## The Board of Directors is pleased to announce the Audited results of the Group and the Bank for the Period ended 31 December 2022

		GROUP 31-Dec-22	31-Dec-21	XINGDOM BANK 31-Dec-22	31-Dec-21	CO-OP BANK 31-Dec-22	31-Dec-21
		KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited
	ASSETS Cash (local and foreign)	9,011,687	9,043,810	332,958	320,089	7,802,190	8,120,02
:	Balances due from Central Bank Of Kenya Kenya Government and other securities held	19,094,602	21,784,667	686,559	329,114	16,505,270	19,391,12
	for dealing purposes Financial Assets at Fair Value through profit						
.a.a	and loss(FVTPL) Investment Securities: Held at Amortised Cost-	73,317,138	76,223,893	7,583,296	294,557	65,733,842	75,929,33
.b	Kenya Government Securities Investment Securities: Held at Amortised Cost-						
.a	Other Securities Investment Securities: Fair Value through	99,963,950	107,837,175	16,582,711	23,356,065	83,381,239	84,481,11
	other comprehensive income(-FVOCI)Kenya Government Securities						
.b	Investment Securities: Fair Value through other comprehensive income(FVOCI)-Other Securities	1,871,681	1,701,775			1,795,981	1,614,88
ò	Deposits and balances due from local banking institutions	6,945,131	1,901,445	19,088	248,804	3,796,376	288,84
7	Deposits and balances due from banking institutions abroad	3,027,129	6,634,528	4,862	69,712	3,040,487	6,681,2
3	Tax recoverable Loans and advances to customers (net)	330,854 339,390,039	310,195,297	109 6,205,715	109 4,432,541	326,217 331,323,038	304,584,4
0	Balances due from banking institutions in the group	-	-	5,235,110	1,102,011	-	
1	Investments in associates Investments in subsidiary companies	2,483,303	2,146,675	12,640 6,039	13,215 1,139	706,444 3,884,925	706,4 3,884,9
3	Investment in joint ventures	-	-	-	-	-	3,004,3
4 5	Investment in properties Property, plant and equipment	9,287,971	10,288,503	1,002,571	978,750	- 7,939,447	8,506,3
6 7	Prepaid lease rentals Intangible assets	32,693 5,987,191	33,303 5,828,335	91,277	29,965	32,693 2,539,611	33,3 2,442,9
18 19	Deferred tax asset Retirement benefit asset	6,044,575	5,360,047	351,903	225,506	5,643,960	5,080,3
0.0	Other assets TOTAL ASSETS	30,409,775 <b>607,197,718</b>	20,792,531 <b>579,771,985</b>	1,780,167 <b>34,659,895</b>	1,391,102 <b>31,690,666</b>	27,630,771 <b>562,082,490</b>	18,641,3 <b>540,386,7</b>
3	LIABILITIES	007,137,710	375,771,503	34,033,033	31,050,000	302,002,430	340,300,7
22	Balances due to Central Bank Of Kenya			1,419,804	1,734,856		
3	Customer deposits  Deposits and balances due to local banking	423,802,668 1,087,501	407,725,765 792,102	9,641,403	6,380,193	410,187,854 981,637	398,686,2 754,5
5	institutions Deposits and balances due to banking	_	-			-	
26	institutions abroad Other money market deposits						
7	Borrowed funds Balances due to banking institutions in the	48,102,072	42,914,622	21,429,882	21,213,996	24,884,464	20,144,7
9	group Tax payable		903,763	_			907,7
0	Dividends payable Deferred tax liability						·
2	Retirement benefit liability	-	-	254.424	477.530	-	24072
3 <b>4</b>	Other liabilities TOTAL LIABILITIES	26,258,295 <b>499,250,536</b>	26,689,802 <b>479,026,054</b>	351,134 <b>32,842,223</b>	477,529 <b>29,806,575</b>	24,768,174 <b>460,822,129</b>	24,973,8 <b>445,467,</b> 2
	SHAREHOLDERS' FUNDS						
5	Paid up/Assigned capital	5,867,180	5,867,180	1,867,947	1,867,947	5.867.180	5,867,1
6	Share premium/(discount)	1,911,925	1,911,925	3,087,449	3,087,449	1,911,925	1,911,9
	Revaluation reserve Retained earnings/ Accumulated losses	1,655,718 97,685,796	1,401,443 84,225,180	(2,151,804)	(3,772,019)	1,470,573 90,218,038	1,281,5 79,383,1
					690,045	-	
38 39 10	Statutory Loan Loss Reserve Other Reserves	67,286 (8,698,411)	624,079 (81,009)	(985,920)	10,669	(7,396,113)	201,9
39 10 11	Other Reserves Proposed dividends	(8,698,411) 8,800,770	(81,009) 5,867,180	(985,920)		8,800,770	5,867,1
39 40 41 42 43	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	(8,698,411) 8,800,770 387,987 107,678,252	(81,009) 5,867,180 406,463 100,222,441	(985,920) - 1,817,672			5,867,1 406,4
39 40 41 42 43	Other Reserves Proposed dividends Capital grants	(8,698,411) 8,800,770 387,987	(81,009) 5,867,180 406,463	-	10,669	8,800,770 387,987	201,9: 5,867,1: 406,4: 94,919,5: 540,386,7-
19 10 11 12 13 13.1	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS'	(8,698,411) 8,800,770 387,987 107,678,252 268,930	(81,009) 5,867,180 406,463 100,222,441 523,490	1,817,672	1,884,091	8,800,770 387,987 101,260,360	5,867,1 406,4 94,919,5
9 0 1 2 3 3.1	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	(8,698,411) 8,800,770 387,987 107,678,252 268,930 <b>607,197,718</b> 31-Dec-22 KSHS.'000	(81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000	1,817,672 34,659,895 31-Dec-22 KSHS.'000	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.'000	8,800,770 387,987 101,260,360 - 562,082,490 31-Dec-22 KSHS.'000	5,867,1 406,4 94,919,5 <b>540,386,7</b> <b>31-Dec-21</b> KSHS.'000
19 10 11 12 13 13.1 14	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718 31-Dec-22 KSHS.'000 Audited	(81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.'000 Audited	8,800,770 387,987 101,260,360 - 562,082,490 31-Dec-22 KSHS.'000 Audited	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited
9 0 1 2 3 3.3.1 4 4 1	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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 <b>607,197,718</b> 31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.000 Audited 507,488 2,630,661	8,800,770 387,987 101,260,360 - 562,082,490 31-Dec-22 KSHS:000 Audited 39,782,411 17,999,673	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2
9 0 1 2 3 3.3.1 4 4 1 .0 .1 .2 .3	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTALLABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718 31-Dec-22 KSHS.'000 Audited	(81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985 31-Dec-21 KSHS.'000 Audited 36,508,393	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.'000 Audited 507,488	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2
39 10 11 12 13 13.1 14 1 1.0 1.1 1.2 1.3	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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 <b>607,197,718</b> 31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.000 Audited 507,488 2,630,661	8,800,770 387,987 101,260,360 - 562,082,490 31-Dec-22 KSHS:000 Audited 39,782,411 17,999,673	5,867,1 406,4 94,919,5 <b>540,386,7</b> <b>31-Dec-21</b> KSHS.'000 Audited 35,861,3 16,098,2 284,9
.0 .0 .1 .2 .3 .33.1 .4 .1 .2 .3 .3 .4 .5	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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718 31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.000 Audited 507,488 2,630,661 20,104	8,800,770 387,987 101,260,360 - 562,082,490 31-Dec-22 KSHS.000 Audited 39,782,411 17,999,673 242,747	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9
.0 .0 .3 .3 .3 .1 .1 .2 .3 .3 .1 .2 .3 .3 .1 .2 .3 .3 .1 .2 .3 .3 .3 .4 .4 .5 .5 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6 .6	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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,2 16,098,2 284,5 52,244,5
9 0 1 2 3 3.1 4 .0 .1 .2 .3 .4 .5	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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201 - 61,746,124	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.000 Audited 507,488 2,630,661 20,104 3,158,253	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 52,244,5
39 40 41 42 43 44 44 44 44 44 44 44 44 44 44 44 44	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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 in do lacements from banking INTEREST EXPENSE Customer deposits	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748	10,669 - 1,884,091 31,690,666 31-Dec-21 KSHS.'000 Audited 507,488 2,630,661 20,104 3,158,253	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9
9 0 1 1 2 3 3 3 1 4 4 1 1	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LABILITIES & 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 Other Interest Expenses	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201 61,746,124  14,409,155 428,934 1,383,093	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8
9 0 1 1 2 3 3.1 14 1 .0 .1 .2 .3 .4 .5	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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201 - 61,746,124  14,409,155 428,934 1,383,093 16,221,183	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8
9 40 41 42 43 43.1 44 4	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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)	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201 - 61,746,124  14,409,155 428,934 1,383,093 16,221,183	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8 38,091,7
9 0 1 2 3 3.1 4 .0 .1 .2 .3 .4 .0 .0 .1 .2 .3 .4 .0 .1 .2 .3	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBBILITIES & 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 Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss)	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201 - 61,746,124  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290	(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	1,817,672 34,659,895 31-Dec-22 KSH5.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8 38,091,7 5,055,5 8,396,9 2,703,6
9 0 1 2 3 3.1 4 1 .0 .1 .2 3 .4 .5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 5 6 .	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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 Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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	1,817,672  34,659,895  31-Dec-22 KSHS.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648	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)	8,800,770 387,987 101,260,360	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8 38,091,7 5,055,5 8,396,9 2,703,6 8,1,163,5
9 0 0 1 2 3 3 3 1 4 1 .0 .1 2 3 .4 .5 .6	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  NET INTEREST EXPENSE 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 Other income Total Non-interest income	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited  40,406,912 20,868,011 471,201  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 71,648 308,172	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8 38,091,7 5,055,5 8,396,9 2,703,6 8 1,163,5 17,320,5
9 0 0 1 2 3 3 3 1 4 1 .0 .1 2 3 .4 .5 .6	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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 Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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	1,817,672  34,659,895  31-Dec-22 KSHS.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648	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)	8,800,770 387,987 101,260,360	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,9 1,040,7 14,152,8 38,091,7 5,055,5 8,396,9 2,703,6 8,1,163,5
9 0 1 2 3 3 3 1 4 1 .0 1 2 3 3 4 5 5 .0 1 1 2 3 3 4 5 5 6 6 0 6 0 6 0 6 0 6 0 6 0 6 0 6 0 6	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/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income  TOTAL OPERATING INCOME	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited  40,406,912 20,868,011 471,201  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934  71,254,875	(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	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 71,648 308,172 2,995,347	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626 65,337,029	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,2 16,098,2 284,5 52,244,5 12,923,1 188,5 1,040,7 14,152,8 38,091,7 5,055,5 8,396,5 2,703,6 11,163,5 17,320,5
9 0 1 1 2 2 3 3 3.1 4 4 4 4 4 4 5 5 6.6 6 .0 0 .1 1.2 2 3.3 4.4 5.5 6.6 6 .0 0 .1 1.2 2 6.6 6 .0 0 .1 1.2 2 6.7 6 6 6 .0 0 .1 1.2 2 6.7 6 6 6 .0 0 .1 1.2 2 6.7 6 6 6 .0 0 .1 1.2 2 6.7 6 6 6 .0 0 .1 1.2 2 6.7 6 6 6 6 .0 0 .1 1.2 2 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBBILITIES & 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 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	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201 - 61,746,124  14,409,155 428,934 1,383,093 16,221,183 45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934  71,254,875	(81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985  31-Dec-21 ISHS.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	1,817,672 34,659,895 31-Dec-22 KSHS.000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 71,648 308,172 2,995,347	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626 65,337,029	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,2 16,098,2 284,5 52,244,5 12,923,1 188,5 1,040,7 14,152,8 38,091,7 5,055,5 8,396,5 2,703,6 8,703,6 11,163,6 17,320,5 55,412,2
9 0 1 1 2 2 3 3 3.1 4 4 4	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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/COSS)  Dividend income Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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 13,322,738 199,322 1,009,559	1,817,672 34,659,895 31-Dec-22 KSHS.000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 71,648 308,172 2,995,347 462,981 507,646 8,787 41,759	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 - 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626 65,337,029	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,5 1,040,7 14,152,8 38,091,7 5,055,5 8,396,6 2,703,6 8,396,5 1,163,5 17,320,5 55,412,2 7,499,5 12,435,5 1444,0 899,2
9 0 1 1 2 2 3 3 3 4 4 5 5 .0 0 .0 .1 1.2 2 3 3 4 4 .5 5 .6 6 .0 0 .1 1.2 2 3 3 4 4 .5 5 .6 6 .0 0 .1 1.2 2 3 3 4 5 5 .6 6 .0 0 .1 1.2 2 3 3 4 5 5 .6 6 .0 0 .1 1.2 2 3 3 4 5 5 .6 6 .0 0 .1 1.2 2 3 3 4 5 5 .6 6 .0 0 .1 1.2 2 3 3 4 5 5 .6 6 .0 0 .0 0 .1 1.2 2 3 3 4 5 5 .6 6 .0 0 .0 0 .1 1.2 2 3 3 4 5 5 5 .6 6 .0 0 .0 0 .1 1.2 2 3 3 4 5 5 5 .6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 5 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 6 6 6 .0 0 .0 0 .1 1.2 2 3 3 5 6 6 6 .0 0 .0 0 .0 0 .0 0 .0 0 .0 0 .	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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/Ees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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	1,817,672 34,659,895 31-Dec-22 KSH5.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172 2,995,347  462,981 507,646 8,787 41,759 45,486	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 51,825	8,800,770 387,987 101,260,360	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,2 16,098,2 284,5 12,923,1 188,6 1,040,7 14,152,8 38,091,7 5,055,5 8,396,6 2,703,6 8,1,163,5 17,320,5 55,412,2 7,499,9 12,435,5 144,0 899,2 2,359,5
9 0 1 1 2 2 3 3 3 3 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	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  NET INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses  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  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rentals charges Deprecation charge on property and equipment Amortisation charges Other operating expenses	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201  61,746,124  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934  71,254,875  8,676,736 14,782,534 235,729 888,039 2,356,828 805,835 14,498,092	(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 13,322,738 199,322 1,009,559 2,698,275 782,850 12,147,979	1,817,672  34,659,895  31-Dec-22 KSHS.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172 2,995,347  462,981 507,646 8,787 41,759 45,486 26,446 1,098,468	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	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626 65,337,029	5,867; 406,4 94,919; 540,386,7 31-Dec-21 KSHS:000 Audited 35,861; 16,098; 284,5 12,923,1 188,6 1,040,7 14,152,6 38,091,7 5,055; 8,396,6 2,703,1 1,163,2 17,320,5 144,6,8 899,2 2,359,5 7,375; 10,010,5
9 0 0 1 1 2 3 3 3 3 1 4 4 5 5 1 6 6 6 7 7 8 8	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)  NON-INTEREST INCOME/(LOSS) Dividend income Total Non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING SEXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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 2,698,275 782,850	1,817,672 34,659,895 31-Dec-22 KSHS.000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 71,648 308,172 2,995,347 462,981 507,646 8,787 41,759 45,486 26,446	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 51,825 10,893	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626 65,337,029	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,6 1,040,7 14,152,8 38,091,7 5,055,5 8,396,6 2,703,6 8,396,5 2,703,6 1,163,5 17,320,5 55,412,2 7,499,9 12,435,0 144,0 899,2 2,359,5 737,9 10,010,5 34,086,9
9 0 0 1.1 2.2 3.3 3.1 4 4 1 1	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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  NET INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses  NON- INTEREST INCOME/(LOSS)  NON- INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Exceptional items- Exceptional items-	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201  61,746,124  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934  71,254,875  8,676,736 14,782,534 235,729 888,039 2,356,828 805,835 14,498,092 42,243,793 29,011,082	(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 13,322,738 199,322 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283	1,817,672  34,659,895  31-Dec-22 KSHS.000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172 2,995,347  462,981 507,646 8,787 41,759 45,486 26,446 1,098,468 2,191,574	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 51,825 10,893 1,717,605 2,294,492	8,800,770 387,987 101,260,360	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 52,244,5 12,923,1 188,6 1,040,7 14,152,8 38,091,7 5,055,5 8,396,6 2,703,6 8,396,5 2,703,6 1,163,5 17,320,5 55,412,2 7,499,9 12,435,0 144,0 899,2 2,359,5 737,9 10,010,5 34,086,9
9 0 1 1 2 2 3 3 3.1 4 4 0 1.1 2 3 3 .4 4 0 1.1 2 3 3 .4 4 0 1.2 2 3 3 .4 4 0 1.2 2 3 3 .4 4 0 1.2 2 3 3 .4 4 1.1	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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)  NON-INTEREST INCOME/(LOSS)  Total Interest Expenses Other 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 SEXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items- Exceptional items-Share of profit of associate Profit/(Loss) before tax	(8,698,411) 8,800,770 387987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201 - 61,746,124  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934  71,254,875  8,676,736 14,782,534 235,729 888,039 2,356,828 805,835 14,498,092 42,243,793 29,011,082 416,141	(81,009) 5,867,180 406,463 100,222,441 523,490 579,771,985  31-Dec-21 INSHS.000 Audited 36,508,393 18,728,870 410,882 - 55,648,145  13,330,376 189,705 1,091,150 14,611,231 41,036,913  5,421,033 9,812,650 2,849,297 1,444 1,311,929 19,396,354  60,433,268  7,929,256 13,322,738 199,329 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283 - 305,579 22,648,862	1,817,672  34,659,895  31-Dec-22 KSHS.000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172 2,995,347  462,981 507,646 8,787 41,759 45,486 26,446 1,098,468 2,191,574	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 51,825 10,893 1,717,605 2,294,492 512,441	8,800,770 387,987 101,260,360 562,082,490 31-Dec-22 KSHS.'000 Audited 39,782,411 17,999,673 242,747 58,024,831 13,831,926 426,186 1,327,316 15,585,429 42,439,402 6,997,676 10,825,331 4,551,793 1,544 521,382 22,897,626 65,337,029  8,091,695 13,647,798 177,448 820,111 2,186,526 771,253 12,770,455 38,465,287 26,871,741	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,5 12,923,1 188,5 1,040,7 14,152,8 38,091,7 5,055,5 8,396,5 2,703,6 8,703,6 11,163,6
9 0 1 1 2 3 3 3.1 4	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME/LOSS)  NON-INTEREST INCOME/LOSS)  NON-INTEREST INCOME Sees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items- Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax Lurrent tax Deferred tax	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201	(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 19,322,738 19,322,738 19,322,738 19,329,320 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283 305,579 22,648,862 7,221,238 (1,116,278)	1,817,672  34,659,895  31-Dec-22 KSHS.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172  2,995,347  462,981 507,646 8,787 41,759 45,486 2,191,574 803,773 803,773	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 51,825 10,893 1,717,605 2,294,492 512,441 14,648	8,800,770 387,987 101,260,360 562,082,490  31-Dec-22 KSHS.'000 Audited  39,782,411 17,999,673 242,747  58,024,831  13,831,926 426,186 1,327,316 15,585,429  42,439,402  6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626  65,337,029  8,091,695 13,647,988 177,448 820,111 2,186,526 771,253 38,465,287 26,871,741	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 12,923,1 188,9 1,040,7 14,152,8 38,091,7 14,152,8 17,320,5 55,412,2 7,499,9 12,435,5 1440,0 899,2 2,359,5 737,9 10,010,5 34,086,9 21,325,3 6,824,6 (1,097,51
9 0 0 11 22 3 3 3.1 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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  NET INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other 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 Other income Other income Total Non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201  61,746,124  14,409,155 428,934 1,383,093 16,221,183  45,524,941  7,516,297 12,563,042 4,717,290 1,444 931,861 25,729,934  71,254,875  8,676,736 14,782,534 235,729 888,039 2,356,828 805,835 14,498,092 42,243,793 29,011,082 416,141 29,427,223 8,296,906	(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 2,698,275 782,850 12,147,979 38,089,985 22,343,283 - 305,579 22,648,862 7,221,238	1,817,672 34,659,895 31-Dec-22 KSHS.'000 Audited 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 71,648 308,172 2,995,347 462,981 507,646 8,787 41,759 45,486 2,191,574 803,773	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 51,825 10,893 1,717,605 2,294,492 512,441	8,800,770 387,987 101,260,360 562,082,490  31-Dec-22 KSHS.'000 Audited  39,782,411 17,999,673 242,747 58,024,831  13,831,926 426,186 1,327,316 15,585,429  42,439,402  6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626  65,337,029  8,091,695 13,647,798 177,448 820,111 2,186,526 771,253 12,770,455 38,465,287 26,871,741 7,880,725	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.000 Audited 35,861,3 16,098,2 284,9 12,923,1 188,9 1,040,7 14,152,8 38,091,7 14,152,8 17,320,5 55,412,2 7,499,9 12,435,5 1440,0 899,2 2,359,5 737,9 10,010,5 34,086,9 21,325,3 6,824,6 (1,097,51
9 0 0 1 1 2 2 3 3 3 4 4 5 5 6 6 6 7 7 8 1 1 0 0 1 2 2 3 3 3 3 0 1 2 2 3 3 3 3 1 2 2 3 3 3 3 1 2 2 3 3 3 3	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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/Ees and commissions Other learnest expenses Total Interest expenses Total Interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Exceptional items-Early Retirement Costs Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) after tax and exceptional items	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201	(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 19,322,738 19,322,738 19,322,738 19,329,320 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283 305,579 22,648,862 7,221,238 (1,116,278)	1,817,672  34,659,895  31-Dec-22 KSHS.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172  2,995,347  462,981 507,646 8,787 41,759 45,486 2,191,574 803,773 803,773	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 51,825 10,893 1,717,605 2,294,492 512,441 14,648	8,800,770 387,987 101,260,360 562,082,490  31-Dec-22 KSHS.'000 Audited  39,782,411 17,999,673 242,747  58,024,831  13,831,926 426,186 1,327,316 15,585,429  42,439,402  6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626  65,337,029  8,091,695 13,647,988 177,448 820,111 2,186,526 771,253 38,465,287 26,871,741	5,867; 406,4 94,919; 540,386,7 31-Dec-21 KSHS:000 Audited 35,861,: 16,098,: 284,: 52,244,: 12,923,: 188,: 1,4040,: 14,152,6 38,091,7 14,152,6 17,320,: 55,412,2 7,499,6 12,435,: 144,( 8,99,7,37,5 10,010; 34,086,9 21,325,3 6,824,6 (1,097,5)
9 0 0 1 1 2 2 3 3 3.1 4 4 0 1.1 2.2 3 4 4 5.5 6.6 0 1.1 2.2 3 3.4 4.5 5.6 6.7 7.8 1.1 0 1 1 2 3.3.1 1 3 3.3.1 1 2 3.3.1 1 3 3.3.1 1 2 3.3.1 1 3 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 2 3.3.1 1 3 3.3.	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & 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  NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/Ees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income TOTAL OPERATING INCOME  TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expens	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS:000 Audited 40,406,912 20,868,011 471,201	(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 2,698,275 782,850 12,147,979 38,089,985 22,343,283 1,21,47,979 38,089,985 22,343,283 (1,116,278) 16,543,902	1,817,672  34,659,895  31-Dec-22 KSHS.000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172 2,995,347  462,981 507,646 8,787 41,759 45,486 26,446 1,098,468 2,191,574 803,773  803,773  (126,396) 930,169	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 2,806,933 303,107 7,539 35,471 51,825 10,893 1,717,605 2,294,492 512,441 14,648 -497,793	8,800,770 387,987 101,260,360 562,082,490  31-Dec-22 KSHS.'000 Audited  39,782,411 17,999,673 242,747 58,024,831  13,831,926 426,186 1,327,316 15,585,429  42,439,402  6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626  65,337,029  8,091,695 13,647,798 177,448 820,111 2,186,526 771,253 12,770,455 38,465,287 26,871,741 7,880,725 (644,606) 19,635,622	5,867; 406,4 94,919; 540,386,7 31-Dec-21 KSHS:000 Audited 35,861,: 16,098,: 284; 52,244,: 12,923,: 188,: 1,040,: 14,152,6 38,091,: 7,499,: 12,435,: 14,435,: 14,435,: 14,40,: 14,163,: 17,320,: 55,412,: 24,325,: 14,63,: 14,63,: 14,63,: 14,63,: 14,63,: 15,598,2 21,325,: 16,624,6 (1,097,5): 15,598,2
9 0 0 1 2 2 3 3 3 3 1 4 4	Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest TOTAL LIBILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON- INTEREST INCOME/(LOSS)  NON- INTEREST INCOME/(LOSS)  NON- INTEREST INCOME Fees and commissions on loans and advances Other Pees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Deprecation of charge on property and equipment Amortisation charges Other operating expenses Total other operating openses Total other openses Total other openses Total other openses Tota	(8,698,411) 8,800,770 387,987 107,678,252 268,930 607,197,718  31-Dec-22 KSHS.'000 Audited 40,406,912 20,868,011 471,201	(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 19,322,738 19,322,738 19,322,738 19,329,320 1,009,559 2,698,275 782,850 12,147,979 38,089,985 22,343,283 305,579 22,648,862 7,221,238 (1,116,278)	1,817,672  34,659,895  31-Dec-22 KSHS.'000 Audited  407,797 2,868,338 8,024 1,306 3,285,466  572,774 2,748 22,769 598,291 2,687,174  85,148 107,983 43,394 71,648 308,172  2,995,347  462,981 507,646 8,787 41,759 45,486 2,191,574 803,773 803,773	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 51,825 10,893 1,717,605 2,294,492 512,441 14,648	8,800,770 387,987 101,260,360 562,082,490  31-Dec-22 KSHS.'000 Audited  39,782,411 17,999,673 242,747  58,024,831  13,831,926 426,186 1,327,316 15,585,429  42,439,402  6,997,676 10,825,331 4,551,793 1,444 521,382 22,897,626  65,337,029  8,091,695 13,647,988 177,448 820,111 2,186,526 771,253 38,465,287 26,871,741	5,867,1 406,4 94,919,5 540,386,7 31-Dec-21 KSHS.'000 Audited 35,861,2 16,098,2 284,5 52,244,5 12,923,1 188,5 1,040,7 14,152,8 38,091,7 5,055,5 8,396,6 2,703,6 11,163,5 17,320,5 55,412,2 7,499,9 12,435,5 144,0 899,2 2,359,5 737,9 10,010,5 34,0866,9 21,325,3 6,824,6

		GROUP		KINGDOM BANK		CO-OP BANK	
		31-Dec-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Dec-22	31-Dec-21
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
		Audited	Audited	Audited	Audited	Audited	Audited
13.5	Income tax relating to components of other	-	-			-	-
	comprehensive income						
14	OTHER COMPREHENSIVE INCOME NET	(8,593,292)	(555,175)	(996,589)	(104,228)	(7,409,129)	(405,484)
	OF TAX	(0)333)232)	(333)173)	(330/303)	(101,220)	(1,103,123)	(105)101)
15	TOTAL COMPREHENSIVE INCOME	13,444,876	15,988,727	(66,420)	393,565	12,226,494	15,192,780
	Basic Earnings per share	3.72	2.85			3.35	2.66
	Diluted Earnings per share Dividend per share	3.72 1.50	2.85 1.00			3.35 1.50	2.66 1.00
	Dividend per snare	1.50	1.00			1.50	1.00
Ш	OTHER DISCLOSURES	31-Dec-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Dec-22	31-Dec-21
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
		Audited	Audited	Audited	Audited	Audited	Audited
1	NON PERFORMING LOANS AND						
a)	ADVANCES Gross non-performing loans and advances	52,332,306	49,730,992	4,511,773	6,014,872	47,479,845	43,311,818
a)	Less	32,332,300	45,730,552	4,511,775	0,014,072	47,475,045	43,311,010
b)	Interest in suspense	5,685,557	6,338,967	1,082,430	1,695,674	4,552,693	4,587,040
c)	Total Non-performing loans and advances	46,646,749	43,392,025	3,429,343	4,319,198	42,927,152	38,724,778
,	(a-b)	.,,	-, ,-	., .,		, , ,	
В	Less	26				26	
d)	Loan loss provisions	28,408,618	24,791,016	1,866,317	2,675,806	26,328,854	21,940,149
e)	Net Non performing loans (c-d) Discounted Value of Securities	18,238,131	18,601,009	1,563,026	1,643,392	16,598,298	16,784,629
f)	Net NPLs Exposure (e-f)	20,731,822	18,224,344 <b>376,665</b>	1,587,093	1,483,202 <b>160,190</b>	18,926,949	16,236,700 <b>547,929</b>
g)	Net NPLS Exposure (e-1)	(2,493,691)	370,003	(24,067)	100,190	(2,328,651)	347,929
2	INSIDER LOANS AND ADVANCES						
a)	Directors, shareholders and associates	6,679,296	7,710,169	-	-	6,679,296	7,710,169
b)	Employees	12,353,751	11,827,617	149,424	92,192	12,204,327	11,735,425
c)	Total insider loans, advances and other	19,033,046	19,537,786	149,424	92,192	18,883,622	19,445,594
	facilities						
3	OFF-BALANCE SHEET ITEMS						
a)	Letters of credit, guarantees, acceptances	40,013,222	47,661,057	367,528	561,266	39,645,694	47,099,791
b)	Forwards, swaps and options	10,073,270	9,921,834	1,304,970	1,203,500	8,768,300	8,718,334
c)	Other contingent liabilities	-	-				
d)	Total contingent liabilities	50,086,492	57,582,891	1,672,498	1,764,766	48,413,994	55,818,125
4	CAPITAL STRENGTH						
a)	Core capital	92,869,389	80,111,777	2,451,690	1,051,430	89,090,841	78,843,481
b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) d)	Excess/( deficiency) Supplementary capital	91,869,389	79,111,777	1,451,690	51,430 690,045	88,090,841	77,843,481 7,108,870
e)	Total capital	5,965,737 98,835,126	7,828,878 87,940,654	2,451,690	1,741,475	5,919,451 95,010,292	85,952,351
f)	Total risk weighted assets	549,314,332	512,136,254	10,239,032	7.058.339	539,577,102	502,186,291
g)	Core capital/total deposit liabilities	21.9%	19.6%	25.4%	16.5%	21.7%	19.7%
h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess/( deficiency)	13.9%	11.6%	17.4%	8.5%	13.7%	11.7%
j)	Core capital/total risk weighted assets	16.9%	15.6%	23.9%	14.9%	16.5%	15.7%
k)	Minimum Statutory Ratio	10.5%	10.5%		10.5%	10.5%	10.5%
I)	Excess/( deficiency)(j-k)	6.4%	5.1%	13.4%	4.4%	6.0%	5.2%
m)	Total capital/total risk weighted assets	18.0%	17.2%		24.7%	17.6%	17.1%
n)	Minimum Statutory Ratio	14.5%	14.5%		14.5%	14.5%	14.5%
0)	Excess/( deficiency)(m-n) Adjusted Core Capital/Total Deposit	3.5% 21.9%	2.7% 16.0%	9.4%	10.2%	3.1% 21.7%	2.6% 16.1%
p)	Liabilities	21.9%	10.0%			21.7%	10.1%
q)	Adjusted Core Capital/Total Risk Weighted	16.9%	12.8%			16.5%	12.8%
-)	Assets	10.00	14 30			17.00	14.30/
r)	Adjusted Total Capital/Total Risk Weighted Assets	18.0%	14.3%			17.6%	14.2%
5	LIQUIDITY						
a)	Liquidity Ratio	48.3%	53.8%	246.7%	358.8%	41.9%	47.6%
b)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
c)	Excess/ (deficiency)(a-b)	28.3%	33.8%	226.7%	338.8%	21.9%	27.6%
	+The adjusted emital ratios include the assessed or	adis lass areadaine 4.4	ad basis to south the P	no with the CDV cold-	and make terminal to Accord	L2010 on implementation	tion of IEBCO

\*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.

DIVIDENUS:
The Board of Directors recommend to the Members at the forthcoming Annual General Meeting the payment of a first and final dividend for the year 2022 of Kshs.1.50 per ordinary share held (2021-Kshs.1.00) to be paid on or about 9th June 2023 to the shareholders registered on the Bank's register at the close of business on 24th May 2023. The register will remain close de for one day on 25th May 2023 for the preparation of the dividend warrants.

## MESSAGE FROM THE DIRECTORS:

The above Consolidated Statement of Comprehensive Income and Statement of Financial Position are extracts from the Bank's Financial Statements which have been audited by Ernst & Young LIP. A full set of these Financial Statements will be available at our registered office at Co-operative House and online at www.co-opbank.co.ke for inspection after approval by members at the Annual General Meeting.



warded Overall Number 1 Jank in Customer Satisfaction

The financial statements were approved by the Board of Directors on 15th March 2023 and signed on its behalf by:

Mr. John Murugu, OGW Chairman

Signed: Dr. Gideon Muriuki - CBS, MBS Group Managing Director & CEO

