

17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR

ITEMENT OF FINANCIAL POSITION	AUDITED	AUDITED	AUDITED	AUDI
TS	DEC 2020 (KSHS'000)	DEC 2021 (KSHS'000)	DEC 2020 (KSHS'000)	DEC 2 (KSHS'0
	(13113 000)	(13113 000)	(13113 000)	(icori)
(both local and foreign)	2,533,387	2,780,607	3,353,303	4,139
nces due from central banks	11,212,300	11,150,689	12,707,755	13,400
a Government and other securities held for dealing purposes	-	-	-	
icial Assets at fair value through profit and loss (FVTPL)	11,798,434	15,932,960	11,798,434	15,932
tment Securities:	-	-	-	
eld at amortised cost/ Held to Maturity	-	-	-	
Kenya Government securities	36,732,012	30,605,205	36,732,012	30,605
Other securities	-	-	4,933,278	5,572
ir value through other comprehensive income (FVOCI):	-		- I - I - I - I	
Kenya Government securities	36,606,922	56,871,215	36,606,922	57,074
Other securities sits and balances due from local banking Institutions	5,271,839 1,109,584	5,967,740 62,774	4,857,607 1,109,584	5,464 62
sits and balances due from banking institutions abroad	12,394,484	4,928,025	12,999,793	5,942
ecoverable	79,972	125,958	72,535	126
s and advances to customers (net)	149,675,064	162,145,643	164,776,964	179,559
nces due from banking institutions in the group	201,522	37,475	1,156	
tment in associates	-	-	-	
tment in subsidiary companies	2,750,753	3,057,685	-	
tment in joint ventures	-	-	-	
tment properties	-	-	-	
erty and equipment	3,552,193	3,492,610	3,933,603	3,853
aid lease rentals		-	-	
gible assets	1,607,476	1,916,636	2,607,648	2,903
rred tax asset	4,113,030	4,408,125	4,522,038	4,876
ement benefit asset	-	-	-	
r assets	3,929,575	4,318,918	4,076,846	4,456
ALASSETS	283,568,547	307,802,265	305,089,478	333,975
ILITIES		,		
nces due to central banks	-	4,046,228	205.5	4,04
omer deposits	218,152,863	228,030,619	235,306,158	249,43
sists and balances due to local banking institutions	691,996	2,854,277	691,996	2,85
sists and balances due to foreign banking institutions	322,468	4,671,971	588,237	5,09
r money market deposits	7202.002	11.050.111	0.261.001	12.00
oved funds	7,283,903	11,356,441 70,696	9,361,901	12,888
rces due to banking institutions in the group ayable	86,420	70,696	217,993 57,980	45. 2
ayante ends payable		_	57,960	2
rred tax liability	_			
ement benefit liability	_	_		
r liabilities	4,707,177	4,851,606	4,795,368	4,980
AL LIABILITIES	231,244,827	255,881,838	251,019,633	279,776
REHOLDERS' EQUITY				,
up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980
e premium/ (discount)	5,531,267	5,531,267	5,531,267	5,53
luation reserves - (Building)	-	-		,
ned earnings/(Accumulated losses)	36,447,463	32,937,303	36,800,446	33,97
itory loan loss reserves	4,580,387	6,747,297	5,179,151	7,28
r Reserves - (AFS Portfolio)	306,076	(275,440)	183,218	(53€
osed dividends	2,478,527	4,000,000	2,478,527	4,000
lation reserve	-	-	(252,101)	(100
AL SHAREHOLDERS' EQUITY	52,323,720	51,920,427	52,900,508	53,132
controlling interest	-	-	1,169,337	1,06
AL LIABILITIES & SHAREHOLDERS' EQUITY	283,568,547	307,802,265	305,089,478	333,975
	BAN	K		
			GRO	_
TEMENT OF COMPREHENSIVE INCOME	AUDITED DEC 2020	AUDITED DEC 2021	AUDITED DEC 2020	AUE
TEMENT OF COMPREHENSIVE INCOME		AUDITED DEC 2021 (KSHS'000)	AUDITED	AUC
	DEC 2020	AUDITED DEC 2021 (KSHS'000)	AUDITED DEC 2020	AUE
rest income	DEC 2020 (KSHS'000)	DEC 2021 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	AUE DEC (KSHS
REST INCOME Ians and advances	DEC 2020 (KSHS'000)	DEC 2021 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	AUE DEC (KSHS
REST INCOME ians and advances overnment securities	DEC 2020 (KSHS'000) 16,766,012 4,369,812	DEC 2021 (KSHS'000) 17,637,510 6,927,343	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980	19,56
REST INCOME Hans and advances Overnment securities eposits and placements with banking institutions	DEC 2020 (KSHS'000)	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049	AUDITED DEC 2020 (KSHS'000)	AUD DEC (KSHS 19,56: 7,46
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301	17,637,510 6,927,343 39,049 10,708	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329	AUE DEC (KSHS 19,56 7,46 79
REST INCOME Hans and advances Overnment securities eposits and placements with banking institutions	DEC 2020 (KSHS'000) 16,766,012 4,369,812	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980	AUE DEC (KSHS 19,56 7,46 79
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125	17,637,510 6,927,343 39,049 10,708 24,614,610	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329	19,56 7,46 7,42 127,120
REST INCOME ans and advances overnment securities eposits and placements with banking institutions their interest income tal interest income REST EXPENSE ustomer deposits	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274	19,56 7,46 7,12 19,00
REST INCOME lans and advances overnment securities eposits and placements with banking institutions their interest income REST EXPENSE Justomer deposits eposits and placements from banking institutions	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125	17,637,510 6,927,343 39,049 10,708 24,614,610	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383	19,56 7,46 7,12 19,00 25,00
REST INCOME ans and advances overnment securities eposits and placements with banking institutions their interest income tal interest income REST EXPENSE ustomer deposits	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195	19,56 7,46 7,12 19,00 25,66
REST INCOME ans and advances overmment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE ustomer deposits eposits and placements from banking institutions	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 81,44,915 240,673 561,592	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926	AUD DEC (KSHS) 19,566 7,46 79 11 27,120 9,00 25 66 9,926
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE ustomer deposits perosits and placements from banking institutions ther interest expenses otal interest expenses	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 	AUI DEC (KSHS) 19,566 7,46 7: 1: 27,12: 9,000 25 66 9,926
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE sustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expense INTEREST INCOME/ (LOSS)	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 	AUDEC (KSHS) 19,566 7,466 7: 11 27,120 9,000 25 666 9,926 17,194
REST INCOME ans and advances overnment securities eposits and placements with banking institutions their interest income tal interest income REST EXPENSE ustomer deposits eposits and placements from banking institutions by their interest expenses otal interest expenses interest expense	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988	AUDEC (KSHS) 19,56 7,46 79 11 27,120 9,00 25 66 9,926 17,194
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE sustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses INITEREST INCOME / (LOSS) ER OPERATING INCOME es and commissions on loans and advances	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988	AUD DEC (KSHS) 19,566 7,466 7.9 11 27,120 9,000 25 666 9,926 17,194 1,544 2,576
REST INCOME tans and advances overmment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE ustomer deposits eposits and placements from banking institutions other interest expenses Otal interest expenses INTEREST INCOME/ (LOSS) ER OPERATING INCOME ses and commissions on loans and advances other fees and commissions	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 81,44,915 240,673 561,592 8,947,180 15,667,430	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231	AUD DEC (KSHS) 19,566 7,466 7.9 11 27,120 9,000 25 666 9,926 17,194 1,544 2,576
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE suformer deposits reposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses INTEREST INCOME/ (LOSS) ER OPERATING INCOME ses and commissions on loans and advances ther fees and commissions oreign exchange trading income (loss)	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 14,45,654 2,152,414 1,010,293	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231	9,000 17,194 2,574 1,166
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income REST EXPENSE sustomer deposits eposits and placements from banking institutions where interest expenses otal interest expenses interest expense INTEREST INCOME / (LOSS) ER OPERATING INCOME tees and commissions on loans and advances where fees and commissions oreign exchange trading income (loss) ividend income	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245	AUE DEC (KSHS) 19,566 7,467 7: 1. 27,120 9,000 25 666 9,926 17,199 1,54 2,577 1,16
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income REST EXPENSE sustomer deposits eposits and placements from banking institutions byther interest expenses otal interest expenses INTEREST INCOME / (LOSS) RE OPERATING INCOME ese and commissions on loans and advances byther fees and commissions oreign exchange trading income (loss) bytidend income ther income	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 - 2,102,727	AUE DEC (KSHS) 19,566 7,446 7: 1. 27,12: 9,000 25 666 9,920 17,19. 1,54 2,577 1,16.
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income REST EXPENSE ustomer deposits eposits and placements from banking institutions byther interest expenses otal interest expenses INTEREST INCOME (LOSS) ER OPERATING INCOME tes and commissions on loans and advances there is and commissions oreign exchange trading income (loss) ividend income Other income Other income Other income Other income	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837	17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 - 2,102,727 7,191,467	AUI DEC (KSHS) 19,566 7,447 7 1 27,12 9,000 25 666 9,920 17,19 1,54 2,57 1,16 1,74 7,02
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income REST EXPENSE ustormer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses INTEREST INCOME/ (LOSS) ER OPERATING INCOME see and commissions on loans and advances origin exchange trading income (loss) bividend income bither income total non-interest income AL OPERATING INCOME	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837	17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 - 2,102,727 7,191,467	AUE DEC (KSHS) 19,566 7,466 7.47 1.27,121 9,000 25 666 9,922 17,19: 1,154 2,577 1,166 1,744 7,02 24,21:
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE Justomer deposits Lesposits and placements from banking institutions where interest expenses otal interest expenses otal interest expenses INTEREST INCOME/ (LOSS) ER OPERATING INCOME Bes and commissions on loans and advances other fees and commissions oreign exchange trading income (loss) Ividend income byther income other income other income other income other income AL OPERATING INCOME ER OPERATING INCOME	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706	BEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329	AUC DEC (KSHS) 19,566 7,46 7: 1. 27,12: 9,000 25 66 9,922 17,19: 1,54 2,57: 1,16 1,74 7,02 24,21: 3,36
REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE sustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses interest expense INTEREST INCOME/ (LOSS) ER OPERATING INCOME eses and commissions on loans and advances ther fees and commissions or oleans and advances oreign exchange trading income (loss) ividend income ther income all OPERATING INCOME ER OPERATING INCOME ER OPERATING INCOME Compensions All OPERATING INCOME ER OPERATING INCOME ER OPERATING INCOME ER OPERATING EXPENSES ban loss provisions	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455	AUD DEC (KSHS) 19,566 7,467 79 11 27,120 9,000 25 666 9,926 17,199 1,54 2,576 1,166 1,74 7,02 24,219 3,366 4,466
REST INCOME and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE sustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses interest expenses INITEREST INCOME / (LOSS) ER OPERATING INCOME ever and commissions on loans and advances there fees and commissions oreign exchange trading income (loss) ividend income buther income otal non-interest income AL OPERATING INCOME ER OPERATING INCOME ER OPERATING INCOME ER OPERATING INCOME Support of the provisions and income over the provisions and conspirate over the provisions talf costs	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1162,754 116,140 2,096,282 6,705,837 18,527,706	BC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 - 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976	AUD DEC (KSHS) 19,566 7,467 79 11 27,120 9,000 25 666 9,926 17,194 1,54 2,576 1,74 7,020 24,219 3,366 4,466
REST INCOME anns and advances overnment securities eposits and placements with banking institutions ther interest income REST EXPENSE ustomer deposits eposits and placements from banking institutions byther interest expenses otal interest expenses INTEREST INCOME / (LOSS) RE OPERATING INCOME Bees and commissions on loans and advances byther fees and commissions oreign exchange trading income (loss) byther income byt	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 - 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602	AUD DEC (KSHS 19,56 7,46 7,46 7,46 7,46 7,46 7,46 7,46 7,4
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REST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income tal interest income REST EXPENSE Justomer deposits Lesposits and placements from banking institutions where interest expenses otal interest expenses otal interest expenses INTEREST INCOME/ (LOSS) RE OPERATING INCOME Sees and commissions on loans and advances other fees and commissions oreign exchange trading income (loss) ividend income other income other income other income attal on-interest income AL OPERATING INCOME RE OPERATING INCOME RE OPERATING INCOME BE OPERATING INCOME BE OPERATING INCOME BE OPERATING SPONSES Sonal loss provisions taff costs infectors' emoluments entals charges lespeciation charge on property and equipment	DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 	DEC 2021 (KSHS'000) 17,637,510 6,927,343 39,049 10,708 24,614,610 8,144,915 240,673 561,592 8,947,180 15,667,430 1,445,654 2,152,414 1,010,293 27,500 1,767,927 6,403,788 22,071,218 3,098,467 3,829,782 223,816 364,084 747,292	AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329	AUD DEC (KSHS) 19,566 7,467 79 11 27,120 9,000 25,666 9,926 17,199 1,544 7,02: 24,219 3,366 4,466 22- 40 85
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		BAN	BANK		
	OTHER DISCLOSURES	AUDITED DEC 2020 (KSHS'000)	AUDITED DEC 2021 (KSHS'000)		
01.	NON - PERFORMING LOANS AND ADVANCES				
	a) Gross non - performing loans and advances	20,177,531	18,563,142		
	Less				
	b) Interest in suspense	4,104,011	2,750,003		
	c) Total non - performing loans and advances (a-b)	16,073,520	15,813,139		
	Less				
	d) Loan loss provisions	9,728,751	11,008,510		
	e) Net non - performing loans(c-d)	6,344,769	4,804,629		
	f) Discounted value of securities	6,344,769	4,804,629		
	g) Net NPLs exposure (e-f)		, ,		
02.	INSIDER LOANS AND ADVANCES				
	a) Directors, shareholders and associates	3.954.733	3.908.773		
	b) Employees	1,429,516	1,870,28		
	c) Total Insider Loans and Advances	5,384,249	5,779,06		
03	OFF- BALANCE SHEET ITEMS	-,,	-,,		
	a) Letters of credit, guarantees, acceptances	49,059,353	54,844,968		
	b) Forwards, swaps and options	7,409,365	21,704,28		
	c) Other contingent liabilities	1,573,635	2,394,12		
	d) Total Contingent liabilities	58,042,353	78,943,380		
04	CAPITAL STRENGTH	30,0 (2),333	70,5 15,500		
	a) Core capital	42,208,078	38,324,967		
	b) Minimum statutory capital	1,000,000	1,000,000		
	c) Excess/ (deficiency)	41,208,078	37,324,96		
	d) Supplementary capital	7,126,493	14,525,50		
	e) Total capital (a+d)	49,334,571	52,850,47		
	f) Total risk weighted assets	223,975,941	247,141,78		
	g) Core capital/Total deposit liabilities	19.20%	16.519		
	h) Minimum statutory ratio	8.00%	8.009		
	i) Excess / (Deficiency) (g-h)	11.20%	8.519		
	i) Core capital/Total risk weighted assets	18.84%	15.519		
	k) Minimum statutory ratio	10.50%	10.509		
	l) Excess /(Deficiency) (j-k)	8.34%	5.01%		
Ħ	m) Total capital/Total risk weighted assets	22.03%	21.389		
	n) Minimum statutory ratio	14.50%	14.509		
	o) Excess /(Deficiency) (m-n)	7.53%	6.889		
_	(p) Adjusted Core Capital/Total Deposit Liabilities*	19.29%	16.57%		
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	18.93%	15.56%		
	(r) Adjusted Total Capital/Total Risk Weighted Assets*	22.11%	21.449		
OE.	LIQUIDITY	22.11%	21.447		
05.	a) Liquidity ratio	50.47%	47.509		
	b) Minimum statutory ratio	20.00%	20.009		
		30.47%			
	c) Excess /(Deficiency) (a-b)	30.47%	27.509		

^{*} 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

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The financial statements have been audited by KPMG Kenya and have received unqualified opinion.

The Group's financial statements as at 31 December 2021 includes I&M Bank (T) Limited, I&M Bancassurance intermediary Limited (Formerly I&M Insurance Agency Limited) and Youjays Insurance Brokers Limited.

These statements can be accessed on the institution's website www.imbankgroup.com as well as at the registered office at 1 Park Avenue, First Parklands Avenue, Nairobi.

The financial statements were approved by the Board of Directors on 17 March 2022 and signed on its behalf by:

Nikhil Hira Director

6,873,174

8,685,585 6,375,234 9,089,210

Kihara Maina Chief Executive Officer



I&M Bank is regulated by the Central Bank of Keny