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

- 1	STATEMENT OF FINANCIAL POSITION															
		30-Sep-22 KSHS.'000 (Un-audited)	GROU 30-Jun-22 KSHS.'000 (Un-audited)	JP 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)	CO-OP E 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)
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	Investment Securities: Held at Amortised Cost- Kenya	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
	Government Securities Investment Securities: Held at Amortised Cost- Other	00,000,001	02,002,772	70,770,000	70,220,070	70,104,022	7,777,200	0,077,200	000,740	274,007	401,002	70,007,004	70,700,004	74,072,704		07,700,120
a.b	Securities Investment Securities: Fair Value through other comprehen-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.a	sive 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 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	9,530,700 2,623,672	9,618,217 5,535,178	11,295,133 2,804,249	1,901,445 6,634,528	6,645,080 11,937,448	240,959 23,375	409,219 23,446	15,765 71,410	248,804 69,712	54,625 18,119	6,873,842 2,625,834	7,500,016 5,818,893	9,664,958 3,348,780	288,848 6,681,238	5,583,158 12,411,215
8	Tax recoverable	210,393	373,053	32,274		(11,004)	109	109	109	109	109	181,336	341,192	-	-	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 12	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 3,884,925	706,444	706,444	706,444	706,444 3,884,925
13	Investments in subsidiary companies Investment in joint ventures	-	-	-	-	-	6,039	6,039	6,139	1,139	1,139	3,004,723	3,884,925	3,884,925	3,884,925	3,004,723
14 15	Investment in properties Property, plant and equipment	- 8,312,482	- 8,301,176	- 8,573,681	10,288,503	9,193,272	1,011,400	958,740	965,850	978,750	1,020,091	6,901,380	7,070,274	7,285,851	- 8,506,362	7,561,654
16	Prepaid lease rentals	32,845	32,998	33,150	33,303	33,455	-	-	-	-	-	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	19,096,201 555,556,21 1
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	Deposits and balances due to banking institutions abroad	1,476,136	3,987,489	631,158	-	78,868	-	-	-	-	-	1,260,148	4,058,805	1,017,195	-	570,753
26 27	Other money market deposits 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	Balances due to banking institutions in the group	-		-	-	-	-	-	-	-	-	-	-	-	-	-
29 30	Tax payable Dividends payable	20,592	29,796	3,056,176	903,763	-	-	-	-	-	-	-	-	2,886,376	907,798	-
31 32	Deferred tax liability Retirement benefit liability	5,205	5,205	5,205	-	9,995	-	-	-	-	-		-	-	-	-
33	Other liabilities	36,451,359	31,624,179	30,361,262	26,689,802	29,347,650	600,893	349,337	842,442	477,529	842,188	34,870,676	29,695,306	28,913,131	24,973,828	27,679,128
34	TOTAL LIABILITIES	520,887,377	506,934,166	493,888,294	479,026,054	497,495,746	31,735,685	30,692,795	30,527,433	29,806,575	29,354,800	484,839,703	472,119,259	460,070,754	445,467,220	465,452,159
C 35	SHAREHOLDERS' FUNDS 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	Share premium/(discount)	1,911,925	1,911,925	1,911,925	1,911,925	1,911,925	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	1,911,925	1,911,925	1,911,925	1,911,925	1,911,925
37 38	Revaluation reserve Retained earnings/ Accumulated losses	1,321,549 100,985,270	1,360,457	1,360,457	1,401,443	1,280,602	-	-	-	-	-	1,281,592	1,281,592	1,281,592	1,281,592	1,316,635
			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				80,352,685
39	Statutory Loan Loss Reserve	346,332	95,529,427 363,528	90,074,475 640,521	84,225,180 624,079	85,241,625 4,932	(3,162,802) 369,469	386,296	(3,572,744) 692,878	(3,772,019) 690,045	(3,454,339)	94,872,538	89,809,333	84,683,804	79,383,183	-
39 40 41											(3,454,339) - 114,897 -	94,872,538 - (9,144,895) -			79,383,183	80,352,685 - 244,545 -
	Statutory Loan Loss Reserve Other Reserves	346,332 (9,937,378) - 392,606	363,528 (8,703,461) - 397,225	640,521 (3,426,006) 5,867,180 401,844	624,079 (81,009) 5,867,180 406,463	4,932 319,827 - 411,082	369,469 (708,728) - -	386,296 (657,728) -	692,878 (593,130) - -	690,045 10,669 -	- 114,897 - -	- (9,144,895) - 392,606	89,809,333 - (7,879,295) - 397,225	84,683,804 - (2,655,079) 5,867,180 401,844	79,383,183 - 201,997 5,867,180 406,463	- 244,545 - 411,082
40 41 42 43 43.1	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	346,332 (9,937,378) - 392,606 100,887,485 323,472	363,528 (8,703,461) - 397,225 96,726,281 261,343	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490	4,932 319,827 - 411,082 95,037,173 354,216	369,469 (708,728) - - - 1,453,335	386,296 (657,728) - - 1,317,814	692,878 (593,130) - - - 1,482,400	690,045 10,669 - - 1,884,091	114,897 - - - 1,615,954	(9,144,895) - 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 91,387,961	84,683,804 - (2,655,079) 5,867,180 401,844 97,358,447	79,383,183 - 201,997 5,867,180 406,463 94,919,520	244,545 - 411,082 90,104,052
40 41 42 43	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	346,332 (9,937,378) - 392,606 100,887,485	363,528 (8,703,461) - 397,225 96,726,281	640,521 (3,426,006) 5,867,180 401,844 102,697,576	624,079 (81,009) 5,867,180 406,463 100,222,441	4,932 319,827 - 411,082 95,037,173	369,469 (708,728) - - - 1,453,335	386,296 (657,728) -	692,878 (593,130) - - - 1,482,400	690,045 10,669 - - - 1,884,091	- 114,897 - -	(9,144,895) - 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 91,387,961	84,683,804 - (2,655,079) 5,867,180 401,844 97,358,447	79,383,183 - 201,997 5,867,180 406,463 94,919,520	244,545 - 411,082 90,104,052
40 41 42 43 43.1	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	346,332 (9,937,378) - 392,606 100,887,485 323,472 622,098,334	363,528 (8,703,461) - 397,225 96,726,281 261,343 603,921,788	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985	4,932 319,827 - 411,082 95,037,173 354,216 592,887,135	369,469 (708,728) - - 1,453,335 - 33,189,020	386,296 (657,728) - - 1,317,814 - 32,010,609	692,878 (593,130) - - 1,482,400 - 32,009,833	690,045 10,669 - - 1,884,091 - 31,690,666	114,897 - - 1,615,954 30,970,754	9,144,895) - 392,606 95,180,947 - 580,020,650	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219	84,683,804 - (2,655,079) 5,867,180 401,844 97,358,447 - 557,429,201	79,383,183 - 201,997 5,867,180 406,463 94,919,520 - 540,386,740	244,545 - 411,082 90,104,052 - 555,556,211
40 41 42 43 43.1 44	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	346,332 (9,937,378) - 392,606 100,887,485 323,472	363,528 (8,703,461) - 397,225 96,726,281 261,343 603,921,788	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490	4,932 319,827 - 411,082 95,037,173 354,216	369,469 (708,728) - - - 1,453,335	386,296 (657,728) - - 1,317,814 - 32,010,609	692,878 (593,130) - - - 1,482,400 - 32,009,833	690,045 10,669 - - 1,884,091	114,897 - - - 1,615,954	(9,144,895) - 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219	84,683,804 - (2,655,079) 5,867,180 401,844 97,358,447 - 557,429,201	79,383,183 - 201,997 5,867,180 406,463 94,919,520	244,545 411,082 90,104,052 555,556,211 30-Sep-21 KSHS,'000
40 41 42 43 43.1	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	346,332 (9,937,378) - 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS.'000 (Un-audited)	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS.000 (Un-audited)	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985	4,932 319,827 - 411,082 95,037,173 354,216 592,887,135	369,469 (708,728) - - 1,453,335 - 33,189,020 30-Sep-22 KSHS:000	386,296 (657,728) - - 1,317,814 - 32,010,609 KINGDOM 30-Jun-22 KSHS:000	692,878 (593,130) - - 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS:000	690,045 10,669 - 1,884,091 - 31,690,666 31-Dec-21 KSHS:'000	114,897 - 1,615,954 30,970,754 30-Sep-21 KSHS:000	(9,144,895) - 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 30-Jun-22 KSHS:000	84,683,804 - (2,655,079 5,867,180 401,844 97,358,447 - 557,429,201 3ANK 31-Mar-22 KSHS:000	79,383,183 - 201,97 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS:000	244,545 411,082 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited)
40 41 42 43 43.1 44 II	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS.'000 (Un-audited) 27,863,092 15,528,333	363,528 (8,703,461) 	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited)	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306	369,469 (708,728) - - 1,453,335 - 33,189,020 30-Sep-22 KSHS:000 (Un-audited) 251,423 2,127,720	386,296 (657,728) - 1,317,814 - 32,010,609 KINGDOM 30-Jun-22 KSHS:000 (Un-audited) 150,060 1,376,091	692,878 (593,130) 	690,045 10,669 1,884,091 31,690,666 31-Dec-21 KSHS:'000 Audited 507,488 2,630,661	114,897 	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000 (Un-audited) 27,436,992 13,400,612	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858	84,683,804 - (2,655,079 5,867,180 401,844 97,358,447 - 557,429,201 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010	79,383,183 - 201,977 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210	244,545
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS:000 (Un-audited) 18,508,399 9,877,949 187,838	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 14,721 32,566	369,469 (708,728) - 1,453,335 - 33,189,020 30-Sep-22 KSHS:000 (Un-audited) 251,423 2,127,720 7,830	386,296 (657,728) 	692,878 (593,130) - 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS:000 (Un-audited) 67,228 686,564 1,735	690,045 10,669 1,884,091 31,690,666 31-Dec-21 KSHS:'000 Audited 507,488 2,630,661 20,104	114,897 	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264	89,809,333 - (7,879,295) - 397,225 - 91,387,961 - 563,507,219 - CO-OP E 30-Jun-22 KSHS.000 (Un-audited) - 18,233,525 - 8,501,858 - 112,046	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010 47,373	79,383,183 - 201,997 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS:000 Audited 35,861,391 16,098,210 284,986	244,545 411,082 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS.'000 (Un-audited) 27,863,092 15,528,333	363,528 (8,703,461) 	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited)	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870	4,932 319,827 	369,469 (708,728) - - 1,453,335 - 33,189,020 30-Sep-22 KSHS:000 (Un-audited) 251,423 2,127,720	386,296 (657,728) - 1,317,814 - 32,010,609 KINGDOM 30-Jun-22 KSHS:000 (Un-audited) 150,060 1,376,091	692,878 (593,130) 	690,045 10,669 1,884,091 31,690,666 31-Dec-21 KSHS:'000 Audited 507,488 2,630,661	114,897 	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000 (Un-audited) 27,436,992 13,400,612	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858	84,683,804 - (2,655,079 5,867,180 401,844 97,358,447 - 557,429,201 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010	79,383,183 - 201,977 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210	244,545 411,082 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5 2.0	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,663,092 15,528,333 340,788	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 34,508,393 18,728,870 410,882	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629	369,469 (708,728) - 1,453,335 - 33,189,020 30-Sep-22 KSHS:000 (Un-audited) 251,423 2,127,720 7,830 - 2,386,973	386,296 (657,728) 	692,878 (593,130) - 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS:000 (Un-audited) 67,228 686,564 1,735 - 755,528	31-Dec-21 KSHS.'000 Audited 507.488 2,630,661 20,104	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS: 000 (Un-audited) 27,436,992 13,400,612 190,264 41,027,869	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - CO-OP E 30-Jun-22 KSHS.'000 (Un-audited) 18,233,525 8,501,858 112,046	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010 47,373	79,383,183 201,997 5,867,180 406,463 94,919,520 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986	244,545 411,082 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 55,648,145	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 314,721 32,566 39,574,629	369,469 (708,728) 	386,296 (657,728) 	692,878 (593,130) 	690,045 10,669 	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000 (Un-audited) 27,436,992 13,400,612 190,264 41,027,869	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 - 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711	79,383,183 - 201,97 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS:000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990	244,545 -11,082 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409 37,008,922
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212	363,528 (8,703,461) 	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641 	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS.'000 (Un-audited) 25,426,036 314,721 32,566 39,574,629	369,469 (708,728) 	386,296 (657,728) 	692,878 (593,130) 	690,045 10,669 - 1,884,091 - 31,690,666 31-Dec-21 KSHS:'000 Audited 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914	89,809,333 - (7,879,295) - 397,225 91,387,961 563,507,219 CO-OP E 30-Jun-22 KSHS.000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 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	79,383,183 - 201,997 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747	244,545
40 41 42 43 43.1 44 II 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641 - 14,001,227	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 55,648,145	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 314,721 32,566 39,574,629	369,469 (708,728) 	386,296 (657,728) 	692,878 (593,130) 	690,045 10,669 	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000 (Un-audited) 27,436,992 13,400,612 190,264 41,027,869	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 - 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010 47,373 - 13,139,343 3,162,463 5,711	79,383,183 - 201,97 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS:000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990	244,545
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS.000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS.'000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 13,330,376 189,705 1,091,150 14,611,231	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206	369,469 (708,728) 	386,296 (657,728) 	692,878 (593,130) 	690,045 10,669 1,884,091 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	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS.'000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3BANK 31-Mar-22 KSHS:000 (Un-audited) 47,373 -13,139,343 3,162,463 5,711 340,744 3,508,918	79,383,183 - 201,997 5,867,180 406,463 94,919,520 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	244,545
1.0 1.1 1.2 2.3 1.4 1.5 2.0 2.1 2.2 2.3 4 4.1	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses Noter Interest Income Fees and commissions on loans and advances	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 11,27,716 11,695,741 32,036,472 8,395,006	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 30-Jun-22 KSHS:000 (Un-audited) 18,508,399 9,877,949 187,838 28,574,186	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,646 10,906,206 28,668,423	369,469 (708,728) 	386,296 (657,728) 	692,878 (593,130) 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS:000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 183 6,522 118,467 637,061	690,045 10,669 	114,897 1,615,954 30,970,754 30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 - 6,545,746 33,745 694,339 7,273,890 19,573,539	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447	79,383,183 - 201,97 5,867,180 406,463 94,919,520 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	244,545 411,082 90,104,052 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409 9,545,369 28,535 1,017,752 10,591,656 26,417,267
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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/Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss)	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,818	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641 14,001,227 14,001,227 3,275,431 5,894 347,266 3,628,590 10,372,637 2,589,534 2,777,342 766,774	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304	369,469 (708,728) 	386,296 (657,728) 1,317,814 32,010,609 KINGDOM 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	692,878 (593,130) 	690,045 10,669 1,884,091 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	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS: 000 (Un-audited) 27,436,992 13,400,612 190,264 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - CO-OP E 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 42,556,010 47,373 -13,139,343 3,162,463 3,162,463 3,508,918 9,630,425	79,383,183 - 201,997 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,747 14,152,864 38,091,723 5,055,563 8,396,993 2,703,646	244,545 411,082 90,104,052 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409 25,545,369 28,535 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,497
1.0 1.1 1.2 2.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 11,27,716 11,695,741 32,036,472 8,395,006 7,947,710	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 31-Mar-22 KSHS.000 (Un-audited) 8,976,011 4,942,575 82,641 5,894 347,266 3,628,590 10,372,637 2,599,534 2,777,342	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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	692,878 (593,130) 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS.000 (Un-audited) 67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061	690,045 10,669 	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,481	89,809,333 - (7,879,295) - 397,225 - 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 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	84,683,804 - (2,655,079) 5,867,180 401,844 97,358,447 - 557,429,201 3ANK 31-Mar-22 KSHS:7000 (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	79,383,183 - 201,97 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS:000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 1,040,723 5,055,563 8,396,993	244,545 411,082 90,104,052 505,556,211 30-Sep-21 KSHS.'000 (Un-audited) 24,928,254 11,850,259 230,409 28,535 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,497 36
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 11,27,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,518 4,516	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 594,985,586 19 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641 	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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	692,878 (593,130) 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS:000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 183 6,522 118,467 637,061	690,045 10,669 1,884,091 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	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032	(9,144,895) 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 42,556,010 47,373	79,383,183 - 201,997 5,867,180 406,463 94,919,520 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 2,703,6446 847	244,545 411,082 90,104,052 90,104,052 555,556,211 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409 28,535 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,497 996,109
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,818 4,516 544,245	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376 189,705 14,611,231 41,036,913 5,421,033 9,812,650 2,849,297 1,444 1,311,929	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,408,362	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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	692,878 (593,130) 1,482,400 - 32,009,833 BANK 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	690,045 10,669 	30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,481 3,081,849 424,017	89,809,333 - (7,879,295) - 397,225 91,387,961 563,507,219 CO-OP E 30-Jun-22 KSHS.000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 6,545,746 33,745 694,339 7,273,890 19,573,539 5,490,732 4,147,024 1,858,717 1,346,611	84,683,804 (2,655,079) 5,867,180 401,844 77,358,447	79,383,183 - 201,97 5,867,180 406,463 94,919,520 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 2,703,644 647 1,163,512	244,545 411,082 90,104,052 555,556,211 30-Sep-2! KSHS:000 (Un-audited) 24,928,254 11,850,255 230,405 37,008,922 9,545,369 28,538 1,017,752 10,591,654 26,417,267 5,511,922 5,524,383 1,901,497 37 996,105
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5.0 6.0	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total Non-interest income Total Operating Income Total Operating Income Total Operating Income OTHER OPERATING EXPENSES	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 11,272,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,518 4,516 544,245 20,774,294	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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 1,969,998 1,993 4,318,14 13,298,888	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 594,985,586 JP 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376 189,705 1,971,150 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 4,398,775	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 30-Jun-22 KSHS:'000 (Un-audited) 150,040 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	692,878 (593,130) 1,482,400 - 32,009,833 BANK 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	690.045 10,669	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 5,032 5,032 69,414 5,032 5,03	(9,144,895) 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010 47,373	79,383,183 - 201,997 5,867,180 406,463 94,919,520 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	244,545 411,082 90,104,052 90,104,052 555,556,211 30-Sep-2: KSHS:000 (Un-audited) 24,928,254 11,850,255 230,405 26,4365 28,538 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,493 996,105 13,933,946 40,351,213
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4.5 4.6 5.0	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Operating INCOME	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,818 4,516 544,245 20,174,294	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,646 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,408,362 15,730,352	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 30-Jun-22 KSHS:000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 1242,943 1,285,688 24,304 51,438 17,076 4,122 96,940	692,878 (593,130) 1,482,400 - 32,009,833 BANK 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	690,045 10,669 1,884,091 - 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	114,897 1,615,954 30,970,754 30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 307,697 392,245	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:0000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,881 3,081,849 424,017 18,031,889	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858 112,046 26,847,429 - 6,545,746 33,745 694,339 694,339 5490,732 4,147,024 1,858,717 - 346,611	84,683,804 (2,655,079) 5,867,180 401,844 77,358,447	79,383,183 - 201,97 5,867,180 406,463 94,919,520 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	244,545 411,082 90,104,052 555,556,21 30-Sep-2 KSHS:000 (Un-audited 24,928,254 11,850,255 230,409 37,008,922 9,545,369 28,531 1,017,755 10,591,654 5,511,922 5,524,383 1,901,49; 996,109 13,933,944 40,351,213
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4.5 5.0 6.0 6.1 6.2 6.3	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses INTEREST EXPENSE Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total Onemarks (Income) Other income Total Onemarks (Income) Other income Total Onemarks (Income) Total Onemarks (Income) Other Income Total Onemarks (Income) Other Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,818 4,516 544,245 20,174,294 52,210,766	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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 4,31,814 13,298,888 34,354,201	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 11,4001,227 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 2,599,534 2,777,342 766,774 1,496 273,337 6,408,483 16,781,120	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 34,508,393 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,408,362 15,730,352 44,398,775	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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	692,878 (593,130) 1,482,400 - 32,009,833 BANK 31-Mar-22 KSHS:000 (Un-audited) 67,228 686,564 1,735 - 755,528 111,762 118,467 637,061 10,312 25,759 6,719 - 1,280 44,070 681,331 24,884 169,316 2,141	690,045 10,669 1,884,091 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	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 307,697 392,245 2,484,329 406,734 319,252 4,869	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,481 3,081,849 424,017 18,031,889 47,765,605	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 - 4,545,746 - 433,745 - 694,399 7,273,890 19,573,539 19,573,539 1,147,024 1,858,717 1,846,611 11,843,084 31,416,623 3,494,900 6,431,823 93,391	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 47,373 13,139,343 3,162,463 3,508,918 9,630,425 2,579,222 2,139,038 746,970 224,265 5,689,494 15,319,919	79,383,183 - 201,997 5,867,180 406,463 94,919,520 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	244,545 411,082 90,104,052 555,556,21 30-Sep-2 KSHS:000 (Un-audited 24,928,254 11,850,259 230,405 37,008,922 9,545,365 28,533 1,1017,752 10,591,654 26,417,267 5,511,922 5,524,383 1,901,491 3,996,100 13,933,944 40,351,213
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 6.0 6.0 6.1 6.2	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total 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 Total Non-interest income Total Non-interest income Total OPERATING INCOME	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 - 43,732,212 10,492,620 75,405 1,127,716 32,036,472 8,395,006 7,947,710 3,282,818 542,245 20,74,294 52,210,766	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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 1,091,150 2,849,297 1,444 1,311,929 19,396,354 60,433,268	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,408,362 15,730,352 44,398,775	369,469 (708,728) - - 1,453,335 - 33,189,020 30-Sep-22 KSHS:000 (Un-audited) 251,423 2,127,720 7,830 - 2,386,973 378,016 1,363 17,801 397,180 1,989,793 50,463 77,514 26,137 - 5,621 159,736 2,149,529 (86,390) 448,414 6,646 6,646 31,952 32,783	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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	692,878 (593,130) 1,482,400 - 32,009,833 BANK 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 44,070 681,331 24,884 169,316 2,141 8,596 10,332	690,045 10,669 	114,897 1,615,954 30,970,754 30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 69,414 5,032 2,484,329 406,734 319,252 4,869 26,011 39,999	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:0000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,481 3,081,849 424,017 18,031,889 47,765,605	89,809,333 - (7,879,295) 91,387,961 - 563,507,219 CO-OP E 30-Jun-22 KSHS:000 (Un-audited) 18,233,525 8,501,858 112,046 - 26,847,429 - 6,545,746 33,745 694,339 19,573,539 5,490,732 4,147,024 1,858,717 - 346,611 11,843,084 31,416,623	84,683,804 (2,655,079) 5,867,180 401,844 77,358,447	79,383,183 - 201,97 5,867,180 406,463 94,919,520 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	244,545 411,082 90,104,052 90,104,052 555,556,211 30-Sep-2! KSHS:000 (Un-audited) 24,928,254 11,850,255 230,405 37,008,922 9,545,369 28,538 1,017,752 5,524,383 1,901,497 40,351,213 5,625,000 9,311,472 95,356 774,217 1,715,68
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.4 4.5 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges on property and equipment Armortisation charges	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 3,203,6,472 8,395,006 7,947,710 3,282,818 4,516 542,245 20,74,294 52,210,766	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 36 14,013,026 15,730,352 44,398,775	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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 1,1382,628 (170,803) 298,513 4,504 17,548 20,580 9,898	692,878 (593,130) 1,482,400 32,009,833 BANK 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	690,045 10,669	114,897 1,615,954 30,970,754 30-Sep-21 KSHS:000 (Un-audited) 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 2,484,329 406,734 319,252 4,869 26,011 39,999 16,071	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:0000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,481 3,081,849 - 424,017 18,031,889 47,765,605	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 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	79,383,183 - 201,997 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 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	244,545 411,082 90,104,052 555,556,21 30-Sep-2 KSHS:000 (Un-audited 24,928,254 11,850,255 230,409 37,008,922 9,545,365 28,538 1,017,752 10,591,656 5,511,921 5,524,383 1,901,497 9,401 13,933,944 40,351,213
1.0 1.1 1.2 1.3 2.1 2.2 2.3 4 4.1 4.5 4.6 6.1 6.2 6.6 6.6 6.7 6.8	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses NET 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 Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges Depreciation charges Other operating expenses Total other operating expenses	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 -43,732,212 10,492,620 75,405 1,127,716 1,1695,741 32,036,472 8,395,006 7,947,710 3,282,818 4,516 5,42,245 20,174,294 5,210,766 5,725,454 10,832,805 657,988 1,793,843 593,534 29,632,624	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GRO(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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 JP 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 6,408,463 16,781,120	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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 13,322,738 199,332 1009,559 2,698,275 782,850 12,147,979 38,089,985	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,644 10,906,206 28,668,423 5,522,024 6,886,625 1,408,362 15,730,352 44,398,775 6,045,154 10,017,159 132,495 848,292 1,898,164 571,802 27,956,794	369,469 (708,728) 	386,296 (657,728) 1,317,814 32,010,609 KINGDOM 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) 299,513 299,513 299,513 299,513 299,513	692,878 (593,130) 1,482,400 - 32,009,833 BANK 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 8,576 10,332 5,025 5,025 5,025 5,025 481,657	690,045 10,669	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 69,414 5,032 2,484,329 406,734 319,252 2,484,329 406,734 319,252 2,6011 39,999 16,071 1,258,256 2,071,191	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,881 3,081,849 424,017 18,031,889 47,765,605	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 30-Jun-22 KSHS:000 (Un-audited) - 18,233,525 8,501,858 - 112,046 - 33,745 - 694,399 - 7,273,890 - 19,573,539 - 5,490,732 - 4,147,024 - 1,858,717 - 1,843,084 - 31,416,623 - 3,494,900 - 6,431,823 - 93,391 - 93,591 - 93	84,683,804 (2,655,079) 5,867,180 401,844 77,358,447 557,429,201 3ANK 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 25,79,222 21,139,038 746,970 224,265 5,689,494 15,319,919	79,383,183 - 201,997 5,867,180 406,463 94,919,520 - 540,386,740 31-Dec-21 KSHS:000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 12,923,127 188,990 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 14,027 1899,231 2,359,591 737,993 10,101,524 34,086,957	244,545 411,082 90,104,052 90,104,052 555,556,211 30-Sep-2! KSHS:000 (Un-audited) 24,928,254 11,850,255 230,405 37,008,922 9,545,365 28,538 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,477 367 37,933,944 40,351,213 5,625,000 9,311,472 95,366 774,217 1,715,688 555,214 6,916,205 24,993,147
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total Non-interest income Total Non-interes	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,818 4,516 544,245 20,174,294 52,210,766	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 594,985,586 19 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	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 34,508,393 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	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,040,362 15,730,352 44,398,775 6,045,154 10,017,159 132,495 848,292 1,893,164 571,802 8,443,728	369,469 (708,728)	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 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	692,878 (593,130) - 1,482,400 - 32,009,833 -	690,045 10,669 1,884,091 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 35,471 518,255 10,893 1,717,605	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 307,697 392,245 2,484,329 406,734 319,252 4,869 26,011 39,999 16,071 1,258,256	(9,144,895) 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 CO-OP E 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 47,373 -13,139,343 3,162,463 3,508,918 9,630,425 2,579,222 2,139,038 746,970 242,665 5,689,494 15,319,919 1499,967 3,168,404 7,665 212,326 532,709 182,453 2,575,275	79,383,183 - 201,997 5,867,180 406,463 94,919,520 31-Dec-21 KSHS.'000 Audited 35,861,391 16,098,210 284,986 - 52,244,587 11,923,127 188,990 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	244,545 411,082 90,104,052 90,104,052 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409 9,545,369 28,535 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,497 36 996,109 13,933,946 40,351,213 5,625,000 9,311,472 95,356 774,217 1,715,681 5,552,246 6,916,205
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.7 6.8 7 8 8	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) Dividend income Other income Total Non-interest i	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 11,272,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,518 4,516 544,245 20,774,294 52,107,666 5,725,454 10,832,805 165,055 657,988 1,793,843 9,863,946 29,632,624 22,578,142 21,582,2424 22,578,142	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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 1,969,988 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	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 594,985,586 IP 31-Mar-22 KSHS:000 (Un-audited) 8,976,011 4,942,575 82,641 -1 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 1543,877 3,510,928 217,49 249,848 637,704 189,592 2,870,357 9,024,056 7,757,064	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS:000 Audited 36,508,393 18,728,870 410,882 - 55,648,145 13,330,376 189,705 1,991,150 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 2,698,275 782,850 782,850 782,850 782,850 12,147,979 38,089,985 22,343,283 305,579	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,408,362 15,730,352 44,398,775 6,045,154 10,017,159 132,495 848,292 1,898,164 571,802 8,443,728 27,956,794 16,441,981 42,046	369,469 (708,728) 	386,296 (657,728) 1,317,814 32,010,609 KINGDOM 30-Jun-22 KSHS:'000 (Un-audited) 150,040 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 9,898 9,898 9,898 9,898	692,878 (593,130) 1,482,400 32,009,833 BANK 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 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274	690,045 10,669	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 16,769 309,931 2,092,084 10,102 69,414 5,032 4,869 26,011 39,997 392,245 2,484,329 406,734 319,252 4,869 26,011 39,999 16,071 1,258,256 2,071,191 413,138	(9,144,895) 392,606 95,180,947	89,809,333 - (7,879,295) - 397,225 - 91,387,961 - 563,507,219 CO-OP E 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 - 19,573,539 - 14,147,024 - 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	84,683,804 (2,655,079) 5,867,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 8,835,959 4,256,010 47,373	79,383,183 -201,997 5,867,180 406,463 94,919,520 -540,386,740 31-Dec-21 KSHS-'000 Audited 35,861,391 16,098,210 284,986 -52,244,587 12,923,127 188,990 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 10,101,524 34,086,957 21,325,328	244,545 411,082 90,104,052 90,104,052 30-Sep-21 KSHS:000 (Un-audited) 24,928,254 11,850,259 230,409 9,545,369 28,555 1,017,752 10,591,656 26,417,267 5,511,922 5,524,383 1,901,497 1,901,497 13,933,946 40,351,213 5,625,000 9,311,472 9,5356 774,217 1,715,681 5,552,168 5,552,168 5,552,168 5,625,000
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 4.5 5.0 6.0 6.0 6.5 6.6 6.7 6.8 7 8	Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants 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 Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total Non-interest income Total 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	346,332 (9,937,378) 392,606 100,887,485 323,472 622,098,334 30-Sep-22 KSHS:000 (Un-audited) 27,863,092 15,528,333 340,788 43,732,212 10,492,620 75,405 1,127,716 11,695,741 32,036,472 8,395,006 7,947,710 3,282,818 4,516 544,245 20,174,294 52,210,766 57,948 10,832,805 165,055 65,7988 1,793,843 593,532 9,863,946 29,632,624 22,578,142	363,528 (8,703,461) 397,225 96,726,281 261,343 603,921,788 GROU 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 4,31,814 13,298,888 34,354,201 3,344,847 7,068,086 122,766 474,304 1,154,455 3,90,949 6,603,195 19,158,602 15,195,599	640,521 (3,426,006) 5,867,180 401,844 102,697,576 399,718 596,985,586 112,697,576 876,985,586 114,001,227 114,001,227 114,001,227 114,001,227 114,001,227 114,001,227 114,001,227 114,001,227 114,001,227 114,001,227 115,894 116,781,120 116,781,120 116,781,120 116,781,120 116,781,120 116,781,120	624,079 (81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 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 2,698,275 782,8850 12,147,979 38,089,985	4,932 319,827 411,082 95,037,173 354,216 592,887,135 30-Sep-21 KSHS:000 (Un-audited) 25,426,036 13,801,306 314,721 32,566 39,574,629 9,838,369 29,173 1,038,664 10,906,206 28,668,423 5,522,024 6,886,625 1,913,304 1,408,362 15,730,352 44,398,775 6,045,154 10,017,159 132,495 848,292 1,988,164 571,802 8,443,728 27,956,794 16,441,981	369,469 (708,728) 	386,296 (657,728) 1,317,814 - 32,010,609 KINGDOM 30-Jun-22 KSHS:000 (Un-audited) 150,060 1,376,091 2,480 - 1,528,631 229,058 1,494 12,391 1242,943 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 9,898 9,898 9,898 9,898	692,878 (593,130) 1,482,400 - 32,009,833 BANK 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 8,576 10,332 5,025 5,025 5,025 5,025 481,657	690,045 10,669	114,897 1,615,954 30,970,754 30,970,754 30,970,754 30,970,754 30,970,754 433,525 1,951,046 17,443 2,402,015 292,524 638 16,769 309,931 2,092,084 10,102 69,414 5,032 69,414 5,032 2,484,329 406,734 319,252 2,484,329 406,734 319,252 2,6011 39,999 16,071 1,258,256 2,071,191	(9,144,895) 392,606 95,180,947 - 580,020,650 30-Sep-22 KSHS:000 (Un-audited) 27,436,992 13,400,612 190,264 - 41,027,869 10,110,196 74,042 1,109,914 11,294,153 29,733,716 8,344,542 6,181,881 3,081,849 424,017 18,031,889 47,765,605	89,809,333 - (7,879,295) - 397,225 91,387,961 - 563,507,219 - 563,507,219 - CO-OP E 30-Jun-22 KSHS:000 (Un-audited) - 18,233,525 8,501,858 - 112,046 - 33,745 - 694,399 - 7,273,890 - 19,573,539 - 5,490,732 - 4,147,024 - 1,858,717 - 1,843,084 - 31,416,623 - 3,494,900 - 6,431,823 - 93,391 - 93,591 - 93	84,683,804 (2,655,079) 5,667,180 401,844 97,358,447 557,429,201 3ANK 31-Mar-22 KSHS:000 (Un-audited) 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 -24,265 5,689,494 15,319,919 1,499,967 3,168,404 7,665 212,326 212,326 532,709 182,453 225,55,275 8,178,798 7,141,121	79,383,183 201,997 5,867,180 406,463 94,919,520 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 7,499,988 12,435,592 144,027 14,92,384 14,325,592 144,027 34,986,957 21,325,328	80,352,685

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

						KINGDOM BANK						CO-OP BANK					
		30-Sep-22	GROL 30-Jun-22	JP 31-Mar-22	31-Dec-21	30-Sep-21	30-Sep-22	30-Jun-22	BANK 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)	
13.0	OTHER COMPREHENSIVE INCOME	,	(,,		(=======,	(=======,	, ,	,,		(,	, ,	((,		,,	
13.1	Gains/(Losses) from translating the financial statements of				79,720												
	foreign operations	_	_	_		-	_	_	-	_	-	_	_	-	_	_	
13.2	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	-	=	-	-	-	-	-	=	=	-	-	=	=	=	-	
13.4	Share of other comprehensive income of associates	-	-	-	(75,670)	-	-	-	-	-	-	-	-	-	-	-	
13.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	OTHER COMPREHENSIVE INCOME NET OF TAX	(10,067,889)	(5,893,493)	(3,461,275)	(555,175)	(478,329)	(719,397)	(668,397)	(603,799)	393,565	(122,193)	(9,346,892)	(5,224,216)	(2,857,076)	(405,484)	(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	
15							(110,162)	(282,530)	(404,323)	373,363	270,745						
	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																
	OTHER DISCESSORES		GROL	ID.				KINGDOM	DANK				CO-OP E	ANIZ			
		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	NON PERFORMING LOANS AND ADVANCES																
a)	Gross 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	
	Less	,	F								4	,	,	, ,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	p	
b)	Interest in suspense	6,124,095 45,682,558	5,970,437 45,216,961	6,228,365 43,232,900	6,338,967 43,392,025	6,826,507 42,654,824	1,686,770	1,623,284 4,376,291	1,734,906 4,613,463	1,695,674 4,319,198	1,619,740 4,778,888	4,387,003 41,491,190	4,298,661 40,430,068	4,441,734 38,254,584	4,587,040 38,724,778	5,139,457 37,490,931	
c)	Total Non-performing loans and advances (a-b) Less	45,682,558	45,210,761	43,232,900	43,392,025	42,034,824	3,867,199	4,376,271	4,613,463	4,317,178	4,//8,888	41,471,170	40,430,068	38,234,384	38,/24,//8	37,490,931	
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	17.488.443	17.158.754	18,601,009	17.054.202	1,327,075	1.840.267	1,952,007	1,643,392	2,015,200	14.407.987	15.417.952	15.013.048	16.784.629	14.820.187	
f)	Discounted Value of Securities	18,818,814	19,993,107	17,328,761	18,224,344	16,849,294	1,456,998	1,858,252	1,966,844	1,483,202	1,855,178	17,196,716	17,604,316	14,886,852	16,236,700	14,820,187	
g)	Net NPLs Exposure (e-f)	(2,937,041)	(2,504,664)	(170,007)	376,665	204,909	(129,923)	(17,985)	(14,837)	160,190	160,022	(2,788,729)	(2,186,364)	126,196	547,929	-	
2	Insider loans and advances																
a)	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	
b)	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)	Supplementary capital	6,216,092	6,536,562	6,806,125	7,828,878	7,372,635	369,469	386,296	692,878	690,045	1 170 740	6,206,103	6,506,599	6,786,409	7,108,870	7,372,635	
e) f)	Total capital Total risk weighted assets	93,525,438 555,589,887	92,218,482 554,125,063	89,444,440 539,824,209	87,940,654 512,136,254	83,717,285 507.642.489	1,634,837 8.612.355	1,550,444 8,461,278	1,846,396 8.019.407	1,741,475 7.058.339	1,172,718 6,591,704	91,868,365 553,745,221	89,948,368 542,020,289	87,971,770 527.395.840	85,952,351 502,186,291	82,928,373 494,001,354	
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%	494,001,354	
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)	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%	10.5%	10.5%	10.5%	
l)	Excess/(deficiency)(j-k)	5.2%	5.0%	4.8%	5.1%	4.5%	4.2%	3.3%	3.9%	4.4%	7.3%	5.0%	4.9%	4.9%	5.2%	4.8%	
m)	Total capital/total risk weighted assets	16.8%	16.6%	16.6%	17.2%	16.5%	19.0%	18.3%	23.0%	24.7%	17.8%	16.6%	16.6%	16.7%	17.1%	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%	
b)	Adjusted Core Capital/Total Deposit Liabilities	15.2%	15.6%	16.0%	16.0% 12.8%	15.0%	14.9% 14.7%	15.5% 13.8%	16.8% 13.2%	16.5% 14.9%	0.0% 17.8%	15.2%	15.5%	16.0% 12.3%	16.1% 12.8%	15.1%	
q) r)	Adjusted Core Capital/Total Risk Weighted Assets Adjusted Total Capital/Total Risk Weighted Assets	12.1% 13.2%	12.2% 13.4%	12.3% 13.6%	12.8% 14.3%	12.5% 14.0%	14.7% 19.0%	13.8% 18.3%	13.2% 21.2%	14.9% 24.7%	17.8% 0.0%	11.8% 12.9%	12.1% 13.3%	12.3% 13.6%	12.8% 14.2%	12.7% 14.2%	
		13.2%	13.4%	13.0%	14.5%	14.0%	17.0%	10.3%	Z1.Z*/0	24.7%	0.0%	12.7%	13.3%	13.0%	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%	
p)	Minimum Statutory Ratio	20.0%	20.0%	20.0% 34.1%	20.0%	20.0%	20.0%	20.0%	20.0% 318.7%	20.0% 338.8%	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.



Once more, and for the third time in 5 years, Co-operative Bank has been recognized as the Overall Winner of this year's Sustainable Finance Catalyst Awards, organised by the Kenya Paphers' Association Bankers' Association.

As a bank that is anchored in the 15 million-member Co-operative Movement which is the face of Kenya, we reiterate our commitment to deliver shared prosperity today, while engaging in business practices that recognize that we are only custodians of this earth for the generations to come.

We convey our sincere appreciation to you, our customers and other stakeholders, for walking this journey with us. *Asanteni.*

The financial statements were approved by the Board of 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**





Sep-22

Sep-21

CO-OPERATIVE BANK OF KENYA LIMITED STATEMENT OF CASHFLOWS AS AT 30 SEPTEMBER 2022

A	CASH FLOWS FROM OPERATING ACTIVITIES:-	KShs'000 Un-Audited	KShs'000 Un-Audited
	Cash generated from / (used in) operating activities Tax paid	29,030,232 (5,633,914)	24,126,356 (4,007,913)
	Net cash flows from /(used in) operating activities	23,396,318	20,118,443
В	CASH FLOWS FROM INVESTING ACTIVITIES:-		
	Net cash flows used in investing activities	(6,444,197)	(5,783,505)
С	CASH FLOWS FROM FINANCING ACTIVITIES:-		
	Net cash flows from financing activities	(9,127,007)	(9,212,146)
	Net movement in cash and cash equivalents Cash and cash equivalents at the beginning of the year Net foreign exchange differences	7,825,115 17,101,300 -	5,122,792 22,033,512 -
	Cash and cash equivalents at 30 September	24,926,415	27,156,304



CO-OPERATIVE BANK OF KENYA LIMITED STATEMENT OF CHANGES IN EQUITY

						Foreign			Attributable to	Non-	
	Share	Share	Revaluation	Statutory	Fair value	currency translation	Proposed	Retained	equity holder of the	Non- controlling	
	Capital	Premium	Reserve	Reserve	Reserve	reserve	Dividends	Earnings	company	interest	Total equity
	KShs'000	KShs'000	KShs'000		KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000
As at 1 January 2021	5,867,180	1,911,926	1,589,944	14,011	546,230	(78,01		74,582,478	90,300,929	1,322,406	91,623,335
Profit for the year	-	-	-	-	-			16,729,008	16,729,008	(185,105)	16,543,903
Other comprehensive income	-	-	1,639	-	(627,238)	19,2:	51 -	-	(606,348)	51,174	(555,174)
Total comprehensive income	-	-	1,639	-	(627,238)	19,25	1 -	16,729,008	16,122,660	(133,931)	15,988,729
Transfer of excess depreciation			(50,062)	-	-			50,062	-		-
Deferred tax on revaluation surplus			- 15,019	-	-			-	15,019	-	15,019
Transfer to statutory reserve				621,041	-			(621,041)	-	(69,005)	(69,005)
Issue of additional shares		-	-	-	-			-	-	139,096	139,096
Exchange difference on hyperinflationary economy	-	-	(96,329)	(10,972)	-			(648,146)	(755,447)	(735,076)	(1,490,523)
2020- Dividends paid	-	-	-	-	-		- (5,867,180)	-	(5,867,180)	-	(5,867,180)
Proposed dividend		-	-	-	-		- 5,867,180	(5,867,180)	-	-	<u> </u>
Balance as at 31 December 2021	5,867,180	1,911,926	1,460,211	624,079	(81,009)	(58,76	5,867,180	84,225,181	99,815,980	523,490	100,339,470
Balance at 1 January 2022 Total comprehensive income	5,867,180	1,911,926	1,460,211	624,079	(81,009)	(58,76	8) 5,867,180	84,225,181	99,815,980	523,490	100,339,470
Profit for the year	-	-	-	-	-		-	16,937,665	16,937,665	159,209	17,096,874
Other comprehensive income	-	-	(138,662)	-	(9,856,369)	58,76	- 8	-	(9,936,263)	(359,227)	(10,295,489)
Total comprehensive income	-	-	(138,662)	-	(9,856,369)	58,76	8 -	16,937,665	7,001,403	(200,018)	6,801,385
Realisation of revaluation surplus	-	-	-	-	-	-	-	-	-	-	=
Net movement in Reserves	-	-	-	-	-	-	-	(455,324)	(455,324)	-	(455,324)
2021- Dividends paid	-	-	-	-	-	-	(5,867,180)	-	(5,867,180)	-	(5,867,180)
Transfers to(from) statutory reserve		-	-	(277,747)	-		-	277,747	=	-	-
Balance at 30 September 2022	5,867,180	1,911,926	1,321,549	346,332	(9,937,378)	-	-	100,985,270	100,494,879	323,472	100,818,351