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The Un-audited financial results of the Bank and Group for the period ended 30th September, 2022.

I STATEMENT OF FINANCIAL POSITION	BANK					COMPANY					GROUP CONSOLIDATED				
	30th Sep, 2022 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th Sep, 2022 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th Sep, 2022 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th Sep, 2021 Un-audited Shs '000
A ASSETS															
1 Cash (both Local & Foreign)	6,844,262	7,860,075	6,320,360	8,926,168	4,926,158	-	-	-	-	-	10,279,399	11,106,144	9,331,983	10,643,165	6,765,577
2 Balances due from Central Banks	21,850,795	19,257,679	20,298,474	28,387,550	24,008,480	-	-	-	-	-	24,953,733	26,711,162	25,276,948	32,511,158	27,682,199
3 Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Financial assets at fair value through profit & loss	798,174	863,241	911,863	911,863	762,855	-	-	-	-	-	798,174	863,241	911,863	911,863	762,855
5 Investment Securities:															
a) Held to Maturity															
a. Kenya Government securities	125,035,722	123,468,291	121,267,146	123,164,457	119,539,156	-	-	-	-	-	125,035,722	123,468,291	121,267,146	123,164,457	119,539,156
b. Other securities	8,049,256	9,085,396	8,958,026	8,783,076	7,459,358	-	-	-	-	-	21,001,811	23,560,952	23,208,306	18,338,899	19,126,107
b) Available for sale:															
a. Kenya Government securities	81,803,235	79,958,937	73,660,740	72,887,496	70,044,242	-	-	-	-	-	81,803,235	79,958,937	73,437,011	72,887,496	70,044,242
b. Other securities	50,012	49,848	49,686	49,526	55,639	-	-	-	-	-	4,807,364	5,093,369	5,245,388	4,418,432	1,992,464
6 Deposits and balances due from local banking institutions	503,470	2,066,161	4,383,650	1,199,972	1,256,682	-	-	-	-	-	503,470	1,811,083	3,499,010	834,123	2,178,650
7 Deposits and balances due from banking institutions abroad	13,563,326	27,549,518	32,922,642	38,353,641	36,671,871	-	-	-	-	-	19,332,429	37,856,475	40,321,099	44,285,263	39,909,445
8 Tax recoverable	2,775,811	3,433,720	-	-	-	59,602	58,312	40,541	36,212	80,929	3,274,177	3,933,022	395,518	390,080	421,230
9 Loans and advances to customers (net)	238,315,462	224,827,591	218,405,637	220,019,614	215,762,233	-	-	-	-	-	266,110,046	250,498,700	243,899,340	244,037,961	238,165,544
10 Balances due from banking institutions in the group	4,604,146	5,027,076	1,291,766	2,145,868	2,202,383	374,855	990,557	61,256	9,650	1,485,913	-	-	-	-	-
11 Investments in associates	2,457,986	2,432,436	2,432,436	2,432,436	2,765,028	332,593	332,593	332,593	332,593	-	3,982,009	3,956,459	3,928,937	3,956,460	3,866,973
12 Investments in subsidiary companies	23,002	23,002	23,002	23,002	23,002	72,313,107	71,682,913	70,608,568	70,608,568	69,103,154	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	2,070,616	1,938,237	1,764,301	1,853,985	2,051,221	-	-	-	-	-	2,749,013	2,518,881	2,358,715	2,482,004	3,294,487
16 Prepaid lease rentals	6,160	6,190	6,220	6,250	6,300	-	-	-	-	-	522,160	522,190	522,220	522,250	522,300
17 Intangible assets	5,369,740	5,111,577	5,490,533	5,763,723	5,952,613	-	-	-	-	-	5,515,811	5,269,550	5,665,240	6,082,639	6,157,169
18 Deferred tax asset	8,933,277	8,629,206	11,444,787	10,859,474	9,846,951	37,683	24,491	24,491	24,491	23,466	9,043,174	8,720,282	11,535,209	11,832,708	9,916,429
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	22,960,919	23,502,040	22,891,371	20,965,449	17,516,121	87,316	66,491	66,752	50,405	102,816	15,705,413	18,447,083	16,573,310	13,789,079	12,286,071
21 TOTAL ASSETS	**546,015,371**	**545,090,221**	**532,522,640**	**546,733,550**	**520,850,293**	**73,205,156**	**73,155,357**	**71,134,201**	**71,061,919**	**70,796,278**	**595,417,141**	**604,295,821**	**587,377,243**	**591,088,037**	**562,630,898**
B LIABILITIES															
22 Balances due to Central Banks	11,500,000	-	-	-	-	-	-	-	-	-	11,500,000	-	-	-	-
23 Customer deposits	420,396,950	420,636,110	418,664,606	431,214,219	411,365,840	-	-	-	-	-	462,113,326	468,489,119	465,535,871	469,890,083	447,622,940
24 Deposits and balances due to local banking institutions	6,768,845	16,681,125	4,328,543	10,623,516	9,971,665	-	-	-	-	-	8,659,646	19,618,047	7,954,361	14,095,935	9,971,665
25 Deposits and balances due to foreign banking institutions	4,412,262	3,587,206	1,165,627	1,982,214	1,432,217	-	-	-	-	-	4,329,529	5,691,343	1,291,360	679,347	2,648,505
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	4,495,486	4,714,106	5,900,165	6,096,755	7,189,191	-	-	-	-	-	4,495,486	4,714,106	5,900,165	6,096,755	7,189,191
28 Balances due to banking institutions in the group	539,680	1,153,698	348,455	1,073,183	1,627,532	9,616,211	9,572,971	10,359,729	10,297,692	8,189,907	-	-	-	-	-
29 Tax payable	-	-	3,942,908	2,437,351	2,075,926	-	-	-	-	-	485,620	420,834	4,302,101	2,761,211	2,281,315
30 Dividends payable	-	-	-	-	-	18,234	18,299	18,622	19,639	1,267,300	18,234	18,299	18,622	19,639	1,267,300
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,741
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	18,201,332	19,928,700	23,229,510	14,663,533	12,165,706	245,367	194,347	181,006	160,508	2,282,297	22,890,583	25,092,862	22,069,587	19,558,038	16,650,881
34 TOTAL LIABILITIES	**466,314,555**	**466,700,945**	**457,579,814**	**468,090,771**	**445,828,077**	**9,879,812**	**9,785,617**	**10,559,357**	**10,477,839**	**11,739,504**	**514,492,424**	**524,044,610**	**507,072,067**	**513,101,008**	**487,652,538**
C SHAREHOLDERS' FUNDS															
35 Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	10,859,384	8,237,598	8,237,598	8,237,598	8,237,598	8,237,597	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598
36 Share Premium	33,406,022	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Retained earnings	37,663,335	35,830,215	31,167,641	27,912,775	29,675,516	33,663,424	33,707,820	27,206,006	27,215,242	29,394,855	54,067,025	52,298,476	47,889,406	44,201,725	44,432,473
39 Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	49,812	48,292	46,840	323,044	71,774
40 Other reserves	(2,227,925)	(1,706,345)	(490,221)	464,598	1,081,294	-	-	-	-	-	(2,894,363)	(1,830,054)	(1,123,842)	(30,512)	658,762
41 Proposed dividends	-	-	-	6,000,000	-	0	0	3,706,918	3,706,918	-	-	-	3,706,918	3,706,918	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	79,700,816	**78,389,276**	**74,942,826**	**78,642,779**	**75,022,216**	**63,325,344**	**63,369,740**	**60,574,844**	**60,584,080**	**59,056,774**	**80,884,394**	**80,178,634**	**80,181,242**	**77,863,095**	**74,824,929**
43 Non-controlling interests	-	-	-	-	-	-	-	-	-	-	40,323	72,577	123,934	123,934	153,431
44 TOTAL SHAREHOLDERS' FUNDS	**79,700,816**	**78,389,276**	**74,942,826**	**78,642,779**	**75,022,216**	**63,325,344**	**63,369,740**	**60,574,844**	**60,584,080**	**59,056,774**	**80,924,717**	**80,251,211**	**80,305,176**	**77,987,029**	**74,978,360**
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**546,015,371**	**545,090,221**	**532,522,640**	**546,733,550**	**520,850,293**	**73,205,156**	**73,155,357**	**71,134,201**	**71,061,919**	**70,796,278**	**595,417,141**	**604,295,821**	**587,377,243**	**591,088,037**	**562,630,898**

II STATEMENT OF COMPREHENSIVE INCOME	BANK					COMPANY					GROUP CONSOLIDATED				
1 INTEREST INCOME															
1.1 Loans and advances	17,472,547	11,111,812	5,473,074	22,404,477	16,916,871	-	-	-	-	-	20,009,918	12,756,573	6,290,946	25,527,100	19,063,256
1.2 Government securities	16,831,855	10,942,609	5,357,741	19,192,854	13,872,856	-	-	-	-	-	18,245,799	11,877,986	5,777,136	20,339,834	14,742,416
1.3 Deposits and placements with banking institutions	387,160	223,607	89,007	479,473	329,362	26,515	10,943	426	36,707	24,554	416,196	224,348	58,840	518,741	320,021
1.4 Other interest income	101,655	67,398	33,513	119,209	93,107	-	-	-	-	-	108,744	72,351	36,215	128,733	99,586
1.5 TOTAL INTEREST INCOME	**34,793,217**	**22,345,426**	**10,953,335**	**42,196,013**	**31,212,196**	**26,515**	**10,943**	**426**	**36,707**	**24,554**	**38,780,657**	**24,931,258**	**12,163,137**	**46,514,408**	**34,225,279**
2 INTEREST EXPENSE															
2.1 Customer deposits	13,498,958	8,833,054	4,383,608	16,923,632	12,413,954	-	-	-	-	-	14,848,060	9,738,812	4,807,324	18,528,164	13,634,903
2.2 Deposits and placement from banking institutions	312,384	154,300	53,106	108,758	82,220	-	-	-	-	-	471,915	220,223	50,007	266,832	166,809
2.3 Other interest expenses	328,178	219,239	119,007	588,585	220,040	-	-	-	-	-	213,301	172,256	212,881	682,459	220,040
2.4 TOTAL INTEREST EXPENSE	**14,139,520**	**9,206,593**	**4,555,721**	**17,620,975**	**12,716,214**	**-**	**-**	**-**	**-**	**-**	**15,533,276**	**10,131,291**	**5,070,212**	**19,477,455**	**14,021,752**
3 NET INTEREST INCOME	**20,653,697**	**13,138,833**	**6,397,614**	**24,575,038**	**18,495,982**	**26,515**	**10,943**	**426**	**36,707**	**24,554**	**23,247,381**	**14,799,967**	**7,092,925**	**27,036,953**	**20,203,527**
4 NON - INTEREST INCOME															
4.1 Fees and commissions on loans and advances	7,360,070	4,873,237	2,356,978	9,731,153	7,249,423	-	-	-	-	-	8,530,964	5,609,505	2,684,081	10,788,118	8,199,835
4.2 Other fees and commissions	2,586,684	1,704,246	848,103	3,300,278	2,412,926	-	-	-	-	-	2,948,924	1,946,049	966,046	3,746,811	2,714,938
4.3 Foreign exchange trading income	8,762,096	4,982,399	1,449,461	4,658,390	3,190,318	-	-	-	-	-	9,207,682	5,285,868	1,620,135	5,056,517	3,502,643
4.4 Dividend income	-	-	-	50,000	50,000	9,854,039	6,559,000	-	6,115,000	4,515,000	-	-	-	-	-
4.5 Other income	672,014	611,046	416,863	1,391,064	740,536	248,751	189,891	68,200	225,793	163,540	1,851,097	1,341,038	786,697	2,522,857	1,665,110
4.6 TOTAL NON-INTEREST INCOME	**19,380,864**	**12,170,928**	**5,071,405**	**19,130,885**	**13,643,203**	**10,102,790**	**6,748,891**	**68,200**	**6,340,793**	**4,678,540**	**22,538,667**	**14,182,460**	**6,056,959**	**22,114,303**	**16,082,526**
5 TOTAL OPERATING INCOME	**40,034,561**	**25,309,761**	**11,469,019**	**43,705,923**	**32,139,185**	**10,129,305**	**6,759,834**	**68,626**	**6,377,500**	**4,703,094**	**45,786,048**	**28,982,427**	**13,149,884**	**49,151,256**	**36,286,053**
6 OPERATING EXPENSES															
6.1 Loan loss provision	6,622,012	4,611,491	2,215,301	10,311,641	7,409,672	-	-	-	-	-	8,327,246	5,556,493	2,525,048	12,716,521	9,168,514
6.2 Staff costs	5,454,421	3,458,983	1,701,495	6,072,301	4,524,372	287,595	187,009	50,523	191,068	126,481	7,060,062	4,505,933	2,161,127	7,959,949	5,906,502
6.3 Directors' emoluments	40,407	25,797	12,210	38,616	30,776	30,506	24,511	18,516	92,584	81,959	174,523	134,256	94,464	189,050	159,492
6.4 Rental charges	670,199	441,649	212,373	674,510	756,828	1,543	1,029	514	2,058	1,543	922,151	607,867	219,531	706,335	811,494
6.5 Depreciation charge on property and equipment	292,255	195,259	99,203	550,540	405,097	-	-	-	-	-	482,815	302,020	153,936	780,195	589,692
6.6 Amortisation charges	775,912	518,496	257,856	1,079,919	823,091	-	-	-	-	-	922,855	608,343	297,307	1,264,613	859,209
6.7 Other operating expenses	7,529,336	4,437,362	2,201,595	8,158,881	5,702,816	49,293	37,128	12,266	35,133	25,909	8,977,921	5,362,684	2,665,462	9,833,224	7,182,735
6.8 TOTAL OPERATING EXPENSES	**21,384,542**	**13,689,037**	**6,700,033**	**26,886,408**	**19,652,652**	**368,937**	**249,677**	**81,819**	**320,843**	**235,892**	**26,867,573**	**17,077,596**	**8,116,875**	**33,449,887**	**24,677,638**
7 Profit before tax and exceptional items	18,650,019	11,620,724	4,768,986	16,819,515	12,486,533	9,760,368	6,510,157	(13,193)	6,056,657	4,467,202	18,918,475	11,904,831	5,033,009	15,701,369	11,608,415
8 Exceptional items	531,125	531,125	184,668	755,864	546,989	-	-	-	-	-	724,565	724,565	184,668	755,864	546,989
9 PROFIT AFTER EXCEPTIONAL ITEMS	**18,118,894**	**11,089,599**	**4,584,318**	**16,063,651**	**11,939,544**	**9,760,368**	**6,510,157**	**(13,193)**	**6,056,657**	**4,467,202**	**18,193,910**	**11,180,266**	**4,848,341**	**14,945,505**	**11,061,426**
10 Share of associate profit	-	-	-	-	-	-	-	-	-	-	-	-	-	89,485	-
11 PROFIT/(LOSS) BEFORE TAX	**18,118,894**	**11,089,599**	**4,584,318**	**16,063,651**	**11,939,544**	**9,760,368**	**6,510,157**	**(13,193)**	**6,056,657**	**4,467,202**	**18,193,910**	**11,180,266**	**4,848,341**	**15,034,990**	**11,061,426**
12 Current tax	(1,993,154)	(11,489)	(1,505,558)	(5,970,200)	(4,820,196)	(17,145)	(17,577)	3,958	(48,837)	14,339	(2,310,273)	(248,952)	(1,612,968)	(6,130,973)	(5,099,428)
13 Deferred tax	(3,080,135)	(3,160,672)	176,105	1,287,610	563,700	-	-	-	1,025	-	(3,080,135)	(3,160,672)	176,105	1,319,627	563,700
14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	**13,045,605**	**7,917,438**	**3,254,865**	**11,381,061**	**7,683,048**	**9,743,223**	**6,492,580**	**(9,235)**	**6,008,845**	**4,481,541**	**12,803,502**	**7,770,642**	**3,411,478**	**10,223,644**	**6,525,698**
15 Other Comprehensive Income:															
15.1 Exchange differences on translation of foreign operations	-	-	-	-	-	-	-	-	-	-	79,081	124,418	(105,041)	169,607	101,294
15.2 Fair value changes in available-for-sale financial assets	(2,692,523)	(2,170,943)	(954,819)	(1,105,905)	(489,209)	-	-	-	-	-	(2,942,362)	(1,921,082)	(988,289)	(1,247,599)	(490,012)
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.4 Share of comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 OTHER COMPREHENSIVE INCOME FOR THE PERIOD NET OF TAX	**(2,692,523)**	**(2,170,943)**	**(954,819)**	**(1,105,905)**	**(489,209)**	**-**	**-**	**-**	**-**	**-**	**(2,863,281)**	**(1,796,664)**	**(1,093,330)**	**(1,077,992)**	**(388,718)**
17 TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**10,353,082**	**5,746,495**	**2,300,046**	**10,275,156**	**7,193,839**	**9,743,223**	**6,492,580**	**(9,235)**	**6,008,845**	**4,481,541**	**9,940,221**	**5,973,978**	**2,318,148**	**9,145,652**	**6,136,980**
EARNINGS PER SHARE- BASIC & DILUTED (Shs)	**24.03**	**14.58**	**5.99**	**20.96**	**14.15**	**5.91**	**3.94**	**-**	**3.65**	**2.72**	**7.77**	**4.72**	**2.07**	**6.21**	**3.96**
INTERIM DIVIDEND PER SHARE - DECLARED (Shs)	-	-	-	**6.08**	-	-	**2.00**	-	**0.75**	-	-	**2.00**	-	**0.75**	-
FINAL DIVIDEND PER SHARE - DECLARED (Shs)	-	-	-	**11.05**	-	-	-	-	**2.25**	-	-	-	-	**2.25**	-

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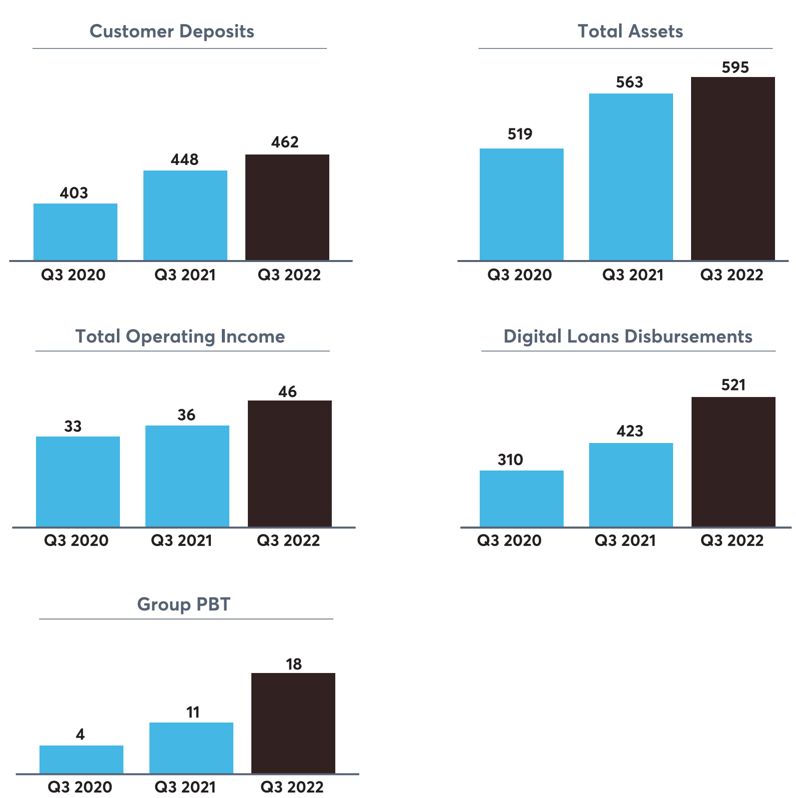
The Un-audited financial results of the Bank and Group for the period ended 30th September, 2022.

III OTHER DISCLOSURES	BANK					COMPANY				
	30th Sep, 2022 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th Sep, 2022 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th Sep, 2021 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES										
(a) Gross Non-performing loans and advances	32,300,425	33,077,771	41,676,103	40,908,824	41,882,078	-	-	-	-	-
(b) Less Interest in Suspense	6,675,610	8,377,426	8,338,104	7,946,907	7,799,880	-	-	-	-	-
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**25,624,815**	**24,700,345**	**33,337,999**	**32,961,917**	**34,082,198**	-	-	-	-	-
(d) Less Loan Loss Provision	14,042,654	12,414,401	23,008,011	22,504,842	22,020,001	-	-	-	-	-
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**11,582,161**	**12,285,944**	**10,329,988**	**10,457,075**	**12,062,198**	-	-	-	-	-
(f) Discounted Value of Securities	11,582,161	12,285,944	10,329,988	10,457,075	12,062,198	-	-	-	-	-
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES										
(a) Directors, shareholders and associates	16,001,610	16,873,872	16,187,683	15,504,466	14,786,142	-	-	-	-	-
(b) Employees	5,167,808	4,853,114	4,789,782	4,735,411	4,896,639	-	-	-	-	-
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**21,169,418**	**21,726,985**	**20,977,466**	**20,239,877**	**19,682,780**	-	-	-	-	-
3 OFF-BALANCE SHEET ITEMS										
(a) Letters of credit, guarantees, acceptances	55,383,043	55,136,347	48,864,999	50,984,049	50,721,674	-	-	-	-	-
(b) Forwards, Swaps and options	18,217,448	11,521,964	8,307,033	5,951,107	4,335,635	-	-	-	-	-
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-
(d)TOTAL CONTINGENT LIABILITIES	**73,600,491**	**66,658,311**	**57,172,032**	**56,935,156**	**55,057,309**	-	-	-	-	-
4 CAPITAL STRENGTH										
(a) Core capital	70,663,325	71,731,934	65,956,858	64,567,328	62,900,743	-	-	-	-	-
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-
(c) Excess (a-b)	**69,663,325**	**70,731,934**	**64,956,858**	**63,567,328**	**61,900,743**	-	-	-	-	-
(d) Supplementary Capital	-	-	93,585	90,776	177,994	-	-	-	-	-
(e) TOTAL CAPITAL (a+d)	**70,663,325**	**71,731,934**	**66,050,443**	**64,658,104**	**63,078,737**	-	-	-	-	-
(f)TOTAL RISK WEIGHTED ASSETS	**385,541,405**	**373,293,480**	**365,207,063**	**351,786,715**	**339,320,740**					
(g) Core Capital / Total deposits liabilities	16.81%	17.05%	15.75%	14.97%	15.29%	-	-	-	-	-
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%	-	-	-	-	-
(I) Excess (g-h)	**8.81%**	**9.05%**	**7.75%**	**6.97%**	**7.29%**	-	-	-	-	-
(j) Core Capital / Total risk weighted assets	18.33%	19.22%	18.06%	18.35%	18.54%	-	-	-	-	-
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-	-	-
(l) Excess (j-k)	**7.83%**	**8.72%**	**7.56%**	**7.85%**	**8.04%**	-	-	-	-	-
(m) Total Capital / Total risk weighted assets	18.33%	19.22%	18.09%	18.38%	18.59%	-	-	-	-	-
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%	-	-	-	-	-
(o) Excess (m-n)	**3.83%**	**4.72%**	**3.59%**	**3.88%**	**4.09%**	-	-	-	-	-
(p) Adjusted Core Capital / Total deposits liabilities*	17.46%	17.70%	16.52%	15.72%	16.09%	-	-	-	-	-
(q) Adjusted Core Capital / Total risk weighted assets*	19.04%	19.94%	18.94%	19.27%	19.50%	-	-	-	-	-
(r) Adjusted Total Capital / Total risk weighted assets*	19.04%	19.94%	18.96%	19.30%	19.55%	-	-	-	-	-
5 LIQUIDITY										
(a) Liquidity Ratio	54.91%	58.01%	60.79%	60.64%	59.75%	-	-	-	-	-
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%	-	-	-	-	-
(c) Excess (a-b)	**34.91%**	**38.01%**	**40.79%**	**40.64%**	**39.75%**	-	-	-	-	-

III OTHER DISCLOSURES	GROUP CONSOLIDATED				
	30th Sep, 2022 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th Sep, 2021 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES					
(a) Gross Non-performing loans and advances	36,412,499	37,204,976	45,142,139	44,338,955	46,006,109
(b) Less Interest in Suspense	6,935,061	8,691,219	8,579,114	8,250,128	8,065,195
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**29,477,438**	**28,513,757**	**36,563,025**	**36,088,827**	**37,940,914**
(d) Less Loan Loss Provision	16,824,979	14,375,452	24,180,388	24,400,779	24,222,663
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**12,652,459**	**14,138,305**	**12,382,637**	**11,688,048**	**13,718,251**
(f) Discounted Value of Securities	12,652,459	14,138,305	12,382,637	11,688,048	13,718,251
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES					
(a) Directors, shareholders and associates	16,182,558	17,026,277	16,621,180	15,936,887	14,976,508
(b) Employees	5,892,191	5,551,436	5,520,402	5,040,542	5,648,097
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**22,074,749**	**22,577,713**	**22,141,582**	**20,977,429**	**20,624,605**
3 OFF-BALANCE SHEET ITEMS					
(a) Letters of credit, guarantees, acceptances	62,291,124	61,172,584	54,247,874	55,433,070	55,970,592
(b) Forwards, Swaps and options	18,217,448	11,521,964	8,307,033	5,951,107	4,335,635
(c) Other contingent liabilities	1,577,260	3,327,530	1,336,892	1,663,074	-
(d)TOTAL CONTINGENT LIABILITIES	**82,085,832**	**76,022,078**	**63,891,799**	**63,047,251**	**60,306,227**
4 CAPITAL STRENGTH					
(a) Core capital	78,366,867	81,497,109	71,685,985	70,901,653	70,901,653
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess (a-b)	**77,366,867**	**80,497,109**	**70,685,985**	**69,901,653**	**69,901,653**
(d) Supplementary Capital	228,957	188,162	140,425	249,768	249,768
(e) TOTAL CAPITAL (a+d)	**78,595,824**	**81,497,109**	**71,826,410**	**71,151,421**	**71,151,421**
(f)TOTAL RISK WEIGHTED ASSETS	**426,385,330**	**412,693,545**	**401,822,178**	**372,970,126**	**372,970,126**
(g) Core Capital / Total deposits liabilities	16.92%	19.37%	15.88%	16.82%	16.82%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	**8.92%**	**11.37%**	**7.88%**	**8.82%**	**8.82%**
(j) Core Capital / Total risk weighted assets	18.38%	19.75%	18.03%	19.01%	19.01%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	**7.88%**	**9.25%**	**7.53%**	**8.51%**	**8.51%**
(m) Total Capital / Total risk weighted assets	18.43%	19.75%	18.04%	19.08%	19.08%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	**3.93%**	**5.25%**	**3.54%**	**4.58%**	**4.58%**
(p) Adjusted Core Capital / Total deposits liabilities*	17.45%	19.96%	16.04%	17.53%	17.53%
(q) Adjusted Core Capital / Total risk weighted assets*	18.96%	20.34%	18.58%	19.81%	19.81%
(r) Adjusted Total Capital / Total risk weighted assets*	19.02%	20.34%	18.61%	19.87%	19.87%
5 LIQUIDITY					
(a) Liquidity Ratio	55.58%	64.33%	62.97%	61.72%	61.72%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	**35.58%**	**44.33%**	**42.97%**	**41.72%**	**41.72%**

* The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

KEY GROWTH HIGHLIGHTS (KES Billions)



These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.ncbagroup.com. They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD
WAWERU MATHENGE
GROUP COMPANY SECRETARY
NCBA GROUP PLC
23 November 2022

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