

ACCESS BANK (KENYA) PLC

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2022

The Board of Directors of Access Bank (Kenya) PLC is pleased to announce the unaudited results for the period ended 30th September, 2022

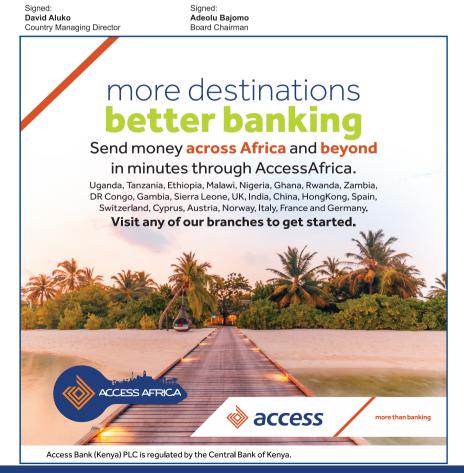
The Board of Directors of Access Ban		•			
STATEMENT OF FINANCIAL POSITION	30-09-2021 (Unaudited) (KES '000')	31-12-2021 (Audited) (KES '000')	31-03-2022 (Unaudited) (KES '000')	30-06-2022 (Unaudited) (KES '000')	30-09-2022 (Unaudited) (KES '000')
A ASSETS 1 Cash (both Local & Foreign)	172,291	217,126	187,490	141,163	200,740
2 Balances due from Central Bank of Kenya	420,602	969,250	348,976	599,430	1,153,855
Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	-	11,228	-	-	-
5 Investment Securities: i) Held to Maturity:	5,035,167	5,204,435	5,503,154	5,704,515	5,788,626
a. Kenya Government securities	5,035,167	5,204,435	5,503,154	5,704,515	5,788,626
b. Other securities ii) Available for sale:	-	-	-	-	-
Kenya Government securities Other securities	-		-	-	-
Deposits and balances due from local banking institutions	169,255	31,661	109,001	4,010	7,890
7 Deposits and balances due from banking institutions abroad 3 Tax recoverable	2,336,803 18,047	2,434,575 21,391	3,305,192 20,927	3,385,136 20,927	3,386,522 20,927
Loans and advances to customers (net) Balances due from banking institutions in the group	3,051,268	3,011,758	3,352,951	3,491,961	4,118,482
11 Investments in associates	-	-		-	
12 Investments in subsidiary companies 13 Investments in joint ventures	-	-		-	
4 Investment properties	202,568	287,075	272,189	291,599	271,604
5 Property and equipment 6 Prepaid lease rentals	-		-	-	
7 Intangible assets 8 Deferred tax asset	227,278 88,043	193,397 132,466	184,605 132,467	181,342 132,467	179,596 132,467
9 Retirement benefit asset	-	-	-	-	
20 Other assets 21 TOTAL ASSETS	523,616 12,244,938	697,059 13,211,421	596,343 14,013,295	612,399 14,564,949	814,247 16,074,956
3 LIABILITIES					
22 Balances due to Central Bank of Kenya			-		
3 Customer deposits 4 Deposits and balances due to local banking institutions	8,403,986	9,468,191	9,227,559 709,800	9,712,936 798,104	9,884,585 695,000
5 Deposits and balances due to foreign banking institutions	1,271,008	1,430,535	1,718,565	1,778,692	3,156,314
6 Other money market deposits 7 Borrowed funds					
the Balances due to banking institutions in the group the group that grant gra	-		-	-	
0 Dividends payable	-		-		
1 Deferred tax liability 2 Retirement benefit liability	-		-	-	
3 Other liabilities	802,427	764,123	707,229	499,643	512,644
4 TOTAL LIABILITIES	10,477,421	11,662,849	12,363,153	12,789,375	14,248,543
SHAREHOLDERS' FUNDS	2 696 400	2 696 400	2 696 400	2 696 400	2 606 400
5 Paid up /Assigned capital 6 Share premium/(discount)	2,686,400 42,237	2,686,400 42,236	2,686,400 42,237	2,686,400 42,237	2,686,400 42,237
7 Revaluation reserves 8 Retained earnings/Accumulated losses	(961,120)	(1,180,064)	(1,078,495)	(953,063)	(902,224)
9 Statutory loan loss reserves	-	-	-	-	(002,221,
10 Other Reserves 11 Proposed dividends			-		
l2 Capital grants I3 TOTAL SHAREHOLDERS' FUNDS	1,767,517	1,548,572	1,650,142	1,775,574	1,826,413
14 Minority Interest	-	-	-		-
5 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	12,244,938	13,211,421	14,013,295	14,564,949_	16,074,956
I PROFIT AND LOSS ACCOUNT					
I.0 INTEREST INCOME					
	315,726	369,935	85,630	183,262	274,28
.1 Loans and advances .2 Government securities	289,985	414,750	146,511	288,414	449,853
Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	289,985 51,606	414,750 82,728	146,511 34,475	288,414 68,592	449,853 112,259
Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income	289,985	414,750	146,511	288,414	449,853 112,259
Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE	289,985 51,606 - 657,317	414,750 82,728 ————————————————————————————————————	146,511 34,475 - 266,616	288,414 68,592 - 540,268	449,853 112,259 836,393
Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	289,985 51,606 - 657,317 140,902 18,403	414,750 82,728	146,511 34,475	288,414 68,592	449,853 112,259 836,393
Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Could be advantaged by the placement from banking institutions Other interest expenses	289,985 51,606 - 657,317 140,902 18,403 12,055	414,750 82,728 - 867,413 243,775 37,635 13,623	146,511 34,475 - 266,616 79,805 22,444	288,414 68,592 540,268 178,632 48,591 3,665	449,853 112,259 836,393 312,759 79,523 8,655
.1 Loans and advances .2 Government securities .3 Deposits and placements with banking institutions .4 Other Interest Income .5 Total interest income .0 INTEREST EXPENSE .1 Customer deposits .2 Deposits and placement from banking institutions .3 Other interest expenses .4 Total interest expenses	289,985 51,606 - 657,317 140,902 18,403	414,750 82,728 	146,511 34,475 - 266,616 79,805	288,414 68,592 - 540,268 178,632 48,591	449,853 112,258 836,393 312,758 79,523 8,658 400,937
.1 Loans and advances .2 Government securities .3 Deposits and placements with banking institutions .4 Other Interest Income .5 Total interest income .6 INTEREST EXPENSE .1 Customer deposits .2 Deposits and placement from banking institutions .3 Other interest expenses .4 Total interest expenses .0 NET INTEREST INCOME/(LOSS)	289,985 51,606 - 657,317 140,902 18,403 12,055 171,360	414,750 82,728 	146,511 34,475 - 266,616 79,805 22,444 - 102,249	288,414 68,592 540,268 178,632 48,591 3,665 230,888	449,853 112,258 836,393 312,758 79,523 8,658 400,937
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.0 Other interest expenses 4. Total interest expenses 5.0 NET INTEREST INCOME 6.1 Fees and commissions on loans and advances	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957	414,750 82,728 - 867,413 243,775 37,635 13,635 225,033 572,380	146,511 34,475 266,616 79,805 22,444 102,249 164,367	288,414 68,592 540,268 178,632 48,591 3,665 230,888 309,380	449,850 112,250 836,390 312,750 79,520 8,650 400,930 435,450
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total Interest income 2.0 INTEREST EXPENSE 1. Customer deposits 2. Deposits and placement from banking institutions 3. Other interest expenses 4. Total interest expenses 5. NET INTEREST INCOME 6. NON-INTEREST INCOME 7. Fees and commissions on loans and advances 7. Other fees and commissions	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380	146,511 34,475 - 266,616 79,805 22,444 - 102,249 164,367	288,414 68,592 540,268 178,632 48,591 3,665 230,888 309,380	449,853 112,258 836,393 312,755 79,523 8,655 400,937 435,456
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 1.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.0 Other interest expenses 1.4 Total interest expenses 1.0 NET INTEREST INCOME (LOSS) 1.0 NON-INTEREST INCOME 1.1 Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income/(Loss) 4. Dividend Income	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395	288,414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070	449,853 112,255 836,393 312,756 79,523 8,655 400,937 435,456 11,823 67,626 125,292
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total Interest income 6. INTEREST EXPENSE 1. Customer deposits 2. Deposits and placement from banking institutions 3. Other Interest expenses 4. Total Interest expenses 6. NET INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 7. ONON-INTEREST INCOME 7. Fees and commissions on loans and advances 7. Other fees and commissions 7. Foreign exchange trading income/(Loss) 7. Updaded Income 7. Other fees and commissions 7. Foreign exchange trading income/(Loss) 7. Dividend Income 7. Other fees of the rincome 7. Total Mon-interest income	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 - 127,625 201,197	288 414 68.592 540,268 178,632 48.591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679	449,855 112,255 836,393 312,758 79,522 8,6555 400,937 435,456 11,822 125,292 396,222 600,972
.1 Loans and advances .2 Government securities .3 Deposits and placement with banking institutions .4 Other Interest Income .5 Total interest income .6 INTEREST EXPENSE .1 Customer deposits .2 Deposits and placement from banking institutions .3 Other interest expenses .4 Total interest expenses .0 NET INTEREST INCOME/LOSS) .0 NON-INTEREST INCOME/LOSS) .1 Fees and commissions on loans and advances .2 Other fees and commissions .3 Foreign exchange trading income/(Loss) .4 Dividend Income .5 Other income .6 Total Non-interest income	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459	414,750 82,728 - 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 127,625	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430	449,855 112,255 836,393 312,758 79,522 8,6555 400,937 435,456 11,822 125,292 396,222 600,972
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total Interest income 6. INTEREST EXPENSE 1. Customer deposits 2. Deposits and placement from banking institutions 3. Other Interest expenses 4. Total interest expenses 6. NET INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 7. ONON-INTEREST INCOME 7. Fees and commissions on loans and advances 7. Other fees and commissions 7. Foreign exchange trading income/(Loss) 7. Dividend Income 7. Other income 7. Total Mon-interest income 7. Total Mon-interest income 7. Total Mon-interest income 7. TOTAL OPERATING INCOME	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 - 127,625 201,197	288 414 68.592 540,268 178,632 48.591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679	449,853 112,258 836,393 312,758 79,522 8,6555 400,937 11,822 67,622 125,293 396,222 600,977
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 1.1 Customer deposits 2. Deposits and placement from banking institutions 2.3 Other interest expenses 3. Other interest expenses 4. Total interest expenses 5. NET INTEREST INCOME/(LOSS) 5. NON-INTEREST INCOME 1.1 Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income/(Loss) 4. Dividend Income 5. Other income 6. Total Non-interest income 6. Total Non-interest income 7. Total Operating INCOME 8. OTHER OPERATING EXPENSES 9. OTHER OPERATING EXPENSES	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 - 127,625 201,197	288 414 68.592 540,268 178,632 48.591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679	449,855 112,256 836,393 312,755 79,522 8,655 400,937 435,456 11,822 67,622 600,972 1,036,428
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest expenses 1. Deposits and placement from banking institutions 2. Deposits and placement from banking institutions 3. Other interest expenses 4. Total interest expenses 5. NET INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. Deposits and placement from banking institutions 6. Deposits and placement from banking institutions 6. NET INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME 6. DOWN-INTEREST INCOME/(LOSS) 6. Total Non-interest income 6. Total Non-interest income 6. Total Non-interest income 6. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6. Loan loss provision 6. Staff costs 6. DITHEROST emoluments	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739	414,750 82,728 - 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 426,679 738,059	449,855 112,258 836,393 312,758 79,522 8,6555 400,933 435,456 11,822 67,622 600,977 1,036,423 382,900 7,822
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total Interest income 5. Total Interest income 6. University of the property o	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739	414,750 82,728 - 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 - 127,625 201,197 365,564 131,578 564 295 34,010	288 414 68,592 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855,112,255 836,393 312,755 79,522 8,6555 400,933 435,456 11,822 67,622 500,977 1,036,426 382,900 7,822 599 11,454
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.0 Other interest expenses 4. Total interest expenses 4. Total interest expenses 5.0 NON-INTEREST INCOME/(LOSS) 6.0 NON-INTEREST INCOME/(LOSS) 6.1 First and commissions on loans and advances 6.2 Other fees and commissions 6.3 Foreign exchange trading income/(Loss) 6.4 Dividend income 6.5 Other income 6.6 Total Non-interest income 6.7 Total OPERATING INCOME 6.8 OTHER OPERATING EXPENSES 6.9 Lan loss provision 6.9 Staff costs 6.0 Total OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 4,227	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 - 127,625 201,197 365,564 131,578 564 295 34,010 12,182	288 414 68.592 540,268 178,632 48.591 3.665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855 112,258 836,393 312,758 79,522 8,6555 400,933 435,458 11,822 67,622 600,977 1,036,424 382,900 7,822 599 114,547
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 5. Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.3 Other interest expenses 4. Total interest expenses 4. Total interest expenses 6. NET INTEREST INCOME 6. NON-INTEREST INCOME 7. Fees and commissions on loans and advances 7. Other flees and commissions 7. Foreign exchange trading income/(Loss) 8. Total Non-interest income 9. Total OPERATING INCOME 9. Staff costs 9. Staff costs 9. Depreciation charges 9. Depreciation charges 9. Depreciation charges 9. Total Other Operating Expenses 9. Total Other Operating Expenses	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 49,903 107,274 349,821	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856	288 414 68,592 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 258,601 3,851 41,329 52,386 154,891 511,058	449,855 112,256 836,393 312,755 79,523 8,655 400,933 435,456 11,823 67,622 500,972 1,036,428 382,909 7,827 7,827 1,454 24,577 22,144 24,577
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 1.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3. Other interest expenses 3. Total interest expenses 4. Total interest expenses 5. NON-INTEREST INCOME/(LOSS) 5. NON-INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. OND-INTEREST INCOME 6. Total Non-interest income 6. Total Special Income 6. Total Special Income 6. Total Operating INCOME 6. OTHER OPERATING EXPENSES 6. Depreciation charge on property and equipment 6. Amortisation charges 6. Other Operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 9. Profit/(loss) Before Tax and Exceptional Items 1. Exceptional Items	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 349,821 1,067,162 91,534	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 258,601 3,851 41,329 52,386 154,891 511,058 227,001	449,855 112,256 836,393 312,755 79,525 8,655 400,933 435,456 11,822 67,628 600,972 1,036,428 382,900 7,827 599 114,545 24,374 24,577 228,144 758,588
.1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income 5 Total interest income 2.0 INTEREST EXPENSE 1. Customer deposits 2 Deposits and placement from banking institutions 3 Other interest expenses 4 Total interest expenses 6 NET INTEREST INCOME 1. Fees and commissions on loans and advances 2. Other fees and commissions 3 Foreign exchange trading income/(Loss) 4 Dividend Income 5 Other income 6 Total Non-interest income 6 Total Non-interest income 7 Total Non-interest income 8 Total Non-interest income 9 Total Non-interest income 9 Total Presaming Income 9 Total OPERATING INCOME 9 Total OPERATING INCOME 9 Total OPERATING EXPENSES 9 Loan loss provision 9 Staff costs 9 Depreciation charges 1 Depreciation charges 1 Other operating expenses 1 Total Other Operating Expenses 1 Total Other Operating Expenses 1 Total Other Operating Expenses 1 Profit(Iloss) After Exceptional Items 1 Exceptional Items 1 Profit(Iloss) After Exceptional Items 1 Profit(Iloss) After Exceptional Items	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 49,903 107,274 349,821 1,067,162 91,534	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856	288 414 68,592 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 258,601 3,851 41,329 52,386 154,891 511,058	449,855 836,395 312,755 79,5225 8,655 400,933 435,456 11,825 67,625 125,296 396,225 600,977 1,036,428 382,900 7,827 7,827 1,45,42,457 228,144 758,588
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 1.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3. Other interest expenses 3. Other interest expenses 4. Total interest expenses 5. NON-INTEREST INCOME/(LOSS) 5. NON-INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. NON-INTEREST INCOME/(LOSS) 6. OND-INTEREST INCOME/(LOSS) 6. OND-INTEREST INCOME/(LOSS) 6. OND-INTEREST INCOME/(LOSS) 6. OND-INTEREST INCOME 6. Total Non-interest income 6. Total Spension 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6. Deposition charges 6. Deposition charges 6. Amortisation charges 7. Other operating expenses 7. Other operating expenses 8. Total Other Operating Expenses 9. Profit/(Loss) Before Tax and Exceptional Items 10. Profit/(Loss) After Exceptional Items 10. Ournert Tax 10. Deferred Tax	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 349,821 1,067,162 91,534 (44,424)	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 258,601 3,851 41,329 52,386 154,891 511,058 227,001	449,855 836,395 312,755 79,525 8,655 400,937 435,456 11,825 67,825 600,977 1,036,428 382,900 7,821 599 114,545 24,377 228,144 758,588 277,846
.1 Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 5. Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.3 Other interest expenses 4. Total interest expenses 4. Total interest expenses 6.0 NON-INTEREST INCOME 6.1 Fees and commissions on loans and advances 6.2 Other fees and commissions 6.3 Foreign exchange trading income/(Loss) 6.4 Total Non-interest income 6.5 Total Non-interest income 6.0 TOTAL OPERATING INCOME 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.6 Total Order operating expenses 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.9 Profit(Ioss) Before Tax and Exceptional Items 6.0 Current Tax 6.0 Deferred Tax 6.0 Deferred Tax 6.1 Deferred Tax 6.1 Deferred Tax 6.2 Profit(Ioss) After Tax and Exceptional Items 6.1 Deferred Tax 6.2 Profit(Ioss) After Tax and Exceptional Items 6.1 Deferred Tax 6.2 Profit(Ioss) After Tax and Exceptional Items 6.3 Profit(Ioss) After Tax and Exceptional Items 6.4 Profit(Ioss) After Tax and Exceptional Items 6.5 Depreciation charges 6.6 Depreciation of Items 6.7 Deferred Tax 6.7 Deferred Tax 6.8 Depreciation Items 6.9 Deferred Tax	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 49,903 107,274 349,821 1,067,162 91,534	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 258,601 3,851 41,329 52,386 154,891 511,058 227,001	449,855 836,395 312,755 79,525 8,655 400,937 435,456 11,825 67,825 600,977 1,036,428 382,900 7,821 599 114,545 24,377 228,144 758,588 277,846
.1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income 5 Total interest income 2.0 INTEREST EXPENSE 1.1 Customer deposits 2 Deposits and placement from banking institutions 3 Other interest expenses 4 Total interest expenses 5 Other interest expenses 6 Total interest expenses 7 Total interest expenses 9 NON-INTEREST INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income/(Loss) 4 Dividend Income 5 Other income 6 Total Non-interest income 10 TOTAL OPERATING INCOME 1.1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charge on property and equipment 6 Amortisation charges 7 Other operating expenses 8 Total Other Operating Expenses 9 Profit/(Loss) After Exceptional Items 10 Current Tax 10 Deferred Tax 20 Profit/(Loss) After Exceptional Items 3.0 Minority Interest 4.0 Profit/(Loss) After Tax and Exceptional Items 3.0 Minority Interest 4.0 Profit/(Loss) After Tax and Exceptional Items 3.0 Minority Interest 4.0 Profit/(Loss) After Tax and Exceptional Items 9 Profit/(Loss) After Exceptional	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 349,821 1,067,162 91,534 (44,424)	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708	288 414 68,592 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 258,601 3,851 41,329 52,386 154,891 511,058 227,001	449,855 112,256 836,393 312,757 79,522 8,653 400,937 435,456 11,822 67,622 125,293 396,222 599 114,544 758,589 277,844 277,844
.1 Loans and advances .2 Government securities .3 Deposits and placements with banking institutions .4 Other Interest Income .5 Total interest income .5 Total interest income .6 Interest expenses .1 Customer deposits .2 Deposits and placement from banking institutions .3 Other interest expenses .4 Total interest expenses .4 Total interest expenses .4 Total interest expenses .5 NET INTEREST INCOME .5 NON-INTEREST INCOME .6 Pess and commissions on loans and advances .2 Other fees and commissions .3 Foreign exchange trading income/(Loss) .4 Dividend Income .5 Other income .6 Total Non-interest income .6 Total Non-interest income .6 Total Son-interest income .6 Total Son-interest income .6 Total Son-interest income .6 Total Ron-interest income .6 Total Application of the son income .6 Total Operating INCOME .6 Amortisation charges .7 Depreciation charges .8 Total Other Operating Expenses .8 Total Other Operating Expenses .9 Profit(loss) Before Tax and Exceptional Items .0 Current Tax .0 Profit/(Loss) After Exceptional Items .0 Will Profit (Loss) After Exceptional Items .0 Other Comprehensive Income .5 Other Comprehensive Income .5 Other Comprehensive Income	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 - 373,975 586,316 1,158,696 47,392 508,672 4,100 - 49,903 107,274 349,821 1,067,162 91,534 - 91,534 (44,424) - 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 176,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855 112,256 836,393 312,757 79,522 8,653 400,937 435,456 11,822 67,622 125,293 396,222 599 114,544 758,589 277,844 277,844
1.1 Loans and advances 2.2 Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3. Other interest expenses 3. Other interest expenses 3. Total interest expenses 4. Total interest expenses 5. NET INTEREST INCOME/(LOSS) 5. NET INTEREST INCOME/(LOSS) 5. ONO-INTEREST INCOME/(LOSS) 5. ONO-INTEREST INCOME/(LOSS) 5. ONO-INTEREST INCOME 6. Total commissions on loans and advances 6. Other fees and commissions 6. Total Order rading income/(Loss) 6. Did Income 6. Total Non-interest income 6. Total Non-interest income 6. Total Non-interest income 6. Total Non-interest income 6. Total Some income 6. Total Operating Income 6. Total Operating income 6. Total Operating expenses 6. Deposition charges 6. Deposition charges 7. Other operating expenses 7. Profit/(Loss) After Exceptional Items 7. Occurrent Tax 7. Deferred Tax 7. Deferred Tax 7. Deferred Tax 7. Operating Items 7. Operating Ite	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 - 373,975 586,316 1,158,696 47,392 508,672 4,100 - 49,903 107,274 349,821 1,067,162 91,534 - 91,534 (44,424) - 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 176,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855 836,393 312,755 836,393 312,757 79,522 8,655 400,937 435,456 11,822 67,622 600,977 1,036,424 578,848 277,844 277,844
1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest expenses 2.6 NON-INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(Loss) 1.4 Dividend Income 1.5 Other income 1.6 Total Non-interest income 1.7 Total OPERATING INCOME 1.8 Total Non-interest income 1.9 OTHER OPERATING EXPENSES 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charges 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Other Operating Expenses 1.9 Profit/(Loss) Refore Tax and Exceptional Items 1.0 Profit/(Loss) After Exceptional Items 1.10 Deferred Tax 1.10 Deferred Tax 1.10 Deferred Tax 1.10 Profit/(Loss) After Tax and Exceptional Items 1.10 Directory interest 1.10 Total Course of Interest 1.11 Gains/(Losses) from translating the financial statements of foreign operation 1.5 are available for sale financial assets 1.5 A Revaluation surplus on Property, plant and equipment 1.5 Carins/(Losses) from translating the financial statements of foreign operation 1.5 Tax and Exceptional Items and Other Comprehensive Income 1.5 Carins/(Losses) from translating the financial statements of foreign operation 1.5 Tax and Exceptional Items and Other Comprehensive Income 1.5 Carins/(Losses) from translating the financial statements of foreign operation 1.5 Tax and Exceptional Items of the rounprehensive Income 1.5 Carins/(Losses) from translating the financial statements of foreign operation 1.5 Abare of other comprehensive income of associates	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 - 373,975 586,316 1,158,696 47,392 508,672 4,100 - 49,903 107,274 349,821 1,067,162 91,534 - 91,534 (44,424) - 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 176,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855 112,256 836,393 312,755 79,525 8,656 400,937 435,456 11,822 67,622 125,292 396,222 600,972 1,036,426 382,900 7,822 591 144,545 24,575 24,575 24,575 24,757 24,757 24,757 24,757 277,840
1.1 Loans and advances 2.2 Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3. Other interest expenses 3. Other interest expenses 3. Total interest expenses 4. Total interest expenses 5. NET INTEREST INCOME/(LOSS) 5. NET INTEREST INCOME/(LOSS) 5. NON-INTEREST INCOME/(LOSS) 5. ONO-INTEREST INCOME 6. ONO-INTEREST INCOME 7. Dividend Income 8. Other fees and commissions on loans and advances 9. Other fees and commissions 9. Foreign exchange trading income/(Loss) 9. Dividend Income 9. Other income 1. Total Non-interest income 1. Total Non-interest income 1. Total Non-interest income 1. Total Non-interest income 1. Total Sperial Income 1. Total Non-interest income 1. Total Operating Income 1. Can loss provision 1. Loan loss provision 1. Staff costs 1. Loan loss provision 1. Staff costs 1. Directors' emoluments 1. A Rental charges 1. Directors' emoluments 1. Total Other Operating Expenses 1. Total Other Operating Expenses 1. Profit/(Loss) Before Tax and Exceptional Items 1. Exceptional Items 1. Deferred Tax 1. Profit/(Loss) After Tax and Exceptional Items 1. Government Tax 1. Deferred	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 - 373,975 586,316 1,158,696 47,392 508,672 4,100 - 49,903 107,274 349,821 1,067,162 91,534 - 91,534 (44,424) - 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 176,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855 112,256 836,393 312,755 79,525 8,656 400,937 435,456 11,822 67,622 125,292 396,222 600,972 1,036,426 382,900 7,822 591 144,545 24,575 24,575 24,575 24,757 24,757 24,757 24,757 277,840
1.1 Loans and advances 2.2 Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 4. Other Interest Income 5. Total interest expense 2. Deposits and placement from banking institutions 3. Other interest expenses 4. Total interest expenses 4. Total interest expenses 5. NET INTEREST INCOME (LOSS) 5. NON-INTEREST INCOME (LOSS) 5. NON-INTEREST INCOME (LOSS) 5. Perse and commissions on loans and advances 6. Dividend Income 6. Total Non-interest income 6. Total OPERATING INCOME 6. Amortisation charges 6. Under OPERATING EXPENSES 6. Loan loss provision 6. Staff costs 6. Staff costs 6. Staff costs 6. Total Charges 6. Depreciation charges on property and equipment 6. Amortisation charges 7. Other operating expenses 8. Total Other Operating Expenses 9. Profit/(Loss) After Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Ocurrent Tax 11. Deferred Tax 12. O Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. O Profit/(Loss) After Tax and Exceptional Items 15. Other Comprehensive Income 15. Cains/(Losses) from translating the financial statements of foreign operation of the comprehensive Income 15. A Exert and Exceptional Items 15. Foreign expenses in available for sale financial assets 15. Revaluation surplus on Property, plant and equipment 15. Foreign expenses in available for sale financial assets 15. Revaluation surplus on Property, plant and equipment 15. Total Orber Comprehensive Income 15. Comprehensive Income for the year net of tax 15. Other Comprehensive Income for the year net of tax	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 - 373,975 586,316 1,158,696 47,392 508,672 4,100 - 49,903 107,274 349,821 1,067,162 91,534 - 91,534 (44,424) - 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 201,197 365,564 131,578 564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 176,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059	449,855 112,256 836,393 312,755 79,525 8,655 400,933 435,456 11,823 67,625 125,292 396,225 600,977 1,036,428 382,900 7,827 1,14,545 24,577 24,577 277,844 277,844
1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest Income 5. Total interest income 2.0 INTEREST EXPENSE 1.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3. Other interest expenses 3. Other interest expenses 4. Total interest expenses 5. NET INTEREST INCOME (LOSS) 5. NON-INTEREST INCOME (LOSS) 5. OND-INTEREST INCOME (LOSS) 6. NON-INTEREST INCOME (LOSS) 6. OND-INTEREST INCOME (LOSS) 6. OND-INTEREST INCOME (LOSS) 6. OND-INTEREST INCOME (LOSS) 6. OND-INTEREST INCOME (LOSS) 6. OTHER OPERATING EXPENSES 6. OPERATING EXPENSES (LOSS) 6. OTHER OPERATING LOSS (LOSS) 6. OTHER OPERATING EXPENSES (LOSS) 6. OTHER OPERATING EXPENSES (LOSS) 6. OTHER OPERA	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 49,903 107,274 349,821 1,067,162 91,534 (44,424) 135,958 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 127,625 201,197 365,564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 252,386 154,891 511,058 227,001 227,001	449,855 112,256 836,393 312,755 79,525 8,655 400,933 435,456 11,823 67,625 125,292 396,225 600,977 1,036,428 382,900 7,827 1,14,545 24,577 24,577 277,844 277,844
1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.3 Other interest expenses 3.0 INT INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(Loss) 1.4 Dividend Income 1.5 Other income 1.6 Total Non-interest income 1.7 Total OPERATING INCOME 1.8 Total Non-interest income 1.9 Other income 1.1 Can loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charges on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Other Operating Expenses 1.9 Profit/(Loss) After Exceptional Items 1.0 Current Tax 1.1 OPFore Tax and Exceptional Items 1.1 Olimical Items 1.2 Office (Loss) After Tax and Exceptional Items 1.3 Office (Loss) After Tax and Exceptional Items 1.5 Other Comprehensive Income 1.5 I Gains/(Losses) from translating the financial statements of foreign operation 15.2 Fair value changes in available for sale financial assets 1.5 Revaluation surplus on Property, plant and equipment	289,985 51,606 657,317 140,902 18,403 12,055 171,360 485,957 21,960 63,462 84,901 306,459 476,782 962,739 1,436 300,313 299 64,424 28,761 4,227 205,667 605,127 357,612	414,750 82,728 867,413 243,775 37,635 13,623 295,033 572,380 16,249 111,831 84,261 373,975 586,316 1,158,696 47,392 508,672 4,100 49,903 107,274 49,903 107,274 349,821 1,067,162 91,534 (44,424) 135,958 135,958	146,511 34,475 266,616 79,805 22,444 102,249 164,367 4,127 24,050 45,395 127,625 201,197 365,564 295 34,010 12,182 78,227 256,856 108,708 108,708	288 414 68,592 540,268 178,632 48,591 3,665 230,888 309,380 8,377 45,802 83,070 291,430 428,679 738,059 252,386 154,891 511,058 227,001 227,001	274,281 449,853 112,259 836,393 312,759 79,523 8,656 400,937 435,456 11,823 67,628 125,292 306,229 600,977 1,036,428 382,908 7,827 591 114,543 24,574 228,144 758,588 277,840 277,840

Ш	OTHER DISCLOSURE	30-09-2021 (Unaudited) (KES '000')	31-12-2021 (Audited) (KES '000')	31-03-2022 (Unaudited) (KES '000')	30-06-2022 (Unaudited) (KES '000')	30-09-2022 (Unaudited) (KES '000')
1.0	NON-PERFORMING LOANS AND ADVANCES		, ,	, ,	, ,	, ,
	(a) Gross Non-performing loans and advances	173,783	201,599	164,621	163,791	174,504
	(b) Less: Interest in Suspense	18,396	20,791	22,043	23,140	24,284
	(c) Total Non-Performing Loans and Advances (a-b)	155,387	180,808	142,578	140,651	150,220
	(d) Less: Loan Loss Provision	86,578	72,978	49,881	56,690	50,667
	(e) Net Non-Performing Loans and Advances(c-d)	68,809	107,830	92,697	83,961	99,553
	(f) Discounted Value of Securities	29,195	107,830	48,726	22,231	30,139
	(g) Net NPLs Exposure (e-f)	39,614	-	43,971	61,730	69,414
2.0	INSIDER LOANS AND ADVANCES					
	(a) Directors, Shareholders and Associates	148,818	33,430	180,307	206,270	6,005
	(b) Employees	270,772	285,482	271,958	256,305	248,729
	(c) Total Insider Loans and Advances and other facilities	419,590	318,912	452,265	462,575	254,734
3.0	OFF-BALANCE SHEET ITEMS					
	(a) Letters of credit, guarantees, acceptances	524,794	458.255	98,271	138.398	295,533
	(b) Forwards, swaps and options	1,197,711	900,610	1,336,097	1,132,820	1,185,188
	(c) Other contingent liabilities	-,,	-	-	-	-
	(d) Total Contingent Liabilities	1,722,505	1,358,865	1,434,368	1,271,218	1,480,720
4.0	CAPITAL STRENGTH					
	(a) Core capital	1,588,711	1,548,573	1,595,788	1,662,074	1,687,493
	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	(c) Excess/(Dificiency)(a-b)	588,711	548.573	595,788	662.074	687.493
	(d) Supplementary Capital	-	-	-	-	-
	(e) Total Capital (a+d)	1,588,711	1,548,573	1,595,788	1,662,074	1,687,493
	(f) Total risk weighted assets	7,766,386	7,499,222	8,138,426	7,411,430	8,271,096
	(g) Core Capital/Total deposits Liabilities	20.0%	16.4%	17.3%	17.1%	17.1%
	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	(I) Excess/(Deficiency) (g-h)	12.0%	8.4%	9.3%	9.1%	9.1%
	(j) Core Capital / total risk weighted assets	20.5%	20.6%	19.6%	22.4%	20.4%
	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
	(I) Excess (Deficiency) (j-k)	10.0%	10.1%	9.1%	11.9%	9.9%
	(m) Total Capital/total risk weighted assets	20.5%	20.6%	19.6%	22.4%	20.4%
	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
	(o) Excess/(Deficiency) (m-n)	6.0%	6.1%	5.1%	7.9%	5.9%
	(p) Adjusted Core Capital/Total Deposit Liabilities*	20.0%	16.4%	17.4%	17.1%	17.1%
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	20.5%	20.6%	19.6%	22.4%	20.4%
	(r) Adjusted Total Capital/Total Risk Weighted Assets*	20.0%	20.6%	19.6%	22.4%	20.4%
5.0	LIQUIDITY					
	(a) Liquidity Ratio	74.5%	72.6%	70.3%	70.8%	64.1%
	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
	(c) Excess (Deficiency) (a-b)	54.5%	52.6%	50.3%	50.8%	44.1%

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

These Financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website: www.kenya.accessbankplc.com

They may also be accessed at the Institution's Head Office The Adress, Off Muthangari Drive, Westlands - Nairobi.



HEAD OFFICE: 11th Floor, The Address, Off Muthangari Drive, Westlands | P.O. Box 34353 - 00100 Nairobi, Kenya. | T +254 704 331 786 | M +254 752 219 600 | www.kenya.accessbankplc.com