

A Subsidiary of KCB Group PLC

The Board of Directors of National Bank of Kenya Limited hereby announce the un-audited results for the period ended 30 September 2022

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	TATEMENT OF FINANCIAL POSITION at 30 September 2022	BANK 30-Sep-21 Shs'000 Un-audited	BANK 31- Dec-21 Shs'000	BANK 31-Mar-22 Shs'000 Un-audited	BANK 31-Jun-22 Shs'000 Un-audited	BANK 30-Sep-22 KShs'000 Un-audited	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000 Un-audited	GROUP 30-Sep-22 KShs'000 Un-audited
	Assets Cash (both Local & Foreign)	1,007,756	1,250,983	1,091,995	1,025,598		1,007,756	1,250,983	1,091,995	1,025,598	1,472,320
2	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purpose:	3,757,987	7,722,963	3,378,494	3,854,871	1,472,320 4,239,958	3,757,987	7,722,963	3,378,494	3,854,871	4,239,958
4	Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
	Investment Securities:(a+b) a) Held to Maturity:(i+ii)	54,017,667 33,234,414	53,369,382 33,345,031	51,623,393 33,429,933	45,842,080 26,278,399	46,498,675 26,144,114	54,089,971 33,234,414	53,452,206 33,345,031	51,778,373 33,491,432	46,032,824 26,377,374	46,669,601 26,224,779
	i. Kenya Government securities	33,234,414	33,049,950	33,126,102	25,983,415	25,840,186	33,234,414	33,049,950	33,187,601	26,082,390	25,920,851 303,928
	i ii. Other securities b) Available for sale:(i+ii)	20,783,253	295,081 20,024,351	303,831 18,193,460	294,984 19,563,681	303,928 20,354,561	20,855,557	295,081 20,107,175	303,831 18,286,941	294,984 19,655,450	20,444,822
	i. Kenya Government securities	20,783,253	20,024,351	18,193,460	19,563,681	20,354,561	20,855,557	20,107,175	18,286,941	19,655,450	20,444,822
	ii. Other securities	-	-	-	-	-	-	-	-	-	-
	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	6,955,814 1,021,973	1,852,529 496,359	1,352,457 946,746	4,053,430 975,532	2,852,761 947,000	6,955,814 1,021,973	1,852,529 496,359	1,352,457 946,746	4,048,165 975,532	2,852,761 947,000
8	Tax recoverable Loans and advances to customers (net)	78,984 64,953,499	- 67,045,738	-	- 68,958,047	218,841	58,721 64,953,499	- 67,045,738	- 67,470,096	12,260 68,958,047	231,148 69,876,593
10	Balances due from banking institutions in the group	-	-	-	-	69,876,593	-	-	-	-	529,297
	Investments in associates Investments in subsidiary companies	657,458 24,963	649,876 24,963	682,051 24,963	570,008 24,963	529,297 24,963	657,458 -	649,876	682,051 -	570,008 -	525,257
	Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-	-
	Property and equipment Prepaid lease rentals	4,274,938	4,119,087 -	3,967,622	3,977,222	2,599,615	4,276,383 -	4,120,459 -	3,968,923	3,978,450 -	2,600,795
17	Intangible assets Deferred tax asset	568,933 3.007.004	612,378 3,317,439	555,525 3,384,397	485,284 3,841,789	434,941	594,462 3,007,387	636,462 3,316,905	578,164 3,383,890	506,478 3,842,335	455,172 4,077,577
19	Retirement benefit asset	-	-	-	-	4,077,300 -	-	-	-	-	5,968,720
21		5,924,482 146,251,458	6,081,608 146,543,305	6,021,806 140,499,545	5,397,800 139,006,624	6,166,549 139,938,813	5,806,337 146,187,748	5,910,476 146,454,956	5,868,871 140,500,060	5,198,701 139,003,269	
	Liabilities Balances due to Central Bank of Kenya	_	3,496,740	6,995,020	_	3,950,662	-	3,496,740	6,995,020	-	3,950,662
23	Customer deposits		106,103,099	98,656,380	112,456,059	108,438,035	115,135,108	105,786,296	98,346,884	112,206,199	108,179,522
	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	3,310,433 7,532,793	10,554,365 7,455,621	9,905,645 5,462,230	2,341,580 4,769,203	4,980,883 3,918,580	3,310,433 7,532,793	10,554,365 7,455,621	9,905,645 5,462,230	2,341,580 4,769,203	3,918,580
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-
	Borrowed funds Balances due to banking institutions in the group	3,315,000	-	-	-	608,655 -	3,315,000 -	=	-	-	608,655
	Tax payable Dividends payable	- 5,681	215,227 274	284,351 274	178,799 274	- 274	- 5,681	237,067 274	326,974 274	178,799 274	- 274
31	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
	Other liabilities	3,637,747	2,353,257	2,812,303	3,028,624	2,987,442	3,683,694	2,409,259	2,883,636	3,069,518	3,011,323
-	TOTAL LIABILITIES Shareholders' Funds	133,225,806	130,178,583	124,116,203	122,774,539	124,884,531	132,982,709	129,939,622	123,920,663	122,565,573	124,649,899
35	Paid up /Assigned capital	12,368,906		12,683,038	12,683,038	12,683,038	12,368,906	12,683,038	12,683,038	12,683,038	12,683,038
	Share premium/(discount) Revaluation reserves	1,225,905	3,141,319 1,200,558	3,141,319 1,200,558	3,141,319 1,200,558	3,141,319	1,225,905	3,141,319 1,200,560	3,141,319 1,200,556	3,141,319 1,200,558	3,141,319 -
38	Retained earnings/Accumulated losses	(5,503,011)	(5,190,271)	(5,121,889)	(5,192,523)	(4,911,670)	(5,322,506)	(5,038,471)	(4,922,741)	(4,984,319)	(4,692,311)
	Statutory loan loss reserves Other Reserves	4,781,842 152,010	4,520,549 9,529	4,789,033 (308,717)	5,184,560 (784,867)	5,033,545 (891,950)	4,781,842 150,892	4,520,549 8,339	4,789,033 (311,808)	5,184,560 (787,460)	5,033,545 (894,548)
	Proposed dividends	-	-	-	-	-	-	-	-	-	-
	Capital grants TOTAL SHAREHOLDERS' FUNDS	13,025,652	16,364,722	16,383,342	16,232,085	15,054,282	13,205,039	16,515,334	16,579,397	16,437,696	15,271,043
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	Minority interest					170 070 017	4/64077/0	416151056	4/0 500 000	470 007 000	170 020 0/.2
	Minority interest Total Liabilities & Shareholders' Funds			140,499,545		139,938,813	146,187,748			139,003,269	
45 II.	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022	46,251,458 BANK 30-Sep-21 Shs'000 Un-audited	BANK 31-Dec-21 Shs'000	BANK 31-Mar-22 Shs'000 Un-audited	139,006,624 BANK 31-Jun-22 Shs'000 Un-audited	139,938,813 BANK 30-Sep-22 KShs'000 Un-audited	146,187,748 GROUP 30-Sep-21 Shs'000 Un-audited	146,454,956 GROUP 31-Dec-21 Shs'000 Audited	140,500,060 GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000	GROUP 30-Sep-22 KShs'000 Un-audited
45 II. 1 1.1	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734	BANK 31- Dec-21 Shs'000 Audited	BANK 31-Mar-22 Shs'000 Un-audited	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030	BANK 30-Sep-22 KShs'000 Un-audited	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030	GROUP 30-Sep-22 KShs'000 Un-audited
45 II. 1 1.1 1.2	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions	BANK 30-Sep-21 Shs'000 Un-audited	BANK 31-Dec-21 Shs'000 Audited	BANK 31-Mar-22 Shs'000 Un-audited	BANK 31-Jun-22 Shs'000 Un-audited	BANK 30-Sep-22 KShs'000 Un-audited	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000 Un-audited	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966
1. 1.1 1.2 1.3 1.4	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749	31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574
1 1.1 1.2 1.3 1.4 1.5 2	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768	BANK 31-Mar-22 5hs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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	BANK 30-Sep-21 5hs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577	GROUP 30-Sep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - - 8,858,530 2,101,548 485,123	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190	BANK 30-Sep-22 K5hs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313	GROUP 30-5ep-21 5hs*000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103	GROUP 30-Sep-22 K5hs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 expense Total Interest Expenses Net Interest Income	BANK 30-Sep-21 5hs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179	GROUP 30-Sep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - - 8,858,530 2,101,548 485,123 203,111	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Non-interest Income Fees and commissions on loans and advances	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	GROUP 30-Sep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Non-Interest Income	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171	BANK 30-Sep-22 K5hs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016	GROUP 30-5ep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645
1.1.1.2.1.3.1.4.4.5.4.4.5.4.5.4.4.4.5.4.5.4.4.4.5.4.5.4.4.4.5.4.4.5.4.5.4.4.5.5.4.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.4.5.5.5.4.5	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss)	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 5.5 5	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Non-Interest Income	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 121,708
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 1,847,807 10,111,027	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 121,825 1,491,165 8,367,197	GROUP 30-Sep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 121,708 8,575,559
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income 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	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 1110,731 482,405 2,667,184 221,107 1,095,477	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197	GROUP 30-Sep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 110,731 551,578 2,744,915	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 98,234 1,090,799 5,900,815	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 2,6553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505
1 1.1 1.2 1.3 1.4 1.5 2 1.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6 6 6.1 6.2 6.3 6.4 6.5	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403	GROUP 30-Sep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Total Oper ating Expenses Forfit before tax and exceptional items Exceptional items	8ANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 117,023 316,822 162,542 1,206,971 4,799,330 964,149	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111	GROUP 30-5ep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Fofit before tax and exceptional items	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028	GROUP 30-5ep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 6.5 6.6 6.7 6.8 7 8 9 10 11	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Profit ofter exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 233,015 105,129	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261)	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 73,174 69,433	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 487,812 (185,420)	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 (31,661)	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 - 1,564,146 286,361 105,835	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321)	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 98,197 69,486	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567)	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806 (31,529)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 6.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 sexpenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Total Oper ating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax	8ANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 233,015	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 10,021 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 -110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 73,174	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 964,149 487,812	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 - 1,564,146 286,361	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 166,404 83,782 582,387 2,182,142 562,773 98,197	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 - 1,076,111 532,640	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 121,708 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806
1.1.1.1.2.1.3.1.4.4.1.5.2.1.3.2.4.3.4.4.4.5.5.6.6.3.6.4.4.6.5.6.6.6.7.6.8.7.8.9.10.11.12	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Frofit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of	8ANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 233,015 105,129 1,076,953	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261)	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 73,174 69,433	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 487,812 (185,420)	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 (31,661)	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 - 1,564,146 286,361 105,835	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321)	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 98,197 69,486	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567)	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806 (31,529)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations	8ANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 78,294 528,377 78,294 528,379 1,415,097 233,015 105,129 1,076,953	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 - 479,472 73,174 69,433 336,865	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 487,812 (185,420) 661,757 661,757	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 (31,661) 807,063	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 2166,404 83,782 582,387 2,182,142 562,773 98,197 69,486 395,090 - 395,090	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038 - 729,038	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 1,208,778 1,208,778 1,208,778 1,208,778
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.1 15.2 15.3 15.1 15.2 15.3 15.3 16.4 15.1 15.2 15.3 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 15.3 16.4 17.5 17.5 17.5 17.5 17.5 17.5 17.5 17.5	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Profit before tax and exceptional items Exceptional items Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment	8ANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 233,015 105,129 1,076,953	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 73,174 69,433 336,865 - 336,865	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 - 964,149 487,812 (185,420) 661,757	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 (31,661) 807,063	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 98,197 69,486 395,090	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 3,014,015 6,904,669 121,480 731,057 696,645 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806 (31,529) 885,501
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.1 15.2 15.2 15.2 15.2 15.2 15.2 15.2	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Foir value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 - 1,415,097 - 1,415,097 - 1,415,097 - 1,475,097 - 1,076,953	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 73,174 69,433 336,865	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 487,812 (185,420) 661,757 661,757	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 (31,661) 807,063	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 562,773 98,197 69,486 395,090 395,090	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038 - 729,038	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806 (31,529) 885,501
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.4 4.5 4.6 6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.1 15.2 15.3 15.4 15.5	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 - 1,415,097 - 233,015 105,129 1,076,953	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 (62,663) (62,663)	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 - 479,472 - 479,472 - 479,473 336,865 - (454,637) - 136,391	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 - 964,149 487,812 (185,420) 661,757 - (1,129,767) (1,129,767) 3337,372	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 - 1,080,754 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 387,063	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 98,617 - 98,617 - (29,585)	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 98,197 69,486 395,090 - (454,444) (454,444) 136,333	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038 - 729,038 - (1,134,851) 340,455	GROUP 30-5ep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806 (31,529) 885,501 - (1,134,851) - (1,134,851)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Oper ating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive Income tax relating to components of other comprehensive	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 233,015 105,129 1,076,953 f	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 (62,663) 1,017,590 (43,864)	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 - 479,472 - 479,472 - 336,865 - (454,637) - 136,391 (318,246)	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 - 964,149 487,812 (185,420) 661,757 - (1,129,767) - 337,372 (792,395)	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 (31,661) 807,063 - 807,063 - (1,286,398) - (1,286,398) - 385,919 (900,479)	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 1,171,950 - 98,617 - 98,617 - (29,585)	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 98,197 69,486 395,090 - 395,090 - (454,444) 136,333 (318,111)	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038 - 729,038 - (1,134,851) 340,455 (794,396)	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781 1,208,778 354,806 (31,529) 885,501
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2022 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 Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax	BANK 30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 - 1,415,097 - 233,015 105,129 1,076,953	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 (62,663) (62,663)	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 - 479,472 - 479,472 - 479,473 336,865 - (454,637) - 136,391	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149 - 964,149 487,812 (185,420) 661,757 - (1,129,767) (1,129,767) 3337,372	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165 8,367,197 870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 - 1,080,754 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 1,080,754 - 387,063	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 98,617 - 98,617 - (29,585)	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 98,197 69,486 395,090 - (454,444) (454,444) 136,333	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038 - 729,038 - (1,134,851) 340,455	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 1,208,778 7,366,781 1,208,778 354,806 (31,529) 885,501 - (1,134,851) - (1,134,851) - (1,134,851) - 340,455 (794,396)

Ш	OTHER DISCLOSURES	BANK 30-Sep-21 Shs'000	31-Dec-21	BANK 31-Mar-22 Shs'000 Audited	Shs'000	BANK 30-Sep-22 KShs'000
_		OII-douited	on doubted	Addited	Oll-addited	on-avaited
1	Non-performing loans and advances					
а	Gross non-performing loans and advances	27,976,034	26,541,854	27,716,118	28,127,214	20,801,105
b	Less:Interest in suspense	4,892,192	4,391,263	4,545,759	4,301,810	2,534,832
C	Total Non-performing loans and advances (a-b)	23,083,842	22,150,591	23,170,359	23,825,403	18,266,273
d	Less:Loan loss Provisions	12,228,074	11,782,093	12,260,564	12,747,318	9,928,036
е	Net NPLs exposure (c-d)	10,855,768	10,368,498	10,909,795	11,078,085	8,338,237
f	Discounted Value of Securities	10,675,731	10,239,577	10,733,780	10,863,989	8,168,334
g	Net NPLs exposure (e-f)	180,037	128,920	176,015	214,096	169,903
2	Insider loans and Advances					
а	Directors,Shareholders and associates	18	18	19	26	45
b	Employees	5,867,903	5,845,656	5,798,601	5,690,401	5,713,443
С	Total insider loans, advances and other facilities	5,867,921	5,845,674	5,798,620	5,690,427	5,713,488
3	Off-Balance sheet items					
а	Letters of credit, guarantees and acceptances	4,549,513	4,514,574	3,888,837	2,919,316	6,632,984
b	Forwards, swaps and options	5,359,250	5,204,900	6,939,528	5,335,040	6,087,075
C	Other contingent liabilities					
d	Total contingent liabilities	9,908,763	9,719,474	10,828,365	8,254,356	12,720,059
4	Capital Strength					
α	Core capital	6,155,346	10,288,488	10,172,212	9,893,394	10,078,042
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
C	Excess/(Deficiency) (a-b)	5,155,346	9,288,488	9,172,212	8,893,394	9,078,042
d	Supplementary capital	4,396,344	1,316,500	1,322,539	1,349,885	1,097,738
е	Total capital (a+d)	10,551,689	11,604,988	11,494,751	11,243,279	11,175,780
f	Total risk weighted assets	80,975,578	81,308,855	81,791,952	83,979,672	87,819,078
g	Core capital/total deposit liabilities	5.0%	9.1%	9.8%	8.4%	9.0%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
- 1	Excess/(Deficiency) (g-h)	-3.0%	1.1%	1.8%	0.4%	1.0%
j	Core capital/total risk weighted assets	7.6%	12.7%	12.4%	11.8%	11.5%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
- 1	Excess/(Deficiency) (j-k)	-2.9%	2.2%	1.9%	1.3%	1.0%
m	Total capital/total risk weighted assets	13.0%	14.3%	14.1%	13.4%	12.7%
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
0	Excess/(Deficiency)(m-n)	-1.5%	-0.2%	-0.4%	-1.1%	-1.8%
р	Adjusted core capital/total deposit liabilities*	5.2%	9.2%	9.9%	8.6%	9.1%
q	Adjusted core capital/total risk weighted assets*	7.8%	12.9%	12.6%	12.0%	11.7%
r	Adjusted total capital/total risk weighted assets*	13.4%	14.5%	14.3%	13.6%	12.9%
5	Liquidity					43.2%
α	Liquidity Ratio	49.6%	41.7%	35.4%	47.3%	20.0%
b	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	23.2%
С	Excess/(Deficiency)(a-b)	29.6%	21.7%	15.4%	27.3%	23.270

NOTES

 * The adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9

The un-audited financial statements are an extract from the books of the Financial statements and records of the bank and approved on 4 November 2022 and signed on its behalf by:

J. Nzomo - Chairman, Board Audit Committee P. Kioko - Ag. Managing Director

The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.co.ke. They may also be accessed at the institutions head office located

This may be also be accessed at the Bank's registered office listed hereunder.

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