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 4,860 634,372 6	Un-Audited Shs. '000 5,708,71 1,502,947 1,502,947 1,502,947 1,502,947 275,520 593,523 2,891,650 4,389,929 476,013 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,244,899 1,244,899 1,	Un-Audited Shs. '000 8,779,220 208,235 208,235 208,235 31,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 2,52,840 2,740,226 2,637,813 96,329 482,223 266,901 86,558 2,187,268	Un-Audited Shs. '000 7.2251,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,0'59 664,659 491,839 3,358,057 11,947,374 495,104 610,946 610,9	Un-Audited Shs. '000 8.779.22 2,356.820 208,235 11,344,277 31,79.256 314,448 899.15 4,392,819 6,951,458 2,925,625 9,877,083 989.416 2,692,988 104,485 4,485 4,692,988 2,198,536 6,854,786	
2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 21	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income 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 Pofit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Fortif Effective Income Total operating expenses Fortif Effect Tax and Exceptional Items Fortif After Exceptional Items Fortif Effective Income Fortif	Un-Audited Shs. 1000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,777 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,972,305 134,607 61,607 64,091,23 128,694 2,1972,657 8,126,431	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 91,982 2,4860 634,372 1,986,505 1,986,505	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 4,389,929 46,013 -1,46,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 1,248,899 4,239,723 1,914,081 -1,914,081 -1,914,081	Un-Audited Shs. '000 8,779,220 2,356,820 208,235 208,235 31,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 2,52,840 2,740,226 2,637,813 96,329 482,223 296,901 86,558 2,187,268 6,776,508 2,729,776 2,729,776	Un-Audited Shs. '000 7.225,806 50,680	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,288 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 614,313 128,694 2,980,874 8,202,382	Un-Audited Shs. '000 8.779.256.820 208,235 208,235 314,448 899,15 4,392,819 6,951,458 86,009 1,667,332 734,045 24,925,625 9,877,083 989,416 2,692,988 104,485 482,223 300,590 86,558 2,198,536 6,854,786 3,022,297 5	
2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 21	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 INET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income 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 Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax	Un-Audited Shs. 1000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 [1,003,224]	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 25,4(03) 3,320,621 11,868,401 495,104 495,104 495,104 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (1,436,741) (1,436,741)	Un-Audited Shs. '000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 556,401 277,930 71,863 912,982 2,945,548 162,454 857,008 26,503 98,629 24,860 634,372 1,966,505 979,043 293,713]	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 4,389,929 1,686,846 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,288 53,920 1,294,899 4,239,723 1,914,081 1,914,081 1,914,081	Un-Audited Shs. '000 8,779,220 208,235 2,356,820 208,235 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 9,506,284 2,233 296,901 86,558 2,187,268 6,776,508 2,729,776 (818,449)	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344 551,777 388,372 2,769,280 9,040,585 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 3,000 10,420 1,840,939 5,535,246 3,505,339 (1,052,375)	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 10,95,00 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 495,104 4,313 128,694 4,4313 128,694 4,980,374 8,202,382 3,744,992 3,744,992 (1,498,383) (32,897)	Un-Audited Shs. '000 8.779.22 2,356.820 208,235 11,344,277 3179.256 314,448 899.115 4,392,819 6,951,458 2,925,625 9,877,083 989.416 2,692,988 104,485 4,692,988 2,198,536 6,854,786 3,022,297 [880,091]	
2 3 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22	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 INTEREST INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income 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 Total Operating expenses Total Operating expenses Profit Before Tax and Exceptional Items Everprional Items Profit After Tax and Exceptional Items Incorrive Interest	Un-Audited Shs. 1000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 (1,003,224) 2,340,855	31-Dec-22 Audited Shs. '000 10.017,675 3.035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 61,406,431 2,972,657 8,126,431 3,741,970 1,436,741 (34,047) 2,271,182	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 912,982 2,486,00 634,372 1,966,505 979,043 979,043 (293,713) 685,330	Un-Audited Shs. '000 5,706,871 1,502,943 1,512,943 2,022,607 275,520 593,523 2,891,650 4,389,929 4,389,929 1,66,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,288 53,920 1,294,899 4,239,723 1,914,081 (573,740) 1,340,341	Un-Audited Shs. '000 8,779,222,2356,820 208,235 - 11,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 - 252,840 2,740,226 9,506,284 - 9,506,284 6,765,088 2,187,288 6,776,508 2,729,776 (818,449) 1,911,327	Un-Audited Shs. '000 7.225,806 50,680 50,680 2,259,806 674,504 3,264,434 6,271,305 84,627 1,774,504 551,777 2,769,280 9,040,585 469,596 2,246,875 98,827 2,769,280 104,220 1,840,939 5,535,246 3,505,339 3,505,339 3,505,339 3,505,339 2,452,964	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 10,95,000 2,032,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 614,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 2,13,712	Un-Audited Shs. '000 8.779.22 (2,356.820 208,235 11,344,277 11,344,277 11,344,277 11,344,277 11,344,277 11,344,277 11,344,287 11,344,287 11,344,287 11,344,287 11,344,287 11,344,287 11,344,287 11,345	
2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 12 13 14 15 16 17 18 19 20 21 22 23	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income 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 Frofit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Minority Interest Profit Places Income Income Items Minority Interest Profit Places Tax and Exceptional Items Minority Interest Profit Places Tax and Exceptional Items Minority Interest Profit After Exceptional Items Minority Interest	Un-Audited Shs. 1000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 [1,003,224]	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 25,4(03) 3,320,621 11,868,401 495,104 495,104 495,104 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (1,436,741) (1,436,741)	Un-Audited Shs. '000 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 556,401 277,930 71,863 912,982 2,945,548 162,454 857,008 26,503 98,629 24,860 634,372 1,966,505 979,043 293,713]	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 4,389,929 1,686,846 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,288 53,920 1,294,899 4,239,723 1,914,081 1,914,081 1,914,081	Un-Audited Shs. '000 8,779,220 208,235 2,356,820 208,235 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 9,506,284 2,233 296,901 86,558 2,187,268 6,776,508 2,729,776 (818,449)	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344 551,777 388,372 2,769,280 9,040,585 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 3,000 10,420 1,840,939 5,535,246 3,505,339 (1,052,375)	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 10,95,00 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 495,104 4,313 128,694 4,4313 128,694 4,980,374 8,202,382 3,744,992 3,744,992 (1,498,383) (32,897)	Un-Audited Shs. '000 8.779.22 (2,356.820 208,235 11,344,277 11,344,277 11,344,277 11,344,277 11,344,277 11,344,277 11,344,287 11,344,287 11,344,287 11,344,287 11,344,287 11,344,287 11,344,287 11,345	
2 3 3 4 4 5 6 6 7 7 8 8 9 9 10 01 11 12 13 13 14 15 16 16 17 17 18 19 20 21 22 23 24 25	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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income 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 Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit (Ilosses) from Iranslating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Other Comprehensive Income: Gains (Ilosses) from Iranslating the Financial Assets Other Comprehensive Income: Gains (Ilosses) from Iranslating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets	Un-Audited Shs. 1000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 (1,003,224) 2,340,855	31-Dec-22 Audited Shs. '000 10.017,675 3.035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 61,406,431 2,972,657 8,126,431 3,741,970 1,436,741 (34,047) 2,271,182	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 912,982 2,486,00 634,372 1,966,505 979,043 979,043 (293,713) 685,330	Un-Audited Shs. '000 5,706,871 1,502,943 1,512,943 2,022,607 275,520 593,523 2,891,650 4,389,929 4,389,929 1,66,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,288 53,920 1,294,899 4,239,723 1,914,081 (573,740) 1,340,341	Un-Audited Shs. '000 8,779,222,2356,820 208,235 - 11,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 - 252,840 2,740,226 9,506,284 - 9,506,284 6,765,088 2,187,288 6,776,508 2,729,776 (818,449) 1,911,327	Un-Audited Shs. '000 7.225,806 50,680 50,680 2,259,806 674,504 3,264,434 6,271,305 84,627 1,774,504 551,777 2,769,280 9,040,585 469,596 2,246,875 98,827 2,769,280 104,220 1,840,939 5,535,246 3,505,339 3,505,339 3,505,339 3,505,339 2,452,964	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 10,95,000 2,032,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 614,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 2,13,712	Un-Audited Shs. '000 8.779.222 2.356.820 208.235 11,344,277 31,79.256 314,448 899.115 4,392.819 6,951,458 86,009 1,667,332 734,045 438.239 2,925,625 9,877,083 104,485 482.223 300.550 86,558 2,198.536 6,854,786 3,022,297 (880,091) 2,142,206 2,142,	
2 3 4 4 5 6 6 7 7 8 8 9 10 111 12 13 14 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 27	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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend 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 of the operating expenses Total operating expenses Total operating expenses Profit After Tax and Exceptional Items Exceptional items Profit/Ioss jafter tax, exceptional Items Minority Interest Other Comprehensive Income: Gains/Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment	Un-Audited Shs. 1000 7.225,163 2.259,806 50,680 9,535,649 2.367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 [1,003,224] 2,340,855	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,964 409,123 128,694 2,972,657 8,126,431 3,741,970 1,436,741] (34,047) 2,271,182 2,271,182	Un-Audited Shs. '000 2,635,66 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 912,982 2,4860 634,372 1,966,505 979,043 (293,713) 685,330 685,330 685,330	Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 4,389,929 1,66,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723 1,914,081 (573,740) 1,340,341 1,340,341	Un-Audited Shs. '000 8,779,220 208,235 208,235 314,448 899,115 4,578,219 6,766,058 86,009 8,667,332 734,045 2,740,226 9,506,284 86,283,283 266,508 86,776,508 2,729,776 (818,449) 1,911,327 1,911,327 1,911,327	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 2,769,280 9,040,585 469,596 2,246,875 98,827 469,596 2,246,875 98,827 46,9396 3,505,339 10,200 10,420 1,840,939 5,535,246 3,505,339 1,505,339 1,505,339 1,505,339 1,505,339 2,452,964	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 10,9500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 412,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 3,744,992 2,213,712 2,213,712	Un-Audited Shs. '000 8.779.222 2.356.820 208.235 11,344,277 31,79.256 314,448 899.115 4,392.819 6,951,458 86,009 1,667,332 734,045 438.239 2,925,625 9,877,083 104,485 482.223 300.550 86,558 2,198.536 6,854,786 3,022,297 (880,091) 2,142,206 2,142,	
2 3 4 4 5 6 6 7 7 8 8 9 10 111 12 13 14 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 27	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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend 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 on the profit After Stages Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Tax and Exceptional Items Exceptional items Profit After Tax and Exceptional Items Minority Interest Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income: Gains/(Losses) from Translating the Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income of Other Comprehensiv	Un-Audited Shs. 1000 7.225,163 2.259,806 50,680 9,535,649 2.367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 [1,003,224] 2,340,855	31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,964 409,123 128,694 2,972,657 8,126,431 3,741,970 1,436,741] (34,047) 2,271,182 2,271,182	Un-Audited Shs. '000 2,635,66 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 912,982 2,4860 634,372 1,966,505 979,043 (293,713) 685,330 685,330 685,330	Un-Audited Shs. '000 5.706.871 1,502,943 71,765 7,281,579 2.022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 -1,46,844 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723 1,914,081 [573,740 1,340,341 1,340,341 1,340,341	Un-Audited Shs. '000 8.779.22.2,356.820 208.235 208.235 314.448 899.115 4,578,219 6,766,058 86,009 1,667,332 734,045 2740,2740,226 9,506.284 2,740,226 86,776,508 2,729,776 (818,449) 1,911,327 1,911,327 [1,654,893]	Un-Audited Shs. '000 7.225,806 50,680	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,039 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 3,744,992 2,213,712 2,213,712 (626,729) (626,729)	Un-Audited Shs. '000 8.779.222 2.356.820 208.235 11,344,277 31,79.256 314,448 899.115 4,392.819 6,951,458 86,009 1,667,332 734,045 438.239 2,925,625 9,877,083 104,485 482.223 300.550 86,558 2,198.536 6,854,786 3,022,297 (880,091) 2,142,206 2,142,	
2 3 4 4 5 6 6 7 7 8 8 9 10 111 12 13 14 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 27	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 Other interest expenses INET INTEREST INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income 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 Profit Before Tax and Exceptional Items Exceptional items Profit After Tax and Exceptional Items Minority Interest Profit(Iosse) after tax, exceptional Items Amortisation charges to the roperating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Amortisation therefore the second of the comprehensive Income Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available—fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Income Tax Relating to Components of other Comprehensive Income Income Tax Relating to Components of other Comprehensive Income Income Tax Relating to Components of other Comprehensive Income	Un-Audited Shs. 1000 7.225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 1,3344,079 (1,003,224) 2,340,855 2,340,855	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,777 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 61,436,741 3,741,970 1,436,741 (34,047) 2,271,182 2,271,182 - (626,729)	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043 (293,713) 685,330 685,330 [685,330 6	Un-Audited Shs. '000 5.706.871 1,502,943 71,765 7,281,579 2.022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 -1,46,844 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723 1,914,081 [573,740 1,340,341 1,340,341 1,340,341	Un-Audited Shs. '000 8.779.22 2,356.820 208,235 208,235 314,448 899.15 4,578.219 6,766,058 86,009 1,667,332 734,045 2,740,226 9,506,284 2,232 295,901 86,558 2,187,268 6,776,508 2,729,776 (818,48) 1,911,327 1,911,327 1,911,327	Un-Audited Shs. '000 7.225,806 50,680	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,288 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 2,13,712 - 2,213,712 - (626,729)	Un-Audited Shs. '000 8.779.22 (2,356,820 208,235 208,235 314,448 899,115 4,392,819 6,951,458 86,009 1,667,332 734,045 2,925,625 9,877,083 989,416 2,682,988 104,485 482,223 300,580 86,558,786 3,022,297 3,022,297 (880,091) 2,142,206 2,142,206	
2 3 4 4 5 6 6 7 7 8 8 9 10 111 12 13 14 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 27	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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend 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 on the profit After Stages Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Tax and Exceptional Items Exceptional items Profit After Tax and Exceptional Items Minority Interest Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income: Gains/(Losses) from Translating the Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income of Other Comprehensiv	Un-Audited Shs. 1000 7,225,163 2,259,806 50,680 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 4,551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 3,344,079 1,003,224) 2,340,855 2,340,855 [1,003,561]	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 495,104 3,375,300 134,607 610,946 3,375,300 134,607 610,946 3,375,300 134,607 610,946 3,375,300 134,607 610,946 3,375,300 134,607 610,946 134,047 1,970 3,741,970 1,340,471 2,271,182 2,271,182 [626,729]	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,305 71,863 912,982 24,945,548 162,659 98,629 24,860 634,372 1,966,505 979,043 (293,713) 685,330 685,330 685,330 (580,671) - (580,671)	Un-Audited Shs. '000 5.706.871 1.502.943 71,765 7,281,579 2.022,607 275,520 593,523 2,891,650 4,389,929 58,246 1.082,932 476,013 146,6884 1,763,875 6,153,804 562,921 1,748,212 63,533 318,972 1344,081 1,340,341 1,340,341 1,340,341 1,340,341 1,340,341 1,340,341	Un-Audited Shs. '000 8.779.22.2,356.820 208.235 208.235 314.448 899.115 4,578,219 6,766,058 86,009 1,667,332 734,045 2740,2740,226 9,506.284 2,740,226 86,776,508 2,729,776 (818,449) 1,911,327 1,911,327 [1,654,893]	Un-Audited Shs. '000 7.225,836 50,880 2.259,806 50,880 2.259,806 64,434 46,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 49,596 62,246,875 98,827 464,769 310,000 104,240 1,840,393 5,535,246 3,505,339 3,505,339 (1,052,375) 2,452,964 2,452,964 2,452,964 [1,003,561]	31-Dec-22 Audited Shs.' 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,039 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 3,744,992 2,213,712 2,213,712 (626,729) (626,729)	Un-Audited Shs. '000' 8.779.222 2.356.820 208.235 11,344,277 31,79.256 314,448 899.115 4,392.819 6,951,458 86,009 1,667,332 734,045 438.239 2,925,625 9,877,083 104,485 482.223 300.550 86,558 2,198.536 6,854,786 3,022,297 (880,091) 2,142,206 2,142	
2 3 4 4 5 6 6 7 7 8 8 9 10 111 12 13 14 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27 27	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 Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend 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 on the property of the property in the provision Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional Items Minority Interest Profit/(loss) after tax, exceptional Items Amortisation charges in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income: Gains/(Losses) from Iranslating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-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 Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	Un-Audited Shs. 1000 7.225,163 2.259,806 50,680 9,535,649 2.367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 1,003,224) 2,340,855 2,340,855 (1,003,561) 1,337,294	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 4,565,540 8,547,780 109,500 2,092,059 200,000 254,403 3,320,621 11,868,401 495,104 495,104 495,104 495,104 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (3,40,477 2,271,182 2,271,182 (626,729) 1,644,453	Un-Audited Shs. '000 2,635,266 751,202 19,540 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 912,982 2,945,548 162,454 857,008 26,5679 98,629 24,860 634,372 1,966,505 979,043 979,043 (293,713) 685,330 685,330 (580,671) 104,659	Un-Audited Shs. '000 5,706,871 1,502,943 1,512,943 2,022,607 275,520 593,523 2,891,630 4,389,929 4,76,013 1,66,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723 1,914,081 1,340,341 1,340,341 (1,595,833) (255,492)	Un-Audited Shs. '000 8,779,220,2356,820 208,235 11,344,277 3,364,656 314,448 899,115 4,578,219 6,766,058 86,009 1,667,332 734,045 2,740,226 9,506,284 9,506,284 2,223,296,901 86,558 2,187,268 6,776,508 2,729,776 (818,449) 1,911,327 1,911,327 (1,654,893) 256,434	Un-Audited Shs. '000 7.225,806 50,680 9,535,649 2.335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,886 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,596 2,246,875 98,827 469,886 2,246,875 98,887 2,246,875 98,887 2,246,875 98,887 2,246,875 98,887 2,246,875 98,887 2,246,875 98,887 2,246,875 2,24	31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 10,95,00 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 414,313 128,694 6,104,431 128,694 2,980,874 8,202,382 3,744,992 3,744,992 (1,498,383) (32,897) 2,213,712 2,213,712 (626,729) 1,596,983	Un-Audited Shs. '000' 8.779.222 2.356.820 208.235 11,344,277 31,79.256 314,448 899.115 4,392.819 6,951,458 86,009 1,667,332 734,045 438.239 2,925,625 9,877,083 104,485 482.223 300.550 86,558 2,198.536 6,854,786 3,022,297 (880,091) 2,142,206 2,142	

STATEMENT OF FINANCIAL POSITION

OTHER DISCLOSURES	20 0 22	BANK	21 May 22	20 lun 22	20 0 22	30-Sep-22	GROUP 31-Dec-22	
	Un-Audited		Un-Audited				Audited	
	Shs. '000		Shs.`000	Shs.`000	Shs. '000		Shs. '000	
1.0 NON-PERFORMING LOANS AND ADVANCES	0	JJ. 555	JJ. 333	J.I.J. 300	0	0.101 000	0	•
1.1 (a) Gross Non-performing loans and advances	12,128,355	12,431,239	13,271,168	13,614,130	13,747,986	12,128,355	12,431,239	13,74
1.2 (b) Less Interest in Suspense	1,277,297		1,497,116	1,581,885	1,694,318	1,277,297	1,388,899	1,69
1.3 (c)Total Non-Performing Loans and Advances (a-b)						10,851,058		
1.4 (d) Less Loan Loss Provision	4,650,943	5,367,803	5,855,807	6,473,398	6,979,708	4,650,943	5,367,803	6,97
1.5 (e) Net Non-Performing Loans and Advances(c-d)	6,200,115	5,674,537	5,918,245	5,558,847	5,073,960	6,200,115	5,674,537	5,073
1.6 (f) Discounted Value of Securities	5,519,171	5,067,839	5,282,494	5,139,621	4,654,103	5,519,171	5,067,839	4,65
1.7 (g) Net NPLs Exposure (e-f)	680,944	606,698	635,751	419,226	419,857	680,944	606,698	419
2.0 INSIDER LOANS AND ADVANCES	/ F1 / OOO	000.550.0	0.000.001	1 500 701	1 (511(0	(51 / 000	0.077.000	2.75
2.1 (a) Directors, Shareholders and Associates	4,514,262		2,236,381	1,539,781	1,451,143	4,514,262	2,677,896	1,45
2.2 (b) Employees	1,426,010		1,616,548	1,553,934	1,550,518	1,426,010	1,512,909	1,55
2.3 (c)Total Insider Loans and Advances and other facilities	5,940,272	4,190,805	3,832,929	3,093,715	3,001,001	5,940,272	4,190,805	3,00
3.0 OFF-BALANCE SHEET ITEMS								
3.1 (a)Letters of credit, guarantees, acceptances	8,546,893	9,755,783	10,793,923	12,067,198	14,005,747	8,546,893	9,755,783	14,00
3.2 (b) Forwards Swaps & Options	190,572	639,740	490	1,003,315	_	190,572	639,740	
3.3 (c)Other contingent liabilities	283,505	283,480	283,380	283,796	295,887	283,505	283,480	29
3.4 (d)Total Contingent Liabilities	9,020,970	10,679,003	11,077,793	13,354,309	14,301,634	9,020,970	10,679,003	14,301
/ O OADITAL OTDENOTU								
4.0 CAPITAL STRENGTH	1/ 500 105	10.057.770	10 057 000	10 051 050	1/ /30 05/			
4.1 (a)Core capital 4.2 (b) Minimum Statutory Capital		1,000,000	1.000.000	1.000.000	1.000.000			
4.2 (b) Minimum Statutory Capital 4.3 (c)Excess (a-b)		12,254,449						
4.5 (c) Excess (a-b) 4.4 (d) Supplementary Capital	4.460.668		4,444,748	4,469,446	4.493.645			
4.5 (e) Total Capital (a+d)		18,436,806						
4.6 (f)Total risk weighted assets		94,588,542		101,555,673				
4.7 (g) Core Capital/Total deposits Liabilities	15.6%	14.8%	14.2%	13.7%	13.3%			
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%			
4.9 (I) Excess	7.6%	6.8%	6.2%	5.7%	5.3%			
4.10 (j) Core Capital / Total risk weighted assets	14.9%	14.0%	13.3%	13.6%	14.0%			
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%			
4.12 (I) Excess (j-k)	4.4%	3.5%	2.8%	3.1%	3.5%			
4.13 (m) Total Capital/Total risk weighted assets	19.5%	19.5%	17.8%	18.0%	18.3%			
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%			
4.15 (o) Excess (m-n)	5.0%	5.0%	3.3%	3.5%	3.8%			
5.0 LIQUIDITY								
5.1 (a) Liquidity Ratio	36.1%	34.6%	36.2%	39.3%	43.4%			
5.2 (b) Minimum Statutory Ratio	20.0%		20.0%	20.0%	20.0%			
5.3 (c) Excess (a-b)	16.1%		16.2%	19.3%	23.4%			
** *								

They may also be accessed from the institution's Head Office located at Family Bank Towers. Muindi Mbingu Street, Nairobi

Rebecca Mbithi Managing Director and Chief Executive Office



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