The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2022

		30-Jun-22	GROI 31-Mar-22	JP 31-Dec-21	30-Jun-21	30-Jun-22	KINGDOM 31-Mar-22	BANK 31-Dec-21	30-Jun-21	30-Jun-22	CO-OP I 31-Mar-22	BANK 31-Dec-21	30-Jun
		KSHS.'000	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000 Audited	KSHS.'000 (Un-audited)	KSHS.'000	KSHS.'000	KSHS.'000 Audited	KSHS.
	ASSETS	(Un-audited)			(Un-audited)	(Un-audited)	(Un-audited)		,	(Un-audited)	(Un-audited)		(Un-audi
	Cash (local and foreign) Balances due from Central Bank Of Kenya	9,771,227 17,285,768	10,456,019 17,147,200	9,043,810 21,784,667	9,558,489 27,886,886	422,534 267,324	340,423 220,353	320,089 329,114	284,742 345,984	6,636,371 17,018,444	6,896,706 16,926,847	8,120,024 19,391,126	6,263, 27,540,
	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-		-	-	-	-	
a.a	Financial Assets at Fair Value through profit and loss(FVTPL) Investment Securities: Held at Amortised Cost- Kenya Government Securities	- 82,852,972	- 75,778,680	- 76,223,893	82,620,456	3,899,288	- 885,746	- 294,557	699,222	- 78,953,684	- 74,892,934	- 75,929,336	81,921
i.a	Investment Securities: Held at Amortised Cost- Neilya Government Securities Investment Securities: Held at Amortised Cost- Other Securities	02,032,372			-	3,099,200	-	294,337	- 099,222	- 10,533,004			01,521
1	Investment Securities: Fair Value through other comprehensive income (FVOCI)Kenya Government Securities Investment Securities: Fair Value through other comprehensive income (FVOCI) Other Securities	100,343,765	107,583,867	107,837,175	99,332,570	19,542,318	23,510,426	23,356,065	22,865,026	80,801,447	84,073,442	84,481,110	76,450
)	Deposits and balances due from local banking institutions	1,733,472 9,618,217	1,675,148 11,295,133	1,701,775 1,901,445	1,423,425 6,167,451	409,219	- 15,765	248,804	32,173	1,716,672 7,500,016	1,657,868 9,664,958	1,614,880 288,848	1,42 5,23
	Deposits and balances due from banking institutions abroad	5,535,178	2,804,249	6,634,528	6,819,439	23,446	71,410	69,712	51,503	5,818,893	3,348,780	6,681,238	7,35
	Tax recoverable Loans and advances to customers (net)	373,053 330,056,251	32,274 324,483,412	310,195,297	339,800 301,191,046	109 4,706,082	109 4,645,126	109 4,432,541	109 4,912,767	341,192 323,940,589	- 318,646,679	304,584,437	34 295,35
	Balances due from banking institutions in the group	-	-	-	-	-,700,002	-	-	-	-	-	-	233,3.
	Investments in associates	2,209,094	2,298,381	2,146,675	1,760,538	13,215	13,215	13,215	16,087	706,444	706,444	706,444	7
	Investments in subsidiary companies Investment in joint ventures		-	-	-	6,039	6,139	1,139	1,139	3,884,925	3,884,925	3,884,925	3,8
	Investment in properties	-	-	-	-	-	-	-	-	-	-	-	
	Property, plant and equipment Prepaid lease rentals	8,301,176 32,998	8,573,681 33,150	10,288,503 33,303	9,575,904 33,608	958,740	965,850	978,750	1,019,356	7,070,274 32,998	7,285,851 33,150	8,506,362 33,303	8,1
	Intangible assets	7,324,097	6,822,712	5,828,335	6,813,477	46,375	37,440	29,965	29,908	3,940,532	3,438,050	2,442,970	3,4
	Deferred tax asset	6,051,928	5,746,502	5,360,047	4,328,844	225,507	225,507	225,506	297,764	5,685,894	5,384,158	5,080,346	3,
	Retirement benefit asset Other assets	22,432,592	- 22,255,177	20,792,531	15,156,686	1,490,414	1,072,324	1,391,102	1,493,704	19,458,845	20,588,409	- 18,641,390	13,
	TOTAL ASSETS	603,921,788	596,985,586	579,771,985	573,008,622	32,010,609	32,009,833	31,690,666	32,049,485	563,507,219	557,429,201	540,386,740	535,3
	LIABILITIES					4 670 004	4.505.555	4 73 4 05 6	4.000.277				
	Balances due to Central Bank Of Kenya Customer deposits	423,031,281	410,825,409	407,725,765	407,686,001	1,678,884 7,504,009	1,685,565 6,897,305	1,734,856 6,380,193	1,980,377 5,241,603	412,785,740	400,861,722	398,686,293	399,
	Deposits and balances due to local banking institutions	6,899,114	5,729,920	792,102	4,019,222	-	-	-	-	6,899,114	5,729,920	754,572	4,
	Deposits and balances due to banking institutions abroad Other money market deposits	3,987,489	631,158	-	240,694	-	-	-	-	4,058,805	1,017,195	-	
	Borrowed funds	41,357,102	43,279,164	42,914,622	44,428,465	21,160,566	21,102,121	21,213,996	20,983,452	18,680,294	20,662,410	20,144,729	21,
	Balances due to banking institutions in the group		-	-	-	-	-	-	-	-	-	-	
	Tax payable Dividends payable	29,796	3,056,176	903,763	-	-	-	-	-		2,886,376	907,798	
	Deferred tax liability	5,205	5,205	-	43,513	-	-	-	-	-	-	-	
	Retirement benefit liability	- 21 624 170		-		- 240 227	- 042 442	477520	1 201 515	- 20 605 206		- 24.072.020	21
	Other liabilities TOTAL LIABILITIES	31,624,179 506,934,166	30,361,262 493,888,294	26,689,802 479,026,054	23,991,441 480,409,335	349,337 30,692,795	842,442 30,527,433	477,529 29,806,575	1,301,515 29,506,946	29,695,306 472,119,259	28,913,131 460,070,754	24,973,828 445,467,220	21 447 ,
	SHAREHOLDERS' FUNDS										,,		
	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	5,867,180 1,911,925	1,867,947	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	5,867,180	5,867,180 1,911,925	5,867,180 1,911,925	5
	Revaluation reserve	1,360,457	1,360,457	1,401,443	1,280,602	3,087,449	3,067,449	3,007,449	3,067,449	1,911,925 1,281,592	1,281,592	1,281,592	1
	Retained earnings/ Accumulated losses	95,529,427	90,074,475	84,225,180	81,717,014	(3,366,150)	(3,572,744)	(3,772,019)	(2,527,755)	89,809,333	84,683,804	79,383,183	76
	Statutory Loan Loss Reserve Other Reserves	363,528 (8,703,461)	640,521 (3,426,006)	624,079 (81,009)	4,461 1,422,205	386,296 (657,728)	692,878 (593,130)	690,045 10,669	114,897	(7,879,295)	(2,655,079)	- 201,997	1
	Proposed dividends	(0,703,401)	5,867,180	5,867,180	1,422,203	(031,120)	(555,150)	-	- 114,037	(1,013,233)	5,867,180	5,867,180	•
	Capital grants	397,225	401,844	406,463	415,701	-		-	-	397,225	401,844	406,463	
	Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	397,225 96,726,281 261,343	401,844 102,697,576 399,718		415,701 92,619,088 (19,800)	1,317,814	1,482,400	1,884,091	2,542,539	397,225 91,387,961	401,844 97,358,447	406,463 94,919,520	
1	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	96,726,281	102,697,576	406,463 100,222,441	92,619,088	1,317,814 - 32,010,609	1,482,400 - 32,009,833	1,884,091 - 31,690,666	2,542,539				87,4 535,3
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	96,726,281 261,343 603,921,788 30-Jun-22	102,697,576 399,718 596,985,586 31-Mar-22	406,463 100,222,441 523,490 579,771,985 31-Dec-21	92,619,088 (19,800) 573,008,622 30-Jun-21	32,010,609 30-Jun-22	32,009,833 31-Mar-22	31,690,666 31-Dec-21	32,049,485 30-Jun-21	91,387,961 - 563,507,219 30-Jun-22	97,358,447 557,429,201 31-Mar-22	94,919,520 - 540,386,740 31-Dec-21	87,4 535,3
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	96,726,281 261,343 603,921,788	102,697,576 399,718 596,985,586	406,463 100,222,441 523,490 579,771,985	92,619,088 (19,800) 573,008,622	32,010,609	32,009,833	31,690,666	32,049,485	91,387,961 - 563,507,219	97,358,447 - 557,429,201	94,919,520 - 540,386,740	87,4 535,3 30 KS
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited)	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited)	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited)	32,010,609 30-Jun-22 KSHS.'000 (Un-audited)	32,009,833 31-Mar-22 KSHS.'000 (Un-audited)	31,690,666 31-Dec-21 KSHS.'000 Audited	32,049,485 30-Jun-21 KSHS.'000 (Un-audited)	91,387,961 - 563,507,219 30-Jun-22 KSHS.'000 (Un-audited)	97,358,447 - 557,429,201 31-Mar-22 KSHS.'000 (Un-audited)	94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited	87, 535, 30 K5 (Un-
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000	32,010,609 30-Jun-22 KSHS.'000	32,009,833 31-Mar-22 KSHS.'000	31,690,666 31-Dec-21 KSHS.'000	32,049,485 30-Jun-21 KSHS.'000	91,387,961 - 563,507,219 30-Jun-22 KSHS.'000	97,358,447 557,429,201 31-Mar-22 KSHS.'000	94,919,520 540,386,740 31-Dec-21 KSHS.'000	87, 535, 30 K3 (Un-
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661	32,010,609 30-Jun-22 KSHS.'000 (Un-audited)	32,009,833 31-Mar-22 KSHS.'000 (Un-audited)	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699	91,387,961 	97,358,447 - 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959	94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391	87, 535, 36 K (Un-
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.000 (Un-audited) 18,508,399 9,877,949 187,838	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986	535, 3 K (Un-
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858	97,358,447 - 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010	94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210	535, 3 K (Un-
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits	96,726,281 261,343 603,921,788 30-Jun-22 KSHS. 000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 - 3,158,253 400,584	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127	535 K (Un-
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions	96,726,281 261,343 603,921,788 30-Jun-22 KSHS:000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 3,275,431 5,894	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376 189,705	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494	32,009,833 31-Mar-22 KSH5.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 - 3,158,253 400,584 716	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947	91,387,961 	97,358,447 - 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990	535 K (Un-
_	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 3,275,431 5,894 347,266 3,628,590	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376 189,705 1,091,150 14,611,231	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 33,745 694,399 7,273,890	97,358,447 - 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864	87, 535, 3(K. (Un- 166, 7 24, 6
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Interest Income Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Notal Interest Expenses Notal Interest Expenses Notal Interest Income/(LOSS)	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 3,275,431 5,894 347,266	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 55,648,145 13,330,376 189,705 1,091,150	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 1,689,947 194,191 644 7,557	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 633,745 664,399	97,358,447 	94,919,520 540,386,740 31-Be-2-1 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747	535, K (Un- 16
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 3,275,431 5,894 347,266 3,628,590	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376 189,705 1,091,150 14,611,231	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 33,745 694,399 7,273,890	97,358,447 - 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864	87, 535, 31 K (Un- 166 7 24, 6
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions	96,726,281 261,343 603,921,788 30-Jun-22 KSHS. 000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 3,275,431 5,894 347,266 3,628,590 10,372,637	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 -3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993	535 3 K (Un- 166 7 24 6 6 17 2 4
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses Note Interest Expenses Total Interest IncOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss)	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 183 6,522 118,467 637,061 10,312	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 633,745 694,399 7,273,890 19,573,539 5,490,732	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646	87, 535, 30, K, (Un- 16, 7, 24, 6, 17, 2, 4,
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions	96,726,281 261,343 603,921,788 30-Jun-22 KSHS. 000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 3,275,431 5,894 347,266 3,628,590 10,372,637	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 13,330,376 189,705 1,091,150 14,611,231 41,036,913 5,421,033 9,812,650	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 -3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993	535 3 K (Un- 166 7 24 6 6 17 2 4
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST EXPENSE NOIL INTEREST EXPENSE NOIL INTEREST INCOME/(LOSS) NON-INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Total Non-interest income Total Non-interest income	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 2,993 431,814 13,298,888	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 5,894 347,266 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483	406,463 100,222,441 523,490 579,771,985 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 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	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 1,028,316 10,323,593	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 - 4,122 96,940	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 - 1,280 44,070	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 - (30,473) 89,004	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 - 288,119 342,004	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 19,573,539 19,573,539 4,147,024 1,858,717 246,611 11,843,084	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 284,986 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	87, 535, 34 (Un- 166 7 24, 6 6, 7 17, 2 4 4 1 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses 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	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 2,993 431,814	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 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	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 1,028,316	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 4,122	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 288,119	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 2,139,038 746,970 - 224,265	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 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	87, 535, 30 (Un- 166 7 24, 6 6, 17, 2 4 4 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST EXPENSE NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Operating income Other Interest Expenses Total Interest Expenses Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other Income Total Operating income Total Operating income Total Operating income Other Operating income Other Operating income Total Operating income Other Operating income	96,726,281 261,343 603,921,788 30-Jun-22 KSHS. 000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,388,048 1,960,998 2,993 431,814 13,298,888 34,354,201 3,344,847	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 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	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 1,028,316 10,323,593 29,155,289 4,158,258	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803)	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 -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	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 -1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 288,119 342,004 1,829,559 391,675	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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	94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 8,47 1,163,512 17,320,561 55,412,284 7,499,998	535, K (Un- 166 7 7 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Notel Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 -28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 2,993 431,814 13,298,888 34,354,201 3,344,847 7,068,086	102,697,576 399,718 596,985,586 31-Mar-22 8,976,011 4,942,575 82,641 1,4001,227 3,275,431 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 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	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 1,028,316 10,223,593 29,155,289	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 - 4,122 96,940 1,382,628 (170,803) 298,513	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 42,717,929 18,635 95,298 5,544 - (30,473) 89,004 2,806,933 168,053 303,107	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 - 288,119 342,004 1,829,559 391,675 199,434	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 633,745 664,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823	97,358,447 557,429,201 31-Mar-22 31-Mar-22 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711 340,744 3,508,918 9,630,425 2,579,222 21,39,038 746,970 - 24,265 5,689,494 15,319,919 1,499,967 3,168,404	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 . 52,244,587 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	535, K (Un- 166 7 7 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST EXPENSE NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Operating income Other Interest Expenses Total Interest Expenses Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other Income Total Operating income Total Operating income Total Operating income Other Operating income Other Operating income Total Operating income Other Operating income	96,726,281 261,343 603,921,788 30-Jun-22 KSHS. 000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,388,048 1,960,998 2,993 431,814 13,298,888 34,354,201 3,344,847	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 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	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 1,028,316 10,323,593 29,155,289 4,158,258	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803)	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 -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	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 -1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 288,119 342,004 1,829,559 391,675	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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	94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 8,47 1,163,512 17,320,561 55,412,284 7,499,998	535, K (Un- 166 7 7 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses INTEREST EXPENSE Total Interest Expenses NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions on loans and advances Other foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,518,048 1,960,998 2,993 431,814 13,299,888 34,354,201 3,344,847 7,068,086 122,766 474,306	102,697,576 399,718 596,985,586 31-Mar-22 31-Ms-20 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 347,266 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	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 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 1,009,559 2,698,275	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 1,028,316 10,323,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 - 4,122 96,940 1,382,628 (170,803) 298,513 4,504 1,5080	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 - 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	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 - 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	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 - 44,760 3,455 - 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 31,139,343 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	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 1,923,127 188,990 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	87, 535, 34 K (Un-16 7 7 24, 6 6 7 7 17, 2 4 4 1 1 1 1 2 3 6 6 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Other Interest Expenses Total Interest Expenses Other Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Deprecation charge on property and equipment Armortisation charges	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 2,993 431,814 13,298,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 3,90,949	102,697,576 399,718 596,985,586 31-Mar-22 31-Mar-22 8,976,011 4,942,575 82,641 - 14,001,227 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 21,749 249,848 637,749	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 18,728,870 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 1,090,559 2,698,275 782,850	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 1,028,316 10,323,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 - 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 - 1,280 44,070 681,131 24,844 169,316 2,141 8,596 10,332 5,025	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 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	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 - 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 33,745 664,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,255,010 47,373 - 13,139,343 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	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 . 52,244,587 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 7499,998 12,435,592 144,027 899,231 2,395,991 12,395,991 737,993	87, 535, 36, KY, (Un- 16, 7, 24, 11, 11, 9, 26, 36, 11, 11, 11, 11, 12, 14, 15, 16, 17, 16, 17, 18, 18, 18, 18, 18, 18, 18, 18
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses INTEREST EXPENSE Total Interest Expenses NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions on loans and advances Other foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,518,048 1,960,998 2,993 431,814 13,299,888 34,354,201 3,344,847 7,068,086 122,766 474,306	102,697,576 399,718 596,985,586 31-Mar-22 31-Ms-20 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 347,266 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	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 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 1,009,559 2,698,275	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 1,028,316 10,323,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 - 4,122 96,940 1,382,628 (170,803) 298,513 4,504 1,5080	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 - 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	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 - 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	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 - 44,760 3,455 - 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 31,139,343 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	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 1,923,127 188,990 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	87, 535, KK, (Un- 16, 7, 24, 11, 22, 41, 11, 26, 11, 44, 44, 44, 44, 44, 44, 44
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/EXPENSE Other Interest Expenses Other Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 431,814 13,298,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 390,949 6,603,195	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 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 13,322,738 199,322 1,009,559 2,698,275 782,850 12,147,979	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,889 29,155,889 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 5,025 261,563	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 1,563 1,487,557 202,392 1,487,555 5,670 44,760 3,455 5,670 44,760 3,455 1,482,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 . 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 1,163,512 17,320,561 55,412,284 749,998 12,435,592 144,027 899,231 2,359,591 12,379,993 10,010,524	87, 535, 34, 535, (Un- 166, 7, 24, 11, 11, 11, 11, 11, 11, 11, 11, 11, 1
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges on property and equipment Armortisation charges Other operating expenses Total other operating expenses Exceptional items-Early Retirement Costs	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,064	100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 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 13,322,738 199,320 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283	92,619,088 (19,800) 573,008,622 30-Jun-21 K155.000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365 18,695,896	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 9,898 796,521 976,760	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,837	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 - 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 2,294,492	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 - 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545	91,387,961 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 31,139,343 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	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 1,923,127 188,990 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 7,499,98 12,435,592 144,027 899,231 2,359,591 737,993 10,010,524 34,086,957	87, 535, 36, K'S (Un- 166, 7 244, 1 9, 266, 11 44, 166,
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Notel Interest Expenses Total Interest Expenses NoN- INTEREST INCOME/(LOSS) NON- INTEREST INCOME/(LOSS) NON- INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186 6,76,844 35,239 706,790 7,518,872 21,055,313 5,518,048 1,960,998 2,993 431,814 13,298,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 390,949 1,154,455 390,949 6,603,195 19,158,602	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 3,275,431 3,275,431 3,275,431 2,773,42 766,774 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	406,463 100,222,441 523,490 579,771,985 KSHS.'000 Audited 36,508,393 18,728,870 410,882 55,648,145 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 13,322,738 199,322 1,009,559 2,698,275 782,850 12,147,979 38,089,985	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 1,028,316 10,123,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 9,898 796,521 976,760	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,837	31,690,666 31-Dec-21 KSHS:000 Audited 507,488 2,630,661 20,104 - 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 2,294,492	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 - 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 - 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 664,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513 14,032,110	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 31,139,343 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	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 1,923,127 188,990 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 7,499,98 12,435,592 144,027 899,231 2,359,591 737,993 10,010,524 34,086,957	87, 535, 3(5) (Un- 16, 7, 24, 6, 17, 2, 4, 1, 1, 4, 16, 9,
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) MON-INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Operating income/ Other operating expenses Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Current tax	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 431,814 13,298,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 390,949 6,603,195 19,158,602 15,195,599 87,913 15,283,512 4,429,260	102,697,576 399,718 596,985,586 31-Mar-22 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,064 - 3,21,13 7,789,177 2,260,931	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 18,728,870 1,091,150 14,611,231 41,036,913 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 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,648,285 22,648,862 7,221,238	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 70,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 1,028,316 10,10,23,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 4,158,258 18,695,896 10,459,393	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	91,387,961 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 634,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 3,71,733 5,512,580 17,384,513 14,032,110 4,209,633	97,358,447 557,429,201 31-Mar-22 KShS.'000 (Un-audited) 8,835,959 4,255,010 47,373 - 13,139,343 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 7,141,121 2,142,336	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 52,244,587 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 7,499,988 12,435,592 144,027 899,231 2,353,595 144,027 899,231 2,353,595 10,101,524 34,086,957 21,325,328 6,824,650	87, 535, 3(S) (Un- 16, 7, 24, 6, 17, 2, 4, 1, 1, 4, 16, 9,
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses INTEL INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) Dividend income Other leas and commissions Foreign exchange trading income/(loss) Dividend income Other Income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 431,814 13,298,888 34,354,201 3,344,847 7,068,086 474,304 1,154,455 390,949 6,603,195 19,158,602 15,195,599 87,913 15,283,512 4,429,260 (613,953)	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,064 - 32,113 7,789,177 2,260,931 (306,976)	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 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 38,089,985 22,343,283 19,329 12,144,979 38,089,985 22,343,283 19,579 22,648,862 7,221,238 (1,116,278)	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,289 4,158,258 6,506,281 10,28,316 10,323,593 29,155,289 4,158,258 6,506,281 1,281,002 386,952 5,812,365 18,695,966 10,459,393 10,524,296 3,158,716	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 2,00,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 51,825 10,893 1,717,605 2,294,492 512,441 14,648	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 5,670 44,760 3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	91,387,961 563,507,219 30-Jun-22 KSHS-000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 246,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 (603,672)	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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 7,141,121 - 7,141,1336 (301,836)	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027 899,231 2,359,591 1,320,561 21,325,328 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586)	87, 535, 34, 166, 7 244, 1 1 9, 266, 36, 11 44, 166, 9, 2
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) MON-INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Operating income/ Other operating expenses Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Current tax	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 431,814 13,298,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 390,949 6,603,195 19,158,602 15,195,599 87,913 15,283,512 4,429,260	102,697,576 399,718 596,985,586 31-Mar-22 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,064 - 3,21,13 7,789,177 2,260,931	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 18,728,870 1,091,150 14,611,231 41,036,913 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 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,648,285 22,648,862 7,221,238	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,734 1,228,416 10,323,593 29,155,289 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365 18,695,896 10,459,393 10,524,296	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 39,004 2,806,933 168,053 303,107 7,539 35,471 51,825 10,893 1,717,605 2,294,492 512,441	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	91,387,961 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 634,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 3,71,733 5,512,580 17,384,513 14,032,110 4,209,633	97,358,447 557,429,201 31-Mar-22 KShS.'000 (Un-audited) 8,835,959 4,255,010 47,373 - 13,139,343 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 7,141,121 2,142,336	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 52,244,587 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 7,499,988 12,435,592 144,027 899,231 2,353,595 144,027 899,231 2,353,595 10,101,524 34,086,957 21,325,328 6,824,650	87, 535, 34, K (Un-16, 7, 7, 16, 16, 17, 16, 17, 17, 17, 17, 17, 17, 17, 17, 17, 17
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LUABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Not Interest Expenses Non- Interest Income Total Rest Income(LOSS) NON- INTEREST INCOME(LOSS) NON- INTEREST INCOME(LOSS) Non- interest income (loss) Dividend income Other 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 OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operations Tota	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,066 7,757,066 7,757,066 7,757,066 32,113 7,789,177 2,260,931 (306,976) 5,835,223	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 13,330,376 189,705 1,091,150 14,611,231 41,033 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 21,147,979 38,089,985 22,343,283 (1,116,278) 16,543,902	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,289 4,152,426 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365 18,695,896 10,459,993 10,524,296 64,903 10,524,296 3,158,716	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 5,670 44,760 3,455 194,344 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 31,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 (603,672) 10,426,149	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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 7,141,121 2,142,336 (301,836) 5,300,621	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 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 7499,998 12,435,592 144,027 899,231 2,395,951 1737,993 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586) 15,598,264	87, 535, 34, K (Un-16, 7, 7, 16, 16, 17, 16, 17, 17, 17, 17, 17, 17, 17, 17, 17, 17
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Intal Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Other 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 One-interest income Total One-interest income Total Operating Expenses Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available-for-sale financial sasets	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 - 28,574,186 6,776,844 35,239 706,790 7,518,872 21,055,313 5,515,036 5,388,048 1,960,998 431,814 13,298,888 34,354,201 3,344,847 7,068,086 474,304 1,154,455 390,949 6,603,195 19,158,602 15,195,599 87,913 15,283,512 4,429,260 (613,953)	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,064 - 32,113 7,789,177 2,260,931 (306,976)	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 18,728,870 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 16,143,1929 19,396,354 61,433,268 7,929,256 13,322,738 199,329 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283 22,343,283 22,434,283 35,575 22,648,862 7,221,238 (1,116,278)	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,289 4,158,258 6,506,281 10,28,316 10,323,593 29,155,289 4,158,258 6,506,281 1,281,002 386,952 5,812,365 18,695,966 10,459,393 10,524,296 3,158,716	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 342,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 2,00,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 51,825 10,893 1,717,605 2,294,492 512,441 14,648	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 5,670 44,760 3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	91,387,961 563,507,219 30-Jun-22 KSHS-000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 246,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 (603,672)	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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 7,141,121 - 7,141,1336 (301,836)	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646 1,163,512 17,320,561 55,412,284 7,499,998 12,435,592 144,027 899,231 2,359,591 1,320,561 21,325,328 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586)	87, 535, 34, 16 7 244, 6 6, 17, 2 4 1 1 1 1 1 1 1 6 6 6 6 7 2 6 6 6 7 6 6 6 7 7 6 6 6 6 7 7 6 6 6 6
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LUABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Not Interest Expenses Non- Interest Income Total Rest Income(LOSS) NON- INTEREST INCOME(LOSS) NON- INTEREST INCOME(LOSS) Non- interest income (loss) Dividend income Other 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 OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operations Tota	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227 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 7,757,066 7,757,066 7,757,066 7,757,066 32,113 7,789,177 2,260,931 (306,976) 5,835,223	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 55,648,145 13,330,376 189,705 1,091,150 14,611,231 41,033 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 21,147,979 38,089,985 22,343,283 (1,116,278) 16,543,902	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,289 4,152,426 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365 18,695,896 10,459,993 10,524,296 64,903 10,524,296 3,158,716	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 5,670 44,760 3,455 194,344 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014	91,387,961 563,507,219 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 31,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 (603,672) 10,426,149	97,358,447 557,429,201 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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 7,141,121 2,142,336 (301,836) 5,300,621	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 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 7499,998 12,435,592 144,027 899,231 2,395,951 1737,993 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586) 15,598,264	87, 535, 34, 16 7 244, 6 6, 17, 2 4 1 1 1 1 1 1 1 6 6 6 6 7 2 6 6 6 7 6 6 6 7 7 6 6 6 6 7 7 6 6 6 6
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total On-interest income Total On-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Froiful(Loss) before tax Current tax Deferred t	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 6,776,844 35,239 706,790 7,518,872 21,055,313 5,518,048 1,960,998 2,993 431,814 13,299,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 390,949 1,154,602 15,195,599 87,913 15,283,512 4,429,260 (613,953) 11,468,205	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 3,275,431 3,275,431 2,773,42 766,774 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 7,757,064 32,113 7,789,177 2,260,931 1,3461,275) 5,835,223	406,463 100,222,441 523,490 579,771,985 KSHS.'000 Audited 36,508,393 18,728,870 410,882 18,728,870 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 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 16,543,902 7,21,238 1,111,6,781 16,543,902 7,7720 (559,225) 7,7720 (559,225) 7,7720 (559,225) 7,7720 (75,670)	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 10,023,593 29,155,289 4,152,456 6,506,281 94,122 456,917 1,281,002 386,952 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365 18,695,896 10,459,393 10,524,296 3,158,716 -7,365,580	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 31,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274 199,274 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 -3,158,253 400,584 716 39,024 2,717,929 18,635 95,298 5,544 2,717,929 18,635 303,107 7,539 35,471 51,825 10,893 1,717,605 2,294,492 512,441 14,648 497,793	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 -1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 -288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	91,387,961 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,1843,084 31,416,623 3,494,900 6,431,823 93,391 11,843,084 31,716,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 1603,672) 10,426,149	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 13,139,343 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 7,141,121 2,142,336 (301,836) 5,300,621	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 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 7,499,988 12,435,592 144,027 889,231 2,359,591 737,993 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586) 15,598,264	87, 535, 3(5) (Un- 16, 7, 24, 6, 6, 17, 26, 1, 1, 16, 9, 26, 6, 6, 6, 6, 6, 6, 6, 7, 7, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8,
	TOTAL SHAREHOLDERS' FUNDS Non-Controlling interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Nore Interest Expenses Total Interest Expenses Nore Interest Expenses Non-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) Dividend income Other fees and commissions Foreign exchange trading income/(loss) Dividend income Total One-Interest income Total One-Interest income Total Operating Expenses Directors' emoluments Rentals charges Directors' emoluments Rentals charges Other operating expenses Total other operating expenses Profit/Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/Loss) before tax Unrent tax Deferred tax Profit/Loss) after tax and exceptional items OTHER OMPREHENSIVE INCOME: Gains/(Losses) from translating the financial assetes Revaluation Surplus on property, Plant and Equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income OTHER OMPREHENSIVE INCOME: Gains/(Losses) from translating to other comprehensive income OTHER COMPREHENSIVE INCOME is components of other comprehensive income OTHER COMPREHENSIVE INCOME is components of other comprehensive income OTHER COMPREHENSIVE INCOME is components of other comprehensive income	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838	102,697,576 399,718 596,985,586 31-Mar-22 31-Mar-25 82,641	406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.000 Audited 36,508,393 18,728,870 410,882 18,728,870 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 21,479,79 38,089,985 22,343,283 (1,116,278) 16,543,902 7,9720 (559,225) (75,670) (75,670)	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 10,323,593 29,155,289 4,158,258 6,506,281 10,452,916 11,281,010 2,386,952 5,812,365 5,812,365 11,458,558 10,459,393 10,524,296 3,158,716 - 7,365,580 - 1,683,069	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 242,943 1,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867 - 405,867	32,009,833 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 - 1,280 44,070 681,131 24,844 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 - 199,274 - (603,799)	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563	91,387,961 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 664,399 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 346,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391 402,475 1,077,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 (603,672) 10,426,149 (5,224,216)	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 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 5,132,709 182,453 2,575,275 8,178,798 7,141,121 2,142,336 (301,836) 5,300,621	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 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 17,320,561 155,412,284 7,499,998 12,435,592 144,027 899,231 173,295,312 173,993 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586) 15,598,264	87, 535, 34, Kes (Un-16, 7, 7, 7, 7, 17, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18
0 1 2 3 1	TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total On-interest income Total On-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Froiful(Loss) before tax Current tax Deferred t	96,726,281 261,343 603,921,788 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 6,776,844 35,239 706,790 7,518,872 21,055,313 5,518,048 1,960,998 2,993 431,814 13,299,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 390,949 1,154,602 15,195,599 87,913 15,283,512 4,429,260 (613,953) 11,468,205	102,697,576 399,718 596,985,586 31-Mar-22 KSHS.'000 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 3,275,431 3,275,431 3,275,431 2,773,42 766,774 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 7,757,064 32,113 7,789,177 2,260,931 1,3461,275) 5,835,223	406,463 100,222,441 523,490 579,771,985 KSHS.'000 Audited 36,508,393 18,728,870 410,882 18,728,870 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 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 38,089,985 12,147,979 16,543,902 7,21,238 1,111,6,781 16,543,902 7,7720 (559,225) 7,7720 (559,225) 7,7720 (559,225) 7,7720 (75,670)	92,619,088 (19,800) 573,008,622 30-Jun-21 KSHS.'000 (Un-audited) 16,917,870 8,825,600 181,661 34,806 25,959,937 6,397,074 23,999 707,168 7,128,241 18,831,696 2,708,008 5,262,734 1,324,426 108 10,023,593 29,155,289 4,152,456 6,506,281 94,122 456,917 1,281,002 386,952 4,158,258 6,506,281 94,122 456,917 1,281,002 386,952 5,812,365 18,695,896 10,459,393 10,524,296 3,158,716 -7,365,580	32,010,609 30-Jun-22 KSHS.'000 (Un-audited) 150,060 1,376,091 2,480 1,528,631 229,058 1,494 12,391 31,285,688 24,304 51,438 17,076 4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867 405,867	32,009,833 31-Mar-22 KSHS.'000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 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 5,025 261,563 481,857 199,274 199,274 199,274	31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 -3,158,253 400,584 716 39,024 2,717,929 18,635 95,298 5,544 2,717,929 18,635 303,107 7,539 35,471 51,825 10,893 1,717,605 2,294,492 512,441 14,648 497,793	32,049,485 30-Jun-21 KSHS.'000 (Un-audited) 406,699 1,271,685 11,563 11,563 -1,689,947 194,191 644 7,557 202,392 1,487,555 5,670 44,760 3,455 -288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	91,387,961 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 6,545,746 33,745 694,399 7,273,890 19,573,539 5,490,732 4,147,024 1,1843,084 31,416,623 3,494,900 6,431,823 93,391 11,843,084 31,716,613 371,733 5,512,580 17,384,513 14,032,110 4,209,633 1603,672) 10,426,149	97,358,447 31-Mar-22 KSHS.'000 (Un-audited) 8,835,959 4,256,010 47,373 13,139,343 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 7,141,121 2,142,336 (301,836) 5,300,621	94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 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 7,499,988 12,435,592 144,027 889,231 2,359,591 737,993 10,010,524 34,086,957 21,325,328 6,824,650 (1,097,586) 15,598,264	87,4

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2022

			GRO	JP			KINGDOM	BANK			CO-OP I	BANK	
		30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21	30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21	30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
		(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)
1	NON PERFORMING LOANS AND ADVANCES												
a)	Gross non-performing loans and advances	51,187,398	49,461,265	49,730,992	50,845,898	5,999,575	6,348,369	6,014,872	6,661,988	44,728,729	42,696,318	43,311,818	43,794,39
	Less				-								
b)	Interest in suspense	5,970,437	6,228,365	6,338,967	6,806,250	1,623,284	1,734,906	1,695,674	1,618,971	4,298,661	4,441,734	4,587,040	5,128,32
c)	Total Non-performing loans and advances (a-b)	45,216,961	43,232,900	43,392,025	44,039,648	4,376,291	4,613,463	4,319,198	5,043,017	40,430,068	38,254,584	38,724,778	38,666,06
	Less				-								
d)	Loan loss provisions	27,728,518	26,074,145	24,791,016	25,478,371	2,536,024	2,661,456	2,675,806	4,345,229	25,012,116	23,241,536	21,940,149	21,020,84
e)	Net Non performing loans (c-d)	17,488,443	17,158,754	18,601,009	18,561,277	1,840,267	1,952,007	1,643,392	697,788	15,417,952	15,013,048	16,784,629	17,645,22
t)	Discounted Value of Securities	19,993,107	17,328,761	18,224,344	17,437,044	1,858,252	1,966,844	1,483,202	697,785	17,604,316	14,886,852	16,236,700	16,573,63
g)	Net NPLs Exposure (e-f)	(2,504,664)	(170,007)	376,665	1,124,233	(17,985)	(14,837)	160,190	3	(2,186,364)	126,196	547,929	1,071,58
2	Insider loans and advances												
a)	Directors, shareholders and associates	6,182,752	7,039,610	7,710,169	6,027,770	_	_	_	_	6,182,752	7,039,610	7,710,169	6,027,77
b)	Employees	11.710.633	11,761,067	11,827,617	11,351,629	118.833	103,101	92,192	91,976	11,586,890	11,655,929	11,735,425	11,259,65
c)	Total insider loans, advances and other facilities	17,893,385	18,800,677	19,537,786	17,379,399	118,833	103,101	92,192	91,976	17,769,642	18,695,540	19,445,594	17,287,42
3	Off-Balance Sheet Items	,,	,,	,,	,,	110,000	,	,	- 1,- 1	,,	1-,,- 11	,,	,,.
a)	Letters of credit, guarantees, acceptances	46,512,251	46,517,271	47,661,057	36,660,396	420,594	621,172	561,266	798,997	46,062,868	45,857,103	47,099,791	35,861,39
b)	Forwards, swaps and options	9,325,790	6,955,409	9,921,834	9,236,750	1,203,800	1,203,500	1,203,500	343,950	8,121,990	5,751,909	8,718,334	8,892,80
c)	Other contingent liabilities	-	-	-	_	-	-	-	-	-	-	_	,,,,,
d)	Total contingent liabilities	55,838,041	53,472,679	57,582,891	45,897,145	1,624,394	1,824,672	1,764,766	1,142,947	54,184,858	51,609,012	55,818,125	44,754,19
4	Capital strength									, ,			
a)	Core capital	85,681,920	82,638,315	80,111,777	74,995,188	1,164,147	1,153,518	1,051,430	1,635,574	83,441,769	81,185,361	78,843,481	73,709,04
b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00
c)	Excess/(deficiency)	84,681,920	81,638,315	79,111,777	73,995,188	164,147	153,518	51,430	635,574	82,441,769	80,185,361	77,843,481	72,709,04
d)	Supplementary capital	6,536,562	6,806,125	7,828,878	8,417,909	386,296	692,878	690,045		6,506,599	6,786,409	7,108,870	8,417,90
e)	Total capital	92,218,482	89,444,440	87,940,654	83,413,096	1,550,444	1,846,396	1,741,475	1,635,574	89,948,368	87,971,770	85,952,351	82,126,95
f)	Total risk weighted assets	554,125,063	539,824,209	512,136,254	490,223,691	8,461,278	8,019,407	7,058,339	7,509,294	542,020,289	527,395,840	502,186,291	477,617,52
g)	Core capital/total deposit liabilities	19.7%	19.8%	19.6%	18.2%	15.5%	16.8%	16.5%	31.2%	19.7%	19.9%	19.7%	18.2
h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0
i)	Excess/(deficiency)	11.7%	11.8%	11.6%	10.2%	7.5%	8.8%	8.5%	23.2%	11.7%	11.9%	11.7%	10.2
j)	Core capital/total risk weighted assets	15.5%	15.3%	15.6%	15.3%	13.8%	14.4%	14.9%	21.8%	15.4%	15.4%	15.7%	15.4
k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5
I)	Excess/(deficiency)(j-k)	5.0%	4.8%	5.1%	4.8%	3.3%	3.9%	4.4%	11.3%	4.9%	4.9%	5.2%	4.9
m)	Total capital/total risk weighted assets	16.6%	16.6%	17.2%	17.0%	18.3%	23.0%	24.7%	21.8%	16.6%	16.7%	17.1%	17.2
n)	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5
o)	Excess/(deficiency)(m-n)	2.1%	2.1%	2.7%	2.5%	3.8%	8.5%	10.2%	7.3%	2.1%	2.2%	2.6%	2.79
p)	Adjusted Core Capital/Total Deposit Liabilities	15.6%	16.0%	16.0%	15.6%	15.5%	16.8%	16.5%	0.0%	15.5%	16.0%	16.1%	15.69
q)	Adjusted Core Capital/Total Risk Weighted Assets	12.2%	12.3%	12.8%	13.1%	13.8%	13.2%	14.9%	21.8%	12.1%	12.3%	12.8%	13.29
r)	Adjusted Total Capital/Total Risk Weighted Assets	13.4%	13.6%	14.3%	14.8%	18.3%	21.2%	24.7%	0.0%	13.3%	13.6%	14.2%	14.99
5	Liquidity												
a)	Liquidity Ratio	50.8%	54.1%	53.8%	55.7%	305.0%	338.7%	358.8%	425.3%	43.8%	46.4%	47.6%	48.6
b)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.00
c)	Excess/ (deficiency)(a-b)	30.8%	34.1%	33.8%	35.7%	285.0%	318.7%	338.8%	405.3%	23.8%	26,4%	27.6%	28.69

^{*}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.

	Share Capital	Share Premium	Revenue and Other Reserves	Proposed Dividends	Attributable to equity holder of the company	Non-controlling interest	Total equity
	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000
Balance at 1 January 2022	5,867,180	1,911,926	86,169,694	5,867,180	99,815,980	523,490	100,339,470
Total comprehensive income							
Profit for the year	-	-	11,395,926	-	11,395,926	72,279	11,468,205
Net Movement in Reserves	-	-	(9,015,670)	-	(9,015,670)	(334,427)	(9,350,097)
2021- Dividends paid	-	-	-	(5,867,180)	(5,867,180)	-	(5,867,180)
Balance at 30 June 2022	5,867,180	1,911,926	88,549,950	_	96,329,057	261,343	96,590,399
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SUMMARY STATEMENT OF CASHFLOWS						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,
SUMMARY STATEMENT OF CASHFLOWS	Un-audited	Audited	Un-audited			.,	. , ,
SUMMARY STATEMENT OF CASHFLOWS		Audited	Un-audited				
SUMMARY STATEMENT OF CASHFLOWS	Un-audited 30-Jun-22 KShs'000						, , , , , ,
SUMMARY STATEMENT OF CASHFLOWS Net cash flows from operating activities	30-Jun-22	Audited 31-Dec-21	Un-audited 30-Jun-21				
	30-Jun-22 KShs'000	Audited 31-Dec-21 KShs'000	Un-audited 30-Jun-21 KShs'000				
Net cash flows from operating activities	30-Jun-22 KShs'000 17,727,420	Audited 31-Dec-21 KShs'000 5,876,903	Un-audited 30-Jun-21 KShs'000 16,341,358				

KEY HIGHLIGHTS:

Kshs. 15.3B (45% growth)

Profit Before Tax

Cash and cash equivalents at 1 January

Cash and cash equivalents at period end

Total Assets

Net loans and advances

Customer deposits

Kshs. 604B

Kshs. 330B

Kshs 423B

The financial statements were approved by the Directors on 24th August 2022 and signed on its behalf by:

Signed: Mr. John Murugu, OGW Chairman Signed: Dr. Gideon Muriuki - CBS, MBS Group Managing Director & CEO

