The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 31 March 2022

	STATEMENT OF FINANCIAL P	GRO	UP	KINGDOM BANK				CO-OP	CO-OP BANK	
		31-Mar-22 KSHS.'000 (Un-audited)	31-Dec-21 KSHS.'000 Audited	31-Mar-21 KSHS.'000 (Un-audited)	31-Mar-22 KSHS.'000 (Un-audited)	31-Dec-21 KSHS.'000 Audited	31-Mar-21 KSHS.'000 (Un-audited)	31-Mar-22 KSHS.'000 (Un-audited)	31-Dec-21 KSHS.'000 Audited	31-Mar-21 KSHS.'000 (Un-audited)
1	ASSETS Cash (local and foreign)	10,456,019	9.043.810	13,061,808	340,423	320.089	239,010	6,896,706	8,120,024	7,465,82
	Balances due from Central Bank Of Kenya Kenya Government and other securities held for dealing	17,147,200	21,784,667	19,072,500	220,353	329,114	308,117	16,926,847	19,391,126	18,764,38
	purposes Financial Assets at Fair Value through profit and		-	-		-	-		-	
	loss(FVTPL) Investment Securities: Held at Amortised Cost- Kenya Government Securities	75,778,680	76,223,893	73,548,572	885,746	294,557	960,022	74,892,934	75,929,336	72,588,55
b a	Investment Securities: Held at Amortised Cost- Other Securities Investment Securities:	- 107,583,867	- 107,837,175	- 92,606,306	- 23,510,426	- 23,356,065	- 21,947,471	- 84,073,442	- 84,481,110	70,642,19
b	Fair Value through other comprehensive income(- FVOCI)Kenya Government Securities Investment Securities:	1,675,148	1,701,775	1,097,657				1,657,868	1,614,880	1,097,65
D	Fair Value through other comprehensive income(FVOCI)-Other Securities	1,075,148	1,701,775	1,00,001		-	-	1,037,808	1,014,000	1,097,05
	Deposits and balances due from local banking institutions Deposits and balances due	11,295,133 2,804,249	1,901,445 6,634,528	3,821,976 16,162,157	15,765 71,410	248,804 69,712	109,350 53,351	9,664,958 3,348,780	288,848 6,681,238	2,873,56
	from banking institutions abroad Tax recoverable Loans and advances to	32,274 324,483,412	310,195,297	17,139 298,211,149	109 4,645,126	109 4,432,541	109 5,041,966	- 318,646,679	- 304,584,437	291,993,63
0	customers (net) Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	201,000,00
1 2	Investments in associates Investments in subsidiary companies	2,298,381	2,146,675	1,758,662	13,215 6,139	13,215 1,139	16,087 1,139	706,444 3,884,925	706,444 3,884,925	706,44 3,512,92
3 4	Investments in joint ventures Investments in properties		-	-	-	-	-		-	
5 6	Property, plant and equipment Prepaid lease rentals	8,573,681 33,150	10,288,503 33,303	10,150,325 33,760	965,850	978,750	1,028,475	7,285,851 33,150	8,506,362 33,303	8,510,98 33,76
7 8	Intangible assets Deferred tax assets	6,822,712 5,746,502	5,828,335 5,360,047	6,861,761 4,328,809	37,440	29,965	35,351	3,438,050	2,442,970 5,080,346	3,480,39
9	Retirement benefit assets	-	-	-	225,507	225,506	297,764	5,384,158 -	-	
0	Other assets TOTAL ASSETS	22,255,177 596,985,586	20,792,531 579,771,985	12,200,182 552,932,764	1,072,324 32,009,833	1,391,102 31,690,666	1,517,562 31,555,773	20,588,409 557,429,201	18,641,390 540,386,740	10,248,08 512,517,03
2	LIABILITIES Balances due to Central Bank	-	_	_	1,685,565	1,734,856	2,064,150	_	-	
3	Of Kenya Customer deposits	410,825,409	407,725,765	393,815,919	6,897,305	6,380,193	5,558,570	400,861,722	398,686,293	384,282,5
4	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad	5,729,920 631,158	792,102	4,892,554 95,601	-	-	-	5,729,920	754,572	4,892,5 618,4
;	Other money market deposits Borrowed funds Balances due to banking	- 43,279,164 -	- 42,914,622 -	- 46,876,264 -	- 21,102,121 -	- 21,213,996 -	- 21,313,498 -	- 20,662,410 -	- 20,144,729 -	23,581,3
)	institutions in the group Tax payable Dividends payable	3,056,176	903,763 - -	804,791		-	-	2,886,376	907,798	685,3
2	Deferred tax liability Retirement benefit liability	5,205	-	71,908	-	-	-		-	
} •	Other liabilities TOTAL LIABILITIES	30,361,262 493,888,294	26,689,802 479,026,054	11,753,759 458,310,796	842,442 30,527,433	477,529 29,806,575	1,040,977 29,977,194	28,913,131 460,070,754	24,973,828 445,467,220	9,517,0 423,577,3
	SHAREHOLDERS' FUNDS	5 007100	5.007100	5 007100			1 067047	5 067100		5 0 6 7 1
5	Paid up/Assigned capital Share premium/(discount)	5,867,180 1,911,925	5,867,180 1,911,925	5,867,180 1,911,925	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	5,867,180 1,911,925	5,867,180 1,911,925	5,867,11 1,911,92
3	Revaluation reserve Retained earnings/	1,360,457 90,074,475	1,401,443 84,225,180	1,191,783 77,906,141	- (3,572,744)	- (3,772,019)	- (3,384,289)	1,281,592 84,683,804	1,281,592 79,383,183	1,316,6 72,942,6
9	Accumulated losses Statutory Loan Loss Reserve	640,521	624,079	20,674	692,878	690,045	-		-	
)	Other Reserves Proposed dividends	(3,426,006) 5,867,180	(81,009) 5,867,180	536,830 5,867,180	(593,130)	10,669	7,471	(2,655,079) 5,867,180	201,997 5,867,180	613,7 5,867,1
3	Capital grants TOTAL SHAREHOLDERS' FUNDS	401,844 102,697,576	406,463 100,222,441	420,320 93,722,034	- 1,482,400	- 1,884,091	۔ 1,578,578	401,844 97,358,447	406,463 94,919,520	420,33 88,939,6
8.1 I	Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	399,718 596,985,586	523,490 579,771,985	899,935 552,932,764	32,009,833	31,690,666	- 31,555,773	- 557,429,201	- 540,386,740	512,517,03
	STATEMENT OF COMPREHENSIVE INCOME	31-Mar-22	31-Dec-21	31-Mar-21	31-Mar-22	31-Dec-21	31-Mar-21	31-Mar-22	31-Dec-21	31-Mar-21
c	INTEREST INCOME	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited
- 1 K -	Loans and advances	8,976,011	36,508,393	9,246,799	67,228	507,488	588,260	8,835,959	35,861,391	8,624,56
1	Government securities Deposits and placements with banking Institutions Other Interest Income	4,942,575 82,641	18,728,870 410,882	4,137,275 41,489	686,564 1,735	2,630,661 20,104	607,743 2,554	4,256,010 47,373	16,098,210 284,986	3,529,53 21,99
1 2 3			-	22,727	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		- 2,554		-	
0 1 2 3 4 5 0	Total Interest Income	- 14,001,227	55,648,145		755,528	3,158,253	- 1,198,558	- 13,139,343	- 52,244,587	12,176,09
1 2 3 4	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions	3,275,431 5,894	13,330,376 189,705	22,727 13,448,289 3,178,068 68,382	755,528 111,762 183	3,158,253 400,584 716	- 1,198,558 232,046 57,574	3,162,463 5,711	12,923,127 188,990	2,945,6 ⁻ 10,80
1 2 3 4 5 0 1 2 3	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses	3,275,431 5,894 <u>347,266</u> 3,628,590	13,330,376 189,705 1,091,150 14,611,231	22,727 13,448,289 3,178,068 68,382 372,189 3,618,640	755,528 1111,762 183 6,522 118,467	3,158,253 400,584 716 39,024 440,324	- 1,198,558 232,046 57,574 13,886 303,506	3,162,463 5,711 <u>340,744</u> 3,508,918	12,923,127 188,990 1,040,747 14,152,864	2,945,6 10,8 356,4 3,312,8
1 2 3 4 5 0 1	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses	3,275,431 5,894 347,266	13,330,376 189,705 1,091,150	22,727 13,448,289 3,178,068 68,382 372,189	755,528 111,762 183 6,522	3,158,253 400,584 716 39,024	- 1,198,558 232,046 57,574 13,886	3,162,463 5,711 340,744	12,923,127 188,990 1,040,747	2,945,6
1 2 3 4 5 0 1 2 3 4	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME Fees and commissions on	3,275,431 5,894 <u>347,266</u> 3,628,590	13,330,376 189,705 1,091,150 14,611,231	22,727 13,448,289 3,178,068 68,382 372,189 3,618,640	755,528 1111,762 183 6,522 118,467	3,158,253 400,584 716 39,024 440,324	- 1,198,558 232,046 57,574 13,886 303,506	3,162,463 5,711 <u>340,744</u> 3,508,918	12,923,127 188,990 1,040,747 14,152,864	2,945,6 10,8 <u>356,4</u> 3,312,8
1 2 3 4 5 0 1 2 3 4 5 0 1 2 3 4 1 2 3	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME	3,275,431 5,894 347,266 3,628,590 10,372,637	13,330,376 189,705 1,091,150 14,611,231 41,036,913	22,727 13,448,289 3,178,068 68,382 372,189 3,618,640 9,829,650	- 755,528 111,762 183 6,522 118,467 637,061	3,158,253 400,584 716 39,024 440,324 2,717,929	- 1,198,558 232,046 57,574 13,886 303,506 895,052	3,162,463 5,711 <u>340,744</u> 3,508,918 9,630,425	12,923,127 188,990 1,040,747 14,152,864 38,091,723	2,945,6 10,8 356,4 3,312,8 8,863,2 1,325,1 1,816,1
1 2 3 4 5 D 1 2 3 4 1 2 3 4	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements 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	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496	13,330,376 189,705 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444	22,727 13,448,289 3,178,068 66,382 372,189 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989	755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719	3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544	- 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847	2,945,6 10,8 356,4 3,312,8 8,863,2 1,325,1 1,325,1 1,816,1 617,0 11
1 2 3 4 5 0 1 2 3 4 5 6	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ CUSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(DSS) Dividend income Other income	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354	22,727 13,448,289 3,178,068 68,382 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 9112,077 4,523,564	- 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 6,719 1,280 44,070	- 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 - (30,473) 89,004	- 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - 5,268 25,302	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 - 224,265 5,689,494	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,56	2,945,6 10,8/ 356,4 3,312,8 8,863,2 1,325,1' 1,816,1 617,0' 11/ 69,9; 3,828,4
1 2 3 4 5 0 1 2 3 4 5 6 0 0 0	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ Des and commissions on oans and advances Other Fees and commissions Foreign exchange trading income/(DoSs) Dividend income Other income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354 60,433,268	22,727 13,448,289 3,178,068 68,382 372,189 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 112,077 4,523,3564 14,353,213	755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131	3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 	1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - - 5,268 25,302 920,354	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284	2,945,6 10,80 356(4) 3,312,8 8,863,2 1,325,1 ¹ 1,816,1 617,00 11 69,9,9 3,828,4 12,691,6
1 2 3 4 5 0 1 2 3 4 5 6 0 0 0 1 1 2 3 4 1 5 6 0 0 0 1 1	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Not Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Non-interest income Total Non-Expending Income Other Rest Income	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354	22,727 13,448,289 3,178,068 68,382 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 9112,077 4,523,564	- 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 6,719 1,280 44,070	- 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 - (30,473) 89,004	- 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - 5,268 25,302	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 - 2242,625 5,689,494	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,56	2,945,6 10,8/ 356,4 3,312,8 8,863,2 1,325,1' 1,816,1 617,0' 11/ 69,9; 3,828,4
1 2 3 4 5 0 1 2 3 4 5 6 0 0 1 2 3 4 5 6 0 0 1 2 3 4 5 6 0 0 1 2 3 4 5 6 0 0 1 2 3 4 5 6 1 2 3 4 5 1 2 3 4 5 6 1 2 3 5 1 2 3 5 1 2 3 5 1 2 3 5 1 2 3 5 1 2 3 3 5 5 5 1 2 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ Dividend income Other Fees and commissions Foreign exchange trading income/(IOSS) Dividend income Other income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120 1,543,877 3,510,928 2,1,749	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354 60,433,268 7,929,256 13,322,738 199,329	22,727 13,448,289 3,178,068 68,382 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 112,077 4,523,564 14,353,213 2,281,682 3,208,725 19,226	755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141	3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539	1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - 5,268 25,302 920,354 388,265 71,442 655	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027	2,945,6 10,8 336,4 3,312,8 8,863,2 1,325,1' 1,816,1 617,0' 11 69,9 3,828,4 12,691,6 1,875,0 2,993,6 3,3
1 2 3 4 5 0 1 2 3 4 5 6 0 0 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 1 4 1 5 6 0 1 1 2 3 1 1 2 3 1 1 1 2 3 1 1 1 1 2 3 1 1 1 1	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ COMENTION OF A COMENTION Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(IOSS) Dividend income Other income Total Non-interest income TOTAL OPERATING CHER OFERATING EXPENSES Loan loss provision Staff cots Directors' emoluments Rentals charges Depreciation charge on	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120 1,543,877 3,510,928	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354 60,433,268 7,929,256 13,322,738	22,727 13,448,289 3,178,068 68,382 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 9112,077 4,523,564 14,353,213 2,281,682 3,208,725	- 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 - 1,280 44,070 681,131 24,884 169,316	3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107	1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 - - 224,265 5,689,494 15,319,919 1,499,967 3,168,404	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592	2,945,6 10,8 356,4 3,312,8 8,863,2 1,325,1 1,816,1 617,0 1 69,9 3,828,4 12,691,6 1,875,0 2,993,6
1 2 3 4 5 5 0 0 1 2 3 4 4 1 2 3 4 1 2 3 4 1 2 3 3 4 1 2 3 3 4 1 2 3 3 4 1 2 3 3 4 1 2 3 3 4 1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Net INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) Dividend income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120 1,543,877 3,510,928 2,1749 2,49,848 637,704 189,592	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354 60,433,268 7,929,256 13,322,738 199,329 1,009,559 2,698,275 782,850	22,727 13,448,289 3,178,068 68,382 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 9122,077 4,523,564 14,353,213 2,281,682 3,208,725 19,226 2,61,798 675,043 195,332		3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 35,471 51,825 10,893	1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027 899,231 2,359,591 737,993	2,945,6 10,8 356,4 3,312,8 8,863,2 1,325,1 1,816,1 617,0 1 1,816,1 617,0 1 3,828,4 12,691,6 1,875,0 2,993,6 6,3 2,993,6 6,3 2,191,1 587,0 189,0
1 2 3 4 5 5 7 1 2 3 4 5 5 6 0 0 0 1 2 3 4 4 5 5 7	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements 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 frees and commissions Foreign exchange trading income/(loss) Dividend income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120 1,543,877 3,510,928 21,749 249,848 637,704	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354 60,433,268 7,929,256 13,322,738 199,329 1,009,559 2,698,275	22,727 13,448,289 3,178,068 68,382 372,189 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 112,077 4,523,564 14,353,213 2,281,682 3,208,725 19,226 261,798 675,043	755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332	3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 35,471 51,825	- 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 224,265 5,689,494 15,319,919 1,499,967 3,168,404 7,665 212,326 532,709	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027 899,231 2,359,591	2,945,6 10,8 3,312,8 8,863,2 1,325,1 1,816,1 617,0 1 69,9 3,828,4 12,691,6 1,875,0 2,933,6 3,3219,1 587,0 189,0 2,048,9
1 2 3 4 5 0 1 2 3 4 5 6 0 0 1 2 3 4 5 6 0 0 1 2 3 4 5 5 7	Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME 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 Other income Total OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges Other operating expenses Other operating expenses	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120 1,543,877 3,510,928 21,749 249,848 637,704 189,592 2,870,357	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354 60,433,268 7,929,256 13,322,738 199,329 1,009,559 2,698,275 782,850 12,147,979	22,727 13,448,289 3,178,068 68,382 372,189 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 112,077 4,523,564 14,353,213 2,281,682 3,208,725 19,226 261,798 675,043 195,332 2,611,048		3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 51,825 10,893 1,717,605	1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - - 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 306,205	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970	12,923,127 188,990 1,040,747 14,152,664 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027 899,231 2,359,591 737,993 10,010,524	2,945,6 10,8 356,4 3,312,8 8,863,2 1,325,1 1,816,1 617,0 1 69,9 3,828,4 12,691,6 6,3 2,933,6 6,3 2,19,1 587,0 189,0 2,048,9 7,919,3
1 2 3 4 5 0 1 2 3	Total Interest Income INTERST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTERST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) NON-INTEREST INCOME/ (LOSS) Dividend income Other reas and commissions foreign exchange trading income/(loss) Dividend income Total Non-interest income TOTAL OPERATING INCOME Other income TOTAL OPERATING INCOME OTHER OPERATING Staff cots Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items	3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120 1,543,877 3,510,928 21,749 249,848 637,704 189,592 2,870,357 9,024,056	13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,306,354 60,433,268 7,929,256 13,322,738 199,329 1,009,559 2,698,275 782,850 12,147,979 38,089,985	22,727 13,448,289 3,178,068 68,382 3,618,640 9,829,650 1,332,032 2,365,293 713,173 989 9112,077 4,523,564 14,353,213 2,281,682 3,208,725 19,226 261,798 675,043 195,332 2,611,048 9,252,855		3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544	1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 - - 5,268 25,302 920,354 388,265 71,442 655 8,504 388,265 71,442 655 8,504 3388,265 71,442 655 8,504 3388,265 71,442 655 8,504	3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 224,265 5,689,494 15,319,919 1,499,967 3,168,404 7,665 212,326 532,709 182,453 2,575,275 8,178,798	12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 847 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027 899,231 2,359,591 737,993 10,010,524 34,086,957	2,945,6 10,8 336,4 3,312,8 8,863,2 1,325,1 1,816,1 617,0 1 1,875,0 2,993,6 6,3,3 219,1 587,0

		GRO	UP		KINGDOM BANK			CO-0P	BAINK
	31-Mar-22 KSHS.'000	31-Dec-21 KSHS.'000	31-Mar-21 KSHS.'000	31-Mar-22 KSHS.'000	31-Dec-21 KSHS.'000	31-Mar-21 KSHS.'000	31-Mar-22 KSHS.'000	31-Dec-21 KSHS.'000	31-Mar-21 KSHS.'000
2 Profit/(loss) after tax and exceptional items	(Un-audited) 5,835,223	Audited 16,543,902	(Un-audited) 3,455,723	(Un-audited) 199,274	Audited 497,793	(Un-audited) 126,716	(Un-audited) 5,300,621	Audited 15,598,264	(Un-audited) 3,340,613
3.0 OTHER COMPREHENSIVE INCOME: 3.1 Gains/(Losses) from translating the financial		79,720	-	-	-	-		-	
statements of foreign operations 3.2 Fair value changes in	(3,461,275)	(559,225)	133,621	(603,799)	(104,228)	127,725	(2,857,076)	(405,484)	6,29
available-for-sale financial assets 3.3 Revaluation Surplus	-	-	-	-	-	-	-	-	
on property, Plant and Equipment 3.4 Share of other comprehensive income of associates	-	(75,670)	-	-	-	-		-	
3.5 Income tax relating to components of other comprehensive income	-	-	-		-	-		-	
4 OTHER COMPREHENSIVE INCOME NET OF TAX	(3,461,275)	(555,175)	133,621	(603,799)	393,565	127,725	(2,857,076)	(405,484)	6,29
5 TOTAL COMPREHENSIVE INCOME	2,373,948	15,988,727	3,589,344	(404,525)	393,565	254,441	2,443,545	15,192,780	3,346,90
Basic Earnings per share Diluted Earnings per share Dividend per share	0.99 0.99 -	2.85 2.85 1.00	0.59 0.59 -	:	-	- -	0.90 0.90 -	2.66 2.66 1.00	0.5 0.5
I OTHER DISCLOSURES									
NON PERFORMING LOANS									
AND ADVANCES Gross non-performing loans and advances Less	49,461,265	49,730,992	51,983,753	6,348,369	6,014,872	7,255,907	42,696,318	43,311,818	44,124,30
) Interest in suspense Total Non-performing loans and advances (a-b) Less	6,228,365 43,232,900	6,338,967 43,392,025	6,753,175 45,230,579	1,734,906 4,613,463	1,695,674 4,319,198	1,623,263 5,632,644	4,441,734 38,254,584	4,587,040 38,724,778	5,046,04 39,078,25
) Loan loss provisions) Net Non performing loans (c-d)	26,074,145 17,158,754	24,791,016 18,601,009	23,609,705 21,620,874	2,661,456 1,952,007	2,675,806 1,643,392	4,429,061 1,203,583	23,241,536 15,013,048	21,940,149 16,784,629	18,982,82 20,095,43
Discounted Value of	17,328,761	18,224,344	13,489,091	1,966,844	1,483,202	1,203,583	14,886,852	16,236,700	12,123,63
Securities) Net NPLs Exposure (e-f)	(170,007)	376,665	8,131,783	(14,837)	160,190	-	126,196	547,929	7,971,79
Insider loans and advances Directors, shareholders and associates	7,039,610	7,710,169	5,863,548	-	-	-	7,039,610	7,710,169	5,863,54
) Employees Total insider loans, advances and other facilities	11,761,067 18,800,677	11,827,617 19,537,786	11,138,617 17,002,165	103,101 103,101	92,192 92,192	96,467 96,467	11,655,929 18,695,540	11,735,425 19,445,594	11,042,15 16,905,69
Off-Balance Sheet Items Letters of	46,517,271	47,661,057	35,268,142	621,172	561,266	813,364	45,857,103	47,099,791	34,454,77
credit,guarantees, acceptances) Forwards, swaps and options	6,955,409	9,921,834	15,160,621	1,203,500	1,203,500	343,950	5,751,909	8,718,334	14,816,67
Other contingent liabilities	-	-	-	-	-	-	-	-	
) Total contingent liabilities Capital strength	53,472,679	57,582,891	50,428,763	1,824,672	1,764,766	1,157,314	51,609,012	55,818,125	49,271,44
Core capital Minimum Statutory Capital	82,638,315 1,000,000	80,111,777 1,000,000	73,481,976 1,000,000	1,153,518 1,000,000	1,051,430 1,000,000	1,153,594 1,000,000	81,185,361 1,000,000	78,843,481 1,000,000	72,231,86 1,000,00
Excess/(deficiency)	81,638,315	79,111,777	72,481,976	153,518	51,430	153,594	80,185,361	77,843,481	71,231,86
Supplementary capital Total capital	6,806,125 89,444,440	7,828,878 87,940,654	8,511,331 81,993,306	692,878 1,846,396	690,045 1,741,475	- 1,153,594	6,786,409 87,971,770	7,108,870 85,952,351	8,542,54 80,774,40
Total risk weighted assets		512,136,254	484,470,534	8,019,407	7,058,339	6,199,810	527,395,840	502,186,291	471,170,33
Core capital/total deposit liabilities	19.8%	19.6%	18.4%	16.8%	16.5%	20.8%	19.9%	19.7%	18.59
Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.00
Excess/(deficiency)	11.8%	11.6%	10.4%	8.8%	8.5%	12.8%	11.9%	11.7%	10.5
Core capital/total risk weighted assets	15.3%	15.6%	15.2%	14.4%	14.9%	18.6%	15.4%	15.7%	15.3
Minimum Statutory Ratio Excess/(deficiency)(j-k)	10.5% 4.8%	10.5% 5.1%	10.5% 4.7%	10.5% 3.9%	10.5% 4.4%	10.5% 8.1%	10.5% 4.9%	10.5% 5.2%	10.5º 4.8º
) Total capital/total risk	16.6%	17.2%	16.9%	23.0%	24.7%	18.6%	16.7%	17.1%	17.1
weighted assets Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5
Excess/(deficiency)(m-n)	2.1%	2.7%	2.4%	8.5%	10.2%	4.1%	2.2%	2.6%	2.6
Adjusted Core Capital/ Total Deposit Liabilities Adjusted Core Capital/ Total Risk Weighted	16.0% 12.3%	16.0% 12.8%	16.2% 13.3%	16.8% 13.2%	16.5% 14.9%	20.8% 18.7%	16.0% 12.3%	16.1% 12.8%	16.2º 13.4º
Assets Adjusted Total Capital/ Total Risk Weighted Assets	13.6%	14.3%	15.1%	21.2%	24.7%	18.7%	13.6%	14.2%	15.29
Liquidity) Liquidity Ratio	54.1%	53.8%	54.8%	338.7%	358.8%	386.9%	46.4%	47.6%	46.9
) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.09
Excess/ (deficiency)(a-b)	34.1%	33.8%	34.8%	318.7%	338.8%	366.9%	26.5%	27.6%	26.9

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9.

Key Highlights; A Sustainably Growing Bank

- Profit Before Tax Kshs. 7.8 Billion (56% growth)
- Total Assets Kshs. 597 Billion (8% growth)
- Net loans and advances Kshs. 324.5 Billion (9% growth)
- Customer deposits Kshs 410.8 Billion (4% growth)

The financial statements were approved by the Directors on 25th May 2022 and signed on its behalf by: Signed: Dr. Gideon Muriuki - CBS, MBS Signed: John Murugu, OGW Chairman Group Managing Director & CEO

