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

	STATEMENT OF FINANCIAL POSITION															
		30-Sep-22 KSHS.'000 (Un-audited)	GROU 30-Jun-22 KSHS.'000 (Un-audited)	31-Mar-22 KSHS.'000 (Un-audited)	31-Dec-21 KSHS.'000 Audited	30-Sep-21 KSHS.'000 (Un-audited)	30-Sep-22 KSHS.'000 (Un-audited)	KINGDOM 30-Jun-22 KSHS.'000 (Un-audited)	BANK 31-Mar-22 KSHS.'000 (Un-audited)	31-Dec-21 KSHS.'000 Audited	30-Sep-21 KSHS.'000 (Un-audited)	30-Sep-22 KSHS.'000 (Un-audited)	C0-0P 30-Jun-22 KSHS.'000 (Un-audited)	BANK 31-Mar-22 KSHS.'000 (Un-audited)	31-Dec-21 KSHS.'000 Audited	30-Sep-21 KSHS.'000 (Un-audited)
Α	ASSETS															
1	Cash (local and foreign) Balances due from Central Bank Of Kenya	10,332,982 26,599,308	9,771,227 17,285,768	10,456,019 17,147,200	9,043,810 21,784,667	9,890,356 19,965,254	380,875 466,198	422,534 267,324	340,423 220,353	320,089 329,114	296,740 316,071	6,775,451 26,133,110	6,636,371 17,018,444	6,896,706 16,926,847	8,120,024 19,391,126	6,637,196 19,649,183
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial Assets at Fair Value through profit and loss(FVTPL)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.a.a a.b	Investment Securities: Held at Amortised Cost- Kenya Government Securities Investment Securities: Held at Amortised Cost- Other Securities	86,056,351	82,852,972	75,778,680	76,223,893	90,164,622	7,999,288	3,899,288	885,746	294,557	401,502	78,057,064	78,953,684	74,892,934	75,929,336	89,763,120
b.a	Investment Securities: Fair Value through other comprehensive income(-FVOCI)Kenya Government Securities	96,305,090	100,343,765	107,583,867	107,837,175	103,151,699	16,532,665	19,542,318	23,510,426	23,356,065	22,919,979	79,772,425	80,801,447	84,073,442	84,481,110	80,207,880
b.b	Investment Securities: Fair Value through other comprehensive income(FVOCI)-Other Securities	1,748,632	1,733,472	1,675,148	1,701,775	1,434,762	-	=	=	=	-	1,732,552	1,716,672	1,657,868	1,614,880	1,434,762
6	Deposits and balances due from local banking institutions	9,530,700	9,618,217	11,295,133	1,901,445	6,645,080	240,959	409,219	15,765	248,804	54,625	6,873,842	7,500,016	9,664,958	288,848	5,583,158
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	2,623,672 210,393	5,535,178 373,053	2,804,249 32,274	6,634,528	11,937,448 (11,004)	23,375 109	23,446 109	71,410 109	69,712 109	18,119 109	2,625,834 181,336	5,818,893 341,192	3,348,780	6,681,238	12,411,215 7,057
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	335,161,503	330,056,251	324,483,412	310,195,297	306,316,695	5,043,855	4,706,082	4,645,126	4,432,541	4,273,190	328,664,388	323,940,589	318,646,679	304,584,437	301,071,653
11	Investments in associates	2,370,354	2,209,094	2,298,381	2,146,675	1,915,617	13,215	13,215	13,215	13,215	16,087	706,444	706,444	706,444	706,444	706,444
12 13	Investments in subsidiary companies Investment in joint ventures	-	-	-	-	-	6,039	6,039	6,139	1,139	1,139	3,884,925	3,884,925	3,884,925	3,884,925	3,884,925
14 15	Investment in properties Property, plant and equipment	0.212 / 02	9 201 174	- 8,573,681	10,288,503	9,193,272	1.011 / 00	- 059.7/0	- 965,850	- 079 750	1 020 001	4 001 200	7,070,274	- 7,285,851	- 8,506,362	- 7,561,654
16	Property, plant and equipment Prepaid lease rentals	8,312,482 32,845	8,301,176 32,998	33,150	33,303	33,455	1,011,400	958,740 -	760,800	978,750 -	1,020,091	6,901,380 32,845	32,998	33,150	33,303	33,455
17 18	Intangible assets Deferred tax asset	7,258,395 6,360,273	7,324,097 6,051,928	6,822,712 5,746,502	5,828,335 5,360,047	6,911,388 4,339,632	51,219 225,507	46,375 225,507	37,440 225,507	29,965 225,506	24,788 297,764	3,874,664 5,992,386	3,940,532 5,685,894	3,438,050 5,384,158	2,442,970 5,080,346	3,541,421 3,966,886
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 21	Other assets TOTAL ASSETS	29,195,353 622,098,334	22,432,592 603,921,788	22,255,177 596,985,586	20,792,531 579,771,985	20,998,859 592,887,135	1,194,318 33,189,020	1,490,414 32,010,609	1,072,324 32,009,833	1,391,102 31,690,666	1,330,550 30,970,754	27,812,005 580,020,650	19,458,845 563,507,219	20,588,409 557,429,201	18,641,390 540,386,740	19,096,201 555,556,211
В	LIABILITIES															
22	Balances due to Central Bank Of Kenya	-	-	-	-		1,486,076	1,678,884	1,685,565	1,734,856	1,980,377	-	-	-	-	-
23 24	Customer deposits Deposits and balances due to local banking institutions	432,000,651 9,000,221	423,031,281 6,899,114	410,825,409 5,729,920	407,725,765 792,102	420,438,140 3,781,928	8,508,029	7,504,009	6,897,305	6,380,193	5,852,187	420,248,130 9,000,221	412,785,740 6,899,114	400,861,722 5,729,920	398,686,293 754,572	412,215,113 3,781,928
25 26	Deposits and balances due to banking institutions abroad Other money market deposits	1,476,136	3,987,489	631,158	-	78,868	-	-	-	-	-	1,260,148	4,058,805	1,017,195	-	570,753
27	Borrowed funds	41,933,213	41,357,102	43,279,164	42,914,622	43,839,166	21,140,687	21,160,566	21,102,121	21,213,996	20,680,048	19,460,528	18,680,294	20,662,410	20,144,729	21,205,237
28 29	Balances due to banking institutions in the group Tax payable	20,592	29,796	3,056,176	903,763	-	-	-	-	-	-	-	-	2,886,376	907,798	-
30	Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 32	Deferred tax liability Retirement benefit liability	5,205	5,205	5,205	-	9,995	-	-	-	-	-	-	-	-	-	-
33 34	Other liabilities TOTAL LIABILITIES	36,451,359 520,887,377	31,624,179 506,934,166	30,361,262 493,888,294	26,689,802 479,026,054	29,347,650 497,495,746	600,893 31,735,685	349,337 30,692,795	842,442 30,527,433	477,529 29,806,575	842,188 29,354,800	34,870,676 484,839,703	29,695,306 472,119,259	28,913,131 460,070,754	24,973,828 445,467,220	27,679,128 465,452,159
C	SHAREHOLDERS' FUNDS	320,007,077	300,734,100	473,000,274	477,020,034	477,473,740	31,733,003	00,072,773	00,027,400	27,000,070	27,004,000	404,037,700	472,117,237	400,070,734	443,407,220	400,402,107
35	Paid up/Assigned capital	5,867,180	5,867,180	5,867,180	5,867,180	5,867,180	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	5,867,180	5,867,180	5,867,180	5,867,180	5,867,180
36 37	Share premium/(discount) Revaluation reserve	1,911,925 1,321,549	1,911,925 1,360,457	1,911,925 1,360,457	1,911,925 1,401,443	1,911,925 1,280,602	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	1,911,925 1,281,592	1,911,925 1,281,592	1,911,925 1,281,592	1,911,925 1,281,592	1,911,925 1,316,635
38	Retained earnings/ Accumulated losses	100,985,270	95,529,427	90,074,475	84,225,180	85,241,625	(3,162,802)	(3,366,150)	(3,572,744)	(3,772,019)	(3,454,339)	94,872,538	89,809,333	84,683,804	79,383,183	80,352,685
39 40	Statutory Loan Loss Reserve Other Reserves	346,332 (9,937,378)	363,528 (8,703,461)	640,521 (3,426,006)	624,079 (81,009)	4,932 319,827	369,469 (708,728)	386,296 (657,728)	692,878 (593,130)	690,045 10,669	114,897	(9,144,895)	(7,879,295)	(2,655,079)	201,997	244,545
41 42	Proposed dividends Capital grants	392,606	397,225	5,867,180 401,844	5,867,180 406,463	411,082	-	-	-	-	-	392,606	397,225	5,867,180 401,844	5,867,180 406,463	411,082
43	TOTAL SHAREHOLDERS' FUNDS	100,887,485	96,726,281	102,697,576	100,222,441	95,037,173	1,453,335	1,317,814	1,482,400	1,884,091	1,615,954	95,180,947	91,387,961	97,358,447	94,919,520	90,104,052
43.1 44	Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	323,472 622,098,334	261,343 603,921,788	399,718 596,985,586	523,490 579,771,985	354,216 592,887,135	33,189,020	32,010,609	32,009,833	31,690,666	30,970,754	580,020,650	563,507,219	557,429,201	540,386,740	555,556,211
П	STATEMENT OF COMPREHENSIVE INCOME															
		30-Sep-22	GROU 30-Jun-22	JP 31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	KINGDOM 30-Jun-22	BANK 31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	CO-OP 30-Jun-22	BANK 31-Mar-22	31-Dec-21	30-Sep-21
	N777777 11001/F	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)
1.0 1.1	INTEREST INCOME Loans and advances	27,863,092	18,508,399	8,976,011	36,508,393	25,426,036	251,423	150,060	67,228	507,488	433,525	27,436,992	18,233,525	8,835,959	35,861,391	24,928,254
1.2	Government securities Deposits and placements with banking Institutions	15,528,333 340,788	9,877,949 187,838	4,942,575 82,641	18,728,870 410,882	13,801,306 314,721	2,127,720 7,830	1,376,091 2,480	686,564 1,735	2,630,661 20,104	1,951,046 17,443	13,400,612 190,264	8,501,858 112,046	4,256,010 47,373	16,098,210 284,986	11,850,259 230,409
1.4	Other Interest Income	-	-		-	32,566	-	-	-	-	-	-		-	-	-
1.5 2.0	Total Interest Income INTEREST EXPENSE	43,732,212	28,574,186	14,001,227	55,648,145	39,574,629	2,386,973	1,528,631	755,528	3,158,253	2,402,015	41,027,869	26,847,429	13,139,343	52,244,587	37,008,922
2.1	Customer deposits	10,492,620	6,776,844	3,275,431	13,330,376	9,838,369	378,016	229,058	111,762	400,584	292,524	10,110,196	6,545,746	3,162,463	12,923,127	9,545,369
2.2	Deposits and placements from banking institutions	75,405	35,239	5,894	189,705	29,173	1,363	1,494	183	716	638	74,042	33,745	5,711	188,990	28,535
2.3 2.4	Other Interest Expenses Total Interest Expenses	1,127,716 11,695,741	706,790 7,518,872	347,266 3,628,590	1,091,150 14,611,231	1,038,664 10,906,206	17,801 397,180	12,391 242,943	6,522 118,467	39,024 440,324	16,769 309,931	1,109,914 11,294,153	694,399 7,273,890	340,744 3,508,918	1,040,747 14,152,864	1,017,752 10,591,656
3	NET INTEREST INCOME/(LOSS)	32,036,472	21,055,313	10,372,637	41,036,913	28,668,423	1,989,793	1,285,688	637,061	2,717,929	2,092,084	29,733,716	19,573,539	9,630,425	38,091,723	26,417,267
4	NON-INTEREST INCOME															
4.1 4.2	Fees and commissions on loans and advances Other Fees and commissions	8,395,006 7,947,710	5,515,036 5,388,048	2,589,534 2,777,342	5,421,033 9,812,650	5,522,024 6,886,625	50,463 77,514	24,304 51,438	10,312 25,759	18,635 95,298	10,102 69,414	8,344,542 6,181,481	5,490,732 4,147,024	2,579,222 2,139,038	5,055,563 8,396,993	5,511,922 5,524,383
4.3	Foreign exchange trading income/(loss)	3,282,818	1,960,998	766,774	2,849,297	1,913,304	26,137	17,076	6,719	5,544	5,032	3,081,849	1,858,717	746,970	2,703,646	1,901,497
4.4 4.5	Dividend income Other income	4,516 544,245	2,993 431,814	1,496 273,337	1,444 1,311,929	36 1,408,362	5,621	4,122	1,280	(30,473)	307,697	424,017	346,611	224,265	847 1,163,512	36 996,109
4.6	Total Non-interest income	20,174,294	13,298,888	6,408,483	19,396,354	15,730,352	159,736	96,940	44,070	89,004	392,245	18,031,889	11,843,084	5,689,494	17,320,561	13,933,946
5.0	TOTAL OPERATING INCOME	52,210,766	34,354,201	16,781,120	60,433,268	44,398,775	2,149,529	1,382,628	681,131	2,806,933	2,484,329	47,765,605	31,416,623	15,319,919	55,412,284	40,351,213
6.0	OTHER OPERATING EXPENSES	F 70F / F /	22// 0/7	15/2077	7,000,057		(0,(,200)	(170,000)	2/ 00/	1/0.052	(0/72/	F 700 000	2 / 0 / 000	1/00.0/7	7 / 00 000	E /2E 000
6.1 6.2	Loan loss provision Staff costs	5,725,454 10,832,805	3,344,847 7,068,086	1,543,877 3,510,928	7,929,256 13,322,738	6,045,154 10,017,159	(86,390) 448,414	(170,803) 298,513	24,884 169,316	168,053 303,107	406,734 319,252	5,790,800 9,894,106	3,494,900 6,431,823	1,499,967 3,168,404	7,499,998 12,435,592	5,625,000 9,311,472
6.3 6.4	Directors' emoluments Rentals charges	165,055 657,988	122,766 474,304	21,749 249,848	199,329 1,009,559	132,495 848,292	6,646 31,952	4,504 17,548	2,141 8,596	7,539 35,471	4,869 26,011	120,384 603,800	93,391 402,475	7,665 212,326	144,027 899,231	95,356 774,217
6.5	Depreciation charge on property and equipment	1,793,843	1,154,455	637,704	2,698,275	1,898,164	32,783	20,580	10,332	51,825	39,999	1,630,881	1,077,613	532,709	2,359,591	1,715,681
6.6 6.7	Armortisation charges Other operating expenses	593,532 9,863,946	390,949 6,603,195	189,592 2,870,357	782,850 12,147,979	571,802 8,443,728	14,771 1,092,138	9,898 796,521	5,025 261,563	10,893 1,717,605	16,071 1,258,256	571,482 8,320,085	371,733 5,512,580	182,453 2,575,275	737,993 10,010,524	555,216 6,916,205
6.8 7	Total other operating expenses Profit/(Loss) before tax and exceptional items	29,632,624 22,578,142	19,158,602 15,195,599	9,024,056 7,757,064	38,089,985 22,343,283	27,956,794 16,441,981	1,540,314 609,216	976,760 405,867	481,857 199,274	2,294,492 512,441	2,071,191 413,138	26,931,539 20,834,066	17,384,513 14,032,110	8,178,798 7,141,121	34,086,957 21,325,328	24,993,147 15,358,066
8	Exceptional items-Early Retirement Costs	-	-	-	-	-	-	403,007		512 ₁ 441	410,130	-		7,141,121	21,323,326	
8 9	Exceptional items-Share of profit of associate Profit/(Loss) before tax	152,582 22,730,724	87,913 15,283,512	32,113 7,789,177	305,579 22,648,862	42,046 16,484,027	609,216	405,867	199,274	512,441	413,138	20,834,066	14,032,110	7,141,121	21,325,328	15,358,066
	Current tax	6,554,780	4,429,260	2,260,931	7,221,238	4,857,312	-	-	-	14,648	-	6,250,220	4,209,633	2,142,336	6,824,650	4,607,420
10 11	Deferred tax	(920,929)	(613,953)	(306,976)	(1,116,278)			_		_		(905,509)	(603,672)	(301,836)	(1,097,586)	

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

		30-Sep-22	GROU 30-Jun-22	JP 31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	KINGDOM 30-Jun-22	BANK 31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	CO-OP B 30-Jun-22	ANK 31-Mar-22	31-Dec-21	30-Sep-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	KSHS.'000	KSHS.'000	KSHS.'000	
		(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	
13.0	OTHER COMPREHENSIVE INCOME																
13.1	Gains/(Losses) from translating the financial statements of	-	-	-	79,720	-	-	-	-	-	-	-	-	-	-	-	
13.2	foreign operations Fair value changes in available-for-sale financial assets	(10,067,889)	(5,893,493)	(3,461,275)	(559,225)	(478,329)	(719,397)	(668,397)	(603,799)	(104,228)	(122,193)	(9,346,892)	(5,224,216)	(2,857,076)	(405,484)	(362,936)	
13.3	Revaluation Surplus on property, Plant and Equipment	(10,007,007)	(3,073,473)	(5,401,275)	(557,225)	(470,027)	(717,377)	(000,377)	(000,777)	(104,220)	(122,173)	(7,540,672)	(3,224,210)	(2,037,070)	(403,404)	(502,750)	
13.4	Share of other comprehensive income of associates	-	-	-	(75,670)	-	-	-	-	-	-	-	-	-	-	-	
13.5	Income tax relating to components of other	_	-	-	_	-	_	-	-	-	-	_	-	-	-	_	
14	comprehensive income	(10.0 (7.000)	(5.002.(02)	(2 ((4 275)	(555,175)	(478.329)	(719.397)	(668.397)	(603.799)	202 5/5	(422.402)	(0.277.002)	(F 00/ 01/)	(2.057.07()	(405.484)	(2/202/)	
	OTHER COMPREHENSIVE INCOME NET OF TAX	(10,067,889)	(5,893,493)	(3,461,275)		(110)0217	(111,0117)	(===,===,		393,565	(122,193)	(9,346,892)	(5,224,216)	(2,857,076)	(100)1017	(362,936)	
15	TOTAL COMPREHENSIVE INCOME	7,028,985	5,574,712	2,373,948	15,988,727	11,148,386	(110,182)	(262,530)	(404,525)	393,565	290,945	6,142,463	5,201,933	2,443,545	15,192,780	10,387,710	
	Basic Earnings per share	2.91	1.95	0.99	2.85	1.98	-	-	-	-		2.64	1.78	0.90	2.66	1.83	
	Diluted Earnings per share	2.91	1.95	0.99	2.85	1.98	-	-	-	-		2.64	1.78	0.90	2.66	1.83	
	Dividend per share	-	-	-	1.00	-	-	-	-	-		-	-	-	1.00	-	
Ш	OTHER DISCLOSURES																
	OTTER DIOCEOGRES		GROI	IP		KINGDOM BANK						CO-OP BANK					
		30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-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	KSHS.'000	KSHS.'000	KSHS.'000	
		(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	Audited	(Un-audited)	
1 a)	NON PERFORMING LOANS AND ADVANCES	51,806,652	51,187,398	49,461,265	49,730,992	49,481,332	5,553,969	5,999,575	6,348,369	6,014,872	6,398,628	45,878,193	44,728,729	42,696,318	43,311,818	42,630,388	
a)	Gross non-performing loans and advances Less	51,806,652	51,187,398	49,461,265	49,/30,992	49,481,332	5,553,769	5,999,575	6,348,369	6,014,872	6,398,628	45,878,193	44,/28,/29	42,696,318	43,311,818	42,630,388	
b)	Interest in suspense	6,124,095	5,970,437	6,228,365	6,338,967	6,826,507	1,686,770	1,623,284	1,734,906	1,695,674	1,619,740	4,387,003	4,298,661	4,441,734	4,587,040	5,139,457	
c)	Total Non-performing loans and advances (a-b)	45,682,558	45,216,961	43,232,900	43,392,025	42,654,824	3,867,199	4,376,291	4,613,463	4,319,198	4,778,888	41,491,190	40,430,068	38,254,584	38,724,778	37,490,931	
	Less					-											
d)	Loan loss provisions	29,800,785	27,728,518	26,074,145	24,791,016	25,600,622	2,540,124	2,536,024	2,661,456	2,675,806	2,763,688	27,083,203	25,012,116	23,241,536	21,940,149	22,670,744	
e)	Net Non performing loans (c-d)	15,881,773 18.818.814	17,488,443 19,993,107	17,158,754 17.328.761	18,601,009 18,224,344	17,054,202 16.849.294	1,327,075 1,456,998	1,840,267 1.858.252	1,952,007 1.966.844	1,643,392 1.483,202	2,015,200 1.855.178	14,407,987 17,196,716	15,417,952 17.604.316	15,013,048 14.886.852	16,784,629 16.236.700	14,820,187	
f) q)	Discounted Value of Securities Net NPLs Exposure (e-f)	(2,937,041)	(2,504,664)	(170,007)	376,665	204,909	(129,923)	(17,985)	(14,837)	1,483,202	1,855,178	(2,788,729)	(2,186,364)	126,196	547,929	14,820,187	
٠.		(2,707,041)	(2,304,004)	(170,007)	370,003	204,707	(127,723)	(17,703)	(14,007)	100,170	100,022	(2,700,727)	(2,100,004)	120,170	547,727		
2	Insider loans and advances Directors, shareholders and associates	5,954,541	6,182,752	7,039,610	7,710,169	6,597,188		_	_	_		5,954,541	6,182,752	7,039,610	7,710,169	6,597,188	
a) h)	Employees	12,156,481	11,710,633	11,761,067	11,827,617	11,434,939	142.291	118,833	103,101	92,192	89.964	12,006,696	11,586,890	11,655,929	11,735,425	11,344,975	
c)	Total insider loans, advances and other facilities	18,111,022	17,893,385	18,800,677	19,537,786	18,032,127	142,291	118,833	103,101	92,192	89,964	17,961,237	17,769,642	18,695,540	19,445,594	17.942.163	
3	Off-Balance Sheet Items																
a)	Letters of credit, guarantees, acceptances	47,801,693	46,512,251	46,517,271	47,661,057	39,346,071	394,674	420,594	621,172	561,266	628,386	47,346,244	46,062,868	45,857,103	47,099,791	38,717,685	
b)	Forwards, swaps and options	7,305,422	9,325,790	6,955,409	9,921,834	8,813,155	1,204,300	1,203,800	1,203,500	1,203,500	343,950	6,101,122	8,121,990	5,751,909	8,718,334	8,469,205	
c)	Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d)	Total contingent liabilities	55,107,115	55,838,041	53,472,679	57,582,891	48,159,226	1,598,974	1,624,394	1,824,672	1,764,766	972,336	53,447,366	54,184,858	51,609,012	55,818,125	47,186,890	
	Capital strength																
a)	Core capital	87,309,346	85,681,920	82,638,315	80,111,777	76,344,650	1,265,368	1,164,147	1,153,518	1,051,430	1,172,718	85,662,262	83,441,769	81,185,361	78,843,481	75,555,738	
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	1,000,000	1,000,000	1,000,000	1,000,000	
c)	Excess/(deficiency)	86,309,346	84,681,920	81,638,315	79,111,777	75,344,650	265,368	164,147	153,518	51,430	172,718	84,662,262	82,441,769	80,185,361	77,843,481	74,555,738	
d) e)	Supplementary capital Total capital	6,216,092 93,525,438	6,536,562 92,218,482	6,806,125 89,444,440	7,828,878 87,940,654	7,372,635 83,717,285	369,469 1,634,837	386,296 1,550,444	692,878 1,846,396	690,045 1,741,475	1,172,718	6,206,103 91,868,365	6,506,599 89,948,368	6,786,409 87,971,770	7,108,870 85,952,351	7,372,635 82,928,373	
e) f)	Total risk weighted assets	93,525,438 555,589,887	92,218,482 554,125,063	539,824,209	512,136,254	507,642,489	8,612,355	8,461,278	8,019,407	7,058,339	6,591,704	553,745,221	542,020,289	527,395,840	502,186,291	494,001,354	
g)	Core capital/total deposit liabilities	19.7%	19.7%	19.8%	19.6%	18.0%	14.8%	15.5%	16.8%	16.5%	20.0%	20.0%	19.7%	19.9%	19.7%	18.1%	
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%	8.0%	8.0%	8.0%	
i)	Excess/(deficiency)	11.7%	11.7%	11.8%	11.6%	10.0%	6.8%	7.5%	8.8%	8.5%	12.0%	12.0%	11.7%	11.9%	11.7%	10.1%	
j)	Core capital/total risk weighted assets	15.7%	15.5%	15.3%	15.6%	15.0%	14.7%	13.8%	14.4%	14.9%	17.8%	15.5%	15.4%	15.4%	15.7%	15.3%	
k) I)	Minimum Statutory Ratio	10.5%	10.5% 5.0%	10.5% 4.8%	10.5%	10.5%	10.5%	10.5%	10.5% 3.9%	10.5%	10.5%	10.5%	10.5% 4.9%	10.5% 4.9%	10.5%	10.5%	
t) m)	Excess/(deficiency)(j-k) Total capital/total risk weighted assets	5.2% 16.8%	5.U% 16.6%	4.8% 16.6%	5.1% 17.2%	4.5% 16.5%	4.2% 19.0%	3.3% 18.3%	3.9% 23.0%	4.4% 24.7%	7.3% 17.8%	5.0% 16.6%	4.9% 16.6%	4.9% 16.7%	5.2% 17.1%	4.8% 16.8%	
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%	14.5%	14.5%	14.5%	
0)	Excess/(deficiency)(m-n)	2.3%	2.1%	2.1%	2.7%	2.0%	4.5%	3.8%	8.5%	10.2%	3.3%	2.1%	2.1%	2.2%	2.6%	2.3%	
p)	Adjusted Core Capital/Total Deposit Liabilities	15.2%	15.6%	16.0%	16.0%	15.0%	14.9%	15.5%	16.8%	16.5%	0.0%	15.2%	15.5%	16.0%	16.1%	15.1%	
q)	Adjusted Core Capital/Total Risk Weighted Assets	12.1%	12.2%	12.3%	12.8%	12.5%	14.7%	13.8%	13.2%	14.9%	17.8%	11.8%	12.1%	12.3%	12.8%	12.7%	
r)	Adjusted Total Capital/Total Risk Weighted Assets	13.2%	13.4%	13.6%	14.3%	14.0%	19.0%	18.3%	21.2%	24.7%	0.0%	12.9%	13.3%	13.6%	14.2%	14.2%	
5	Liquidity																
a)	Liquidity Ratio	52.1%	44.5%	54.1%	53.8%	56.5%	283.9%	305.0%	338.7%	358.8%	380.6%	44.6%	43.8%	46.4%	47.6%	50.2%	
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%	20.0%	20.0%	20.0%	20.0%	
c)	Excess/ (deficiency)(a-b)	32.1%	24.5%	34.1%	33.8%	36.5%	263.9%	285.0%	318.7%	338.8%	360.6%	24.6%	23.8%	26.4%	27.6%	30.2%	

^{*}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.



The financial statements were approved by the Directors on 16th November 2022 and signed on its behalf by:

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

