## **HF GROUP PLC**

Head Office: Rehani House, Koinange/Kenyatta Avenue St. P.o. Box 30088, 00100 - Nairobi, Kenya. Tel: (+254 0) 709 438888, 3262000 Fax: (+254 20) 340299, Email: Mybank@hfgroup.co.ke, Website: www.hfgroup.co.ke



## LOSURES FOR THE PERIOD ENDED 30TH JUNE 2024

		UNA	UDITED	FINAN	ICIAL S	<b>TATEMEI</b>	NTS AN	D OIH	ER DIS
			BANK				GRO		
	STATEMENT OF FINANCIAL POSITION	30th June 2023	31st Dec 2023	31st Mar 2024	30th June 2024	30th June 2023	31st Dec 2023	31st Mar 2024	30th Ju 20:
	AS AT 30 JUNE 2024	UnAudited	Audited	UnAudited	UnAudited	UnAudited	Audited	UnAudited	UnAudit
Α.	ASSETS	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'00
1	Cash balances (both local and foreign)	386,088	367,507	332,693	399,858	386,088	367,507	332,693	399,8
2	Balances due from Central Bank of Kenya Kenya Government and other securities held	2,136,594	1,475,340	2,320,513	2,257,873	2,136,594	1,475,340	2,320,513	2,257,8
	for dealing purposes								
4 5	Financial Assets at fair value through profit and loss Investment Securities:		-						
	a) Held to Maturity:	3,822,996	4,036,868	3,247,859	3,225,683	3,822,996	4,036,868	3,247,859	3,225,6
	a. Kenya Government securities     b. Other securities	3,822,996	4,036,868	3,247,859	3,225,683	3,822,996	4,036,868	3,247,859	3,225,6
	b) Available for sale:	5,981,268	5,645,273	6,847,803	8,968,631	5,981,268	5,645,273	6,847,803	8,968,6
	a. Kenya Government securities	5,981,268	5,645,273	6,847,803	8,968,631	5,981,268	5,645,273	6,847,803	8,968,6
5	b. Other securities Deposits and balances due from local banking institutions	493,904	547,903	1,321,741	175,019	493,904	547,903	- 1,321, <i>74</i> 1	175,0
7	Deposits and balances due from banking institutions abroad	168,284	361,791	138,452	335,309	168,284	361,791	138,452	335,3
3	Tax recoverable Loans and advances to customers (net)	224,417 38,376,289	219,180 38,787,793	229,621 38,128,098	219,970 37,916,739	362,757 38,056,011	367,255 38,787,793	365,557 38,128,098	362,1 37,916,7
0		- 30,370,207	-	- 30,120,070	-	-	-	-	37,710,7
1	Investments in associates	-	-	-	-	=		-	
2	Investments in subsidiary companies Investment in Joint ventures	194.220	189,558	189,558	189.558	1,731,585	1,645,120	1,703,133	1,751,7
4	Investment properties	780,000	810,000	810,000	810,000	1,849,206	1,885,000	1,885,000	1,885,0
5	Property and equipment	611,076	768,530	770,035	825,800	617,633	792,635	793,865	854,6
6 7	Prepaid operating lease rentals Intangible assets	241,641	277,353	304,707	295,419	242,279	277,897	305,198	300,4
8	Deferred tax asset	1,376,359	1,533,269	1,541,134	1,457,963	1,608,070	1,764,469	1,772,798	1,689,6
9	Retirement benefit asset Other assets	3,715,747	4,125,606	- 3,628,616	4,037,676	3,260,448	3,595,579	3,121,662	3,622,4
						60,717,123			
2	LIABILITIES Balances due to Central Bank of Kenya	1,995,677	1,500,000	2,815,463	2,005,939	1,995,677	1,500,000	2,815,463	2,005,9
3	Customer deposits	40,774,975	43,868,949	43,876,573	45,210,128	40,683,736	43,847,644	43,757,527	45,028,2
4	Deposits and balances due to local banking institutions	2,023,717	3,193	395,250	606,635	2,023,717	3,193	395,250	607,8
5	Deposits and balances due to foreign banking institutions Other money market deposits	-	-	-	-	-	-	-	
7	Borrowed funds	4,151,548	3,793,292	3,388,480	3,077,916	4,151,548	3,793,292	3,388,480	3,077,9
8	Balances due to banking institutions in the group Tax payable	-	-	-	-	-	-	-	
0	Dividends payable	-	-		-	246	246	246	2
1	Deferred tax liability	-	-	-	-	-	487	486	4
2	Retirement benefit liability Other liabilities	1,204,942	1,678,714	1,000,394	1,632,613	3,004,393	3,540,238	2,924,265	3,708,1
	<del>-</del>					51,859,317			
	SHAREHOLDERS' FUNDS								
5	Paid up /Assigned capital	5,090,000	5,090,000	5,090,000	5,090,000	1,923,071	1,923,071	1,923,071	1,923,0
5		3,513,662	3,513,662	3,513,662	3,513,662	4,343,512	4,343,512	4,343,512	4,343,5
7 B	Revaluation reserves Retained earnings/Accumulated losses	593,667 (5,146,193)	610,667 (5,442,593)	610,667 (5,502,565)	610,667 (5,659,972)	1,295,128 (3,033,153)	1,312,129 (3,262,477)	1,312,129 (3,217,971)	1,312,1
9	Statutory loan loss reserves	4,463,428	4,854,473	4,960,310	5,167,524	4,463,429	4,854,473	4,960,310	5,167,5
0	Other Reserves	(156,541)	(324,385)	(337,405)	(139,614)	(134,181)	(305,378)	(318,397)	(120,6
2	Proposed dividends Capital grants	-	-			-			
	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	8,358,024	8,301,824	8,334,670	8,582,267	8,857,806			
i		58.508.883	59.145.971				8,865,330 61,550,430	9,002,654 62,284,372	
						60,717,123	61,550,430		63,745,2
		30th J	June 31st D	59,810,830 BANK Dec 31st Mo	61,115,498 ar 30th Jun	60,717,123 e 30th June	61,550,430 GR0 31st Dec	62,284,372 DUP 31st Mar	63,745,2 30th Ju
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024	30th J 2 UnAud	June 31st E 2023 20 lited Audit	59,810,830 BANK Dec 31st Mo 23 202 ed UnAudite	61,115,498 ar 30th Jun 24 202 ed UnAudite	60,717,123 e 30th June 4 2023 d UnAudited	61,550,430 GR0 31st Dec 2023 Audited	62,284,372 DUP 31st Mar 2024 UnAudited	30th Ju 20 UnAudi
	STATEMENT OF COMPREHENSIVE INCOME	30th .	June 31st E 2023 20 lited Audit	59,810,830 BANK Dec 31st Mo 23 202 ed UnAudite	61,115,498 ar 30th Jun 24 202 ed UnAudite	e 30th June 4 2023 d UnAudited	61,550,430 GRC 31st Dec 2023	62,284,372 DUP 31st Mar 2024	30th Ju 20 UnAudi
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024 INTEREST INCOME	30th J 2 UnAud (Ksh'(	June 31st E 023 20 lited Audit 000) (Ksh'00	59,810,830 BANK Dec 31st Mr 23 202 ed UnAudite 00) (Ksh'00	30th Jun 24 202: 2d UnAudite 0) (Ksh'000	e 30th June 4 2023 d UnAudited 0) (Ksh'000)	61,550,430 GR0 31st Dec 2023 Audited (Ksh'000)	62,284,372 DUP 31 st Mar 2024 UnAudited (Ksh'000)	30th Ju 20 UnAudi (Ksh'0
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024 INTEREST INCOME Loans and advances	30th J 2 UnAud (Ksh'(	June 31st E 1023 20 lited Audit 1000) (Ksh'00	59,810,830 BANK Dec 31st Mi 23 202 ed UnAudite 00) (Ksh'00	ar 30th Jun 202: ed UnAudite 0) (Ksh'000	e 30th June 4 2023 d UnAudited 0) (Ksh'000) 0 1,885,468	61,550,430 GR( 31st Dec 2023 Audited (Ksh'000) 4,020,677	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000)	30th Ju 20 UnAudi (Ksh'0
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024 INTEREST INCOME	30th J 2 UnAud (Ksh'(	June 31st E 023 20 lited Audit 000) (Ksh'00	59,810,830  BANK  lec 31st Mi 23 202  ed UnAudite  00) (Ksh'00  50 1,166,53 317,9	30th Jun 24 202 25d UnAudite 0) (Ksh'000 42 2,327,84 42 675,99	e 30th June 4 2023 d UnAudited (Ksh'000) 1,885,468 558,139	61,550,430 GR0 31st Dec 2023 Audited (Ksh'000) 4,020,677 1,145,637	62,284,372 DUP 31 st Mar 2024 UnAudited (Ksh'000)	30th Ju 20 UnAudi (Ksh'00 2,321, 675,
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	30th J 2 UnAud (Ksh') 1,916 558	June 31 st E 1023 20 Jited Audit 1000) (Ksh'00 1000) 4,086, 1000, 1145, 1000, 1000, 1000, 1000, 1000, 1000, 1000, 1000, 1000,	59,810,830  BANK  Jec 31st M 23 202  ed UnAudite 00) (Ksh'00  50 1,166,5- 337 317,9- 113 31,6:	61,115,498  ar 30th Jun 202 d UnAudite 0 (Ksh'000  42 2,327,84 44 675,99 31 40,40	e 30th June 2023 d UnAudited (Ksh'000) 0 1,885,468 5 558,139 3 13,053	GRC 31st Dec 2023 Audited (Ksh'000) 4,020,677 1,145,637 38,096	31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349	30th Ju 20 UnAudi (Ksh'0 2,321, 675, 43,
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income	30th J 2 UnAud (Ksh'(	June 31 st E 1023 20 Jited Audit 1000) (Ksh'00 1000) 4,086, 1000, 1145, 1000, 1000, 1000, 1000, 1000, 1000, 1000, 1000, 1000,	59,810,830  BANK  Dec 31st Mc 23 200  ed UnAudite 00) (Ksh'00  50 1,166,5 337 317,9 113 31,6	61,115,498  ar 30th Jun 202 d UnAudite 0 (Ksh'000  42 2,327,84 44 675,99 31 40,40	e 30th June 2023 d UnAudited (Ksh'000) 0 1,885,468 5 558,139 3 13,053	GRC 31st Dec 2023 Audited (Ksh'000) 4,020,677 1,145,637 38,096	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942	30th Ju 20 UnAudi (Ksh'0 2,321, 675, 43,
2 3 4	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	30th J 2 UnAud (Ksh'0 1,916 558 11	June 31 st E 1023 20 Jited Audit 1000) (Ksh'00 1000) 4,086, 1000, 1145, 1000, 1000, 1000, 1000, 1000, 1000, 1000, 1000, 1000,	59,810,830  BANK lec 31st M 202  ed UnAudite 00) (Ksh'00)  50 1,166,5. 337 317,9. 113 31,6: - 00 1,516,11	61,115,498 or 30th Jun 14 202 or UnAudite 0) (Ksh'000 42 2,327,84 42 675,99 31 40,40 15 3,044,23	e 30th June 2023 d UnAudited (Ksh'000) 0 1,885,468 5 558,139 3 13,053 8 2,456,660	GRC 31st Dec 2023 Audited (Ksh'000) 4,020,677 1,145,637 38,096 5,204,410	31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349	63,745,2 30th Ju 20 UnAudi (Ksh'0 2,321, 675, 43, 3,041,4
2 3 1 5	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	30th 2 2 UnAud (Ksh') 1,916 558 11 2,486	June 31st E 20 20 3 3 3 3 5 5 2 3 3 3 5 5 2 3 3 3 5 5 2 3 3 3 5 5 2 3 3 5 5 5 5	59,810,830  BANK lec 31st Mr. 202  and UnAudite 00) (Ksh'00  50 1,166,5- 337 317,9- 113 31,6- 1- 00 1,516,11  376 656,6- 176 89,7:	30th Jun 202 2d UnAudite (Ksh'000 42 2,327,84 42 675,99 31 40,40 5 3,044,23 86 1,329,25 88 200,81	60,717,123 e 30th June 4 2023 d UnAudited (Ksh'000) 0 1,885,468 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605	61,550,430  GR0 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 5,204,410  2,013,449 255,476	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 1,513,504 655,252 89,738	63,745,2 30th Ju 20 UnAudi (Ksh'0 2,321, 675, 43, 3,041,4 1,325, 200,
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses	30th J 22 UnAud (Ksh') 1,916 558 11 2,486 740 120	June 2023 200 200 200 200 200 200 200 200 20	59,810,830  BANK lec 31st M 202  ed UnAudite 00) (Ksh'00  50 1,166,54 317,94 113 31,66 114 656,61 176 656,61 176 89,77 132 91,1	61,115,498  144 202 202 203 217,844 217 218 218 218 218 218 218 218 218 218 218	60,717,123  e 30th June 4 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745	61,550,430  GRC 31st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 5,204,410  2,013,449 255,476 385,900	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 - 1,513,504 655,252 89,738 91,187	63,745,2 30th Ju 20 UnAudi (Ksh'0 2,321, 675, 43, 3,041,4 1,325, 200, 181,
2 3 1	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Income Interest income Interest expenses NET INTEREST EXPENSES NET INTEREST INCOME/(LOSS)	30th 2 2 UnAud (Ksh') 1,916 558 11 2,486	31st D 2023 2000) (Ksh'00 (Ksh'00) (Ksh'00) (Ksh	59,810,830  BANK lec 31st Mr. 202  ed UnAudite 100 (Ksh'00  1,166,5: 337 317,9: 113 31,6: - 100 1,516,11  376 656,6: 176 89,7: 332 91,1  84 837,54	61,115,498  ar 30th Jun 202 ad UnAudite (Ksh'000  42 2,327,84 44 675,99 31 40,40 15 3,044,23 86 1,329,25 88 200,81 81 81,98 42 1,712,04	e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 13,053 2,456,660  0 709,727 4 120,605 2 352,745 6 1,183,077	GR(31st Dec 2023 Audited (Ksh'000) 4,020,677 1,145,637 38,096 5,204,410 2,013,449 255,476 385,900 2,654,825	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 1,513,504 655,252 89,738	30th Ju 20 UnAudi (Ksh'0) 2,321, 675, 43, 3,041,6 1,325, 200, 181,1
2 3 1 2 3 1	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Note Interest INCOME/(LOSS) OTHER OPERATING INCOME	30th J 2 2 UnAud (Ksh') 1,916 558 11 2,486 746 120 322 1,184 1,302	June 2023 20 20 20 20 20 20 20 20 20 20 20 20 20	59,810,830  BANK lec 31st Mr. 202  203 200  Mr. 200  50 1,166,5-3  317,9-3  113 31,6-3  1,516,11  376 656,6-6  1,76 89,7-3  312 91,1  84 837,54  116 678,55	30th Jun 202 2d UnAudite (Ksh'000 42 2,327,84 42 675,99 40,40 5 3,044,23 1,329,25 38 200,81 181,98 12 1,712,04 1,332,19	e 30th June 2023 d UnAudited (Ksh'000) 0 1,885,468 5558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,075 2 1,273,583	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 1,513,504 655,252 89,738 91,187 836,177 677,327	30th Ju 20 UnAudi (Ksh'0) 2,321/, 675, 43, 3,041,6 1,325, 200/, 181, 1,708,7
2 3 1	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Income Interest Expenses Outsomer deposits Other interest expenses Other	30th J 22 UnAud (Ksh'( 1,916 558 11 2,486 740 120 322 1,184 1,302	June 2023 200 200 200 200 200 200 200 200 20	59,810,830  BANK lec 31st M 202  ed UnAudite 00) (Ksh'00)  50 1,166,53 37 317,9 113 31,63 - 100 1,516,11  84 837,54 16 678,52  114 59,00	61,115,498  a 30th Jun 42 202 dd UnAudite (Ksh'000 42 2,327,84 42 675,99 31 40,40 5 3,044,23 66 1,329,25 38 200,81 18 181,98 12 1,712,04 73 1,332,19 91 119,23	60,717,123  e 30th June 4 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 5,204,410  2,013,449 255,476 385,900 2,654,825 22,549,585	0UP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 - 1,513,504 655,252 89,738 91,187 677,327	30th Ju 20 UnAudi (Ksh'0 2,321, 675, 43, 3,041, 1,325, 200, 181, 1,708,; 1,332,
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Note Interest INCOME/(LOSS) OTHER OPERATING INCOME	30th J 2 UnAud (Ksh') 1,916 558 11 2,486 740 120 322 1,184 1,302	June 2023 20 20 20 20 20 20 20 20 20 20 20 20 20	59,810,830  BANK lec 31st Mc 202  ed UnAudite 100) (Ksh'00  50 1,166,5: 337 317,9: 313 31,6: 500 1,516,11  376 656,6: 376 89,7: 384 837,54 116 678,5: 214 59,0: 53 45,8:	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 44 675,99 31 40,40 35 3,044,23  66 1,329,25 38 200,81 81 81,98 42 1,712,04 73 1,332,19 21 119,23 66 99,94	e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 55 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,785 6 1,183,077 2 1,273,583 4 101,276 4 127,213	GR(31st Dec 2023 Audited (Ksh'000) 4,020,677 1,145,637 38,096 2,013,449 255,476 385,900 2,654,825 2,549,585	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 1,513,504 655,252 89,738 91,187 836,177 677,327	30th Ju 20 UnAudi (Ksh'0 (Ksh'0 ) 2,321, 675, 43, 3,041,4 ) 1,325, 200, 181, 1,708, 1,332,4 119, 175,
!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!	INTEREST INCOME Loans and advances Government securities Total interest income INTEREST EXPENSES Customer deposits Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Not Interest income INTEREST EXPENSES Total interest expenses Other interest expenses Total interest income/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	30th 2 UnAud (Ksh') 1,916 558 11 2,486 740 120 322 1,184 1,302	June 2023 20 20 20 20 20 20 20 20 20 20 20 20 20	59,810,830  BANK lec 31 st Mr. 202  203 200  du UnAudite 00) (Ksh'00)  50 1,166,53  317,9  113 31,63  1,516,11  376 656,66  176 89,73  312 91,1  387,54  16 678,53  114 59,00  1,516,11  1	61,115,498  ar 30th Jun 202 2d UnAudite (Ksh'000  42 2,327,84 42 675,99 40,40 5 3,044,23 66 1,329,25 68 181,98 61 1,329,25 61 1,329,25 61 1,329,25 61 1,329,25 61 19,23 61 1,329,19 61 19,23 61 1,50	60,717,123  e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 8 82,717	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407	02,284,372 OUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 1,513,504 655,252 89,738 91,187 836,177 677,327 59,091 62,235 48,127	30th J. 20 UnAudi (Ksh'0) 2,321,/675, 43, 3,041,6 1,325,/200,/181,/ 1,708,7 1,332,8 119,/175,/91,
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2024  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSES NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss)	30th J 22 UnAud (Ksh'( 1,916 558 111 2,486 740 122 322 1,184 1,302	June 2023 2000 (Ksh'00 (Ksh')00 (Ksh')0) (Ksh'oo) (Ksh	59,810,830  BANK lec 31st Mc 202  ed UnAudite 100) (Ksh'00  50 1,166,51  337 317,9  113 31,6;  -  000 1,516,11  84 837,54  116 678,52  214 \$9,01  253 45,86  2605 25,55	61,115,498  ar 30th Jun 202 ad UnAudite (Ksh'000  42 2,327,84 42 675,99 31 40,40 15 3,044,23 36 1,329,25 200,81 81 81,98 42 1,712,04 73 1,332,19 71 119,23 75 99,94 77 91,50 78 40,81	e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 13,053 13,053 120,666 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 2,717 6 236,925 6 233,925 6 236,925 6 1,83,077	GR. 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,930	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349 - 1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 - 217,128	30th Ju 20 UnAudi (Ksh'0) 2,321, 675, 43, 3,041,6 1,325, 200, 181,1, 1,708,7 1,332,8 119, 175, 91,
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Notel interest expenses Notel interest expenses Note Interest NOTE Other fore and commissions on loans and advances Other fees and commissions Foreign exchange trading income/[Loss] Dividend Income Other income Total Non-interest income Total Non-interest income Total Operating INCOME	30th J 22 UnAud (Ksh'( 1,916 558 111 2,486 740 122 322 1,184 1,302	June 31st E 20023 200 2003 200 200 200 200 200 200	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 00) (Ksh'00  50 1,166,5  337 317,9  316,6  50 1,516,11  60 1,516,11  60 656,6  6176 89,7  732 91,1  84 837,54  66 678,55  214 59,00  153 45,8  107 48,1  705 25,5;  79 178,66	61,115,498  ar 30th Jun 202 ard UnAudite (Ksh'000  42 2,327,84 42 675,99 31 40,40 15 3,044,23  86 1,329,25 38 80 1,329,25 38 81,98 181,98 181,98 12 1,712,04 73 1,332,19 91 119,23 65 99,94 91,50 20 40,81 351,50	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  1,885,468 5 558,139 3 13,033 3 13,033 4 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131	G1,550,430  GR( 31 st Dec 2023  Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  174,407 653,930 1,242,806	02,284,372 OUP 31st Mar 2024 UnAudited (Ksh'000) 1,161,213 317,942 34,349 1,513,504 655,252 89,738 91,187 836,177 677,327 59,091 62,235 48,127	30th Ju 20 UnAudi (Ksh'0) 2,321/ 675/ 43, 3,041,6 1,325/ 200, 181/ 1,708,7 1,332,8 119, 91,
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest income Interest expenses Other OPERATING INCOME Fees and commissions on loans and advances Other foreign exchange trading income/(Loss) Dividend Income Other income Total One-interest income Total One-interest income Total One-interest income Total One-interest income Total Operating INCOME OPERATING INCOME OPERATING INCOME OPERATING INCOME OPERATING INCOME	30th 2 UnAud (Ksh') 1,916 558 11 2,486 740 122 322 1,184 1,302 101 85 82 30 300 1,602	June 2023 2000 (Ksh'00) (Ksh'0	59,810,830  BANK lec 31st Mr. 202  and UnAudite 00) (Ksh'00)  50 1,166,53  317,91  113 31,63  100 1,516,11  376 656,61  376 89,73  332 91,1  384 837,54  166 678,53  178,60  178,60  178,70	61,115,498  ar 30th Jun 202 2d UnAudite (Ksh'000  42 2,327,84 42 675,99 40,40 31 40,40 41 42 40,40 42 41,329,25 43 181,98 42 1,712,04 41	60,717,123  e 30th June 2023 d UnAudited (Ksh'000)  8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 8 82,717 6 236,925 2 548,131 4 1,821,714	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,930 1,242,806 3,792,391	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000)  1,161,213 317,942 34,349 - 1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 217,128 386,581 1,063,908	63,745,2  30th J. 20 UnAudi (Ksh'0)  2,321,/ 675,/ 43,  3,041,e  1,325,/ 200,/ 181,/ 1,708,7 1,332,8  119,/ 175,/ 91, 329,/ 716,2 2,049,1
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Notel interest expenses Notel interest expenses Note Interest NOTE Other fore and commissions on loans and advances Other fees and commissions Foreign exchange trading income/[Loss] Dividend Income Other income Total Non-interest income Total Non-interest income Total Operating INCOME	30th J 22 UnAud (Ksh'( 1,916 558 111 2,486 740 122 322 1,184 1,302 101 85 82 300 1,602	June 31st E 20023 200 2003 200 200 200 200 200 200	59,810,830  BANK lec 31st Mc 202  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9 313,6: 337 317,9 313,6: 345,6: 366,6: 376 656,6: 378 89,7: 384 837,54 316 678,5: 379 178,6: 379 17	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 44 675,99 31 40,40 35 3,044,23  45 3,044,23  46 1,329,25 38 200,81 88 181,98 32 1,712,04 33 1,332,19  40,81 40,8	e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 55 558,139 13,053 13,053 12,065 660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 2,717 6 236,925 2 548,131 4 1,821,714 155 159,009	GR(31st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,930 1,242,806 3,792,391 309,299	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	30th Ju 20 UnAudi (Ksh'0) 2,321, 675, 43, 3,041, 1,325, 200, 181, 1,708, 71,332, 119, 175, 91, 329, 716,3 2,049,
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Note Interest expenses Note Interest expenses Note Interest income Total interest expenses Other interest income Total one of the income Total one of the income Total One interest income Total One-interest income Total One-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	30th J 2 UnAud (Ksh'( 1,916 558 11 2,486 746 120 322 1,184 1,302	June 2023 200 200 200 200 200 200 200 200 20	59,810,830  BANK lec 31st Mc 202  ad UnAudite 00) (Ksh'00)  50 1,166,5. 317,9113 31,6. 1. 376 656,6. 376 89,7. 382 91,1 376 678,52 317,91 317,92 317,92 317,93 317,	61,115,498  at 30th Jun 202 at 202 UnAudite (Ksh'000  42 2,327,844 675,99 31 40,40 5 3,044,23 20,81 81,329,25 388 200,81 81,12,98 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 1,712,04 21 21 21 21 21 21 21 21 21 21 21 21 21	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  1,885,468 5 558,139 3 13,053 6 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 6 7 742,964 7 742,964 7 742,964 7 742,964	61,550,430  GR( 31 st Dec 2023  Audited (Ksh'000)  4,020,677 1,145,637 38,096  2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,930 1,242,806 3,792,391 309,299 1,625,812 38,684	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349  1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 217,128 386,581 1,063,908 109,086 437,212 8,775	30th Ju 20 UnAudi (Ksh'0) 2,321,/ 675, 43, 3,041,6 1,325,/ 200, 181,/ 1,708,7 1,332,6 119,/ 175, 91, 329,/ 716,2 2,049,1
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Note Interest expenses Total interest expenses Other interest expenses Note Interest income Total Operating income/(Loss) Dividend Income Other income Other income Total Operating income Other income Other income Other income Total Operating income Other income Other income Other income Total Operating income Other income	30th J 22 UnAud (Ksh') 1,916 558 111 2,486 740 122 322 1,184 1,302 101 85 82 30 300 1,602	Nume   31st   C   20023   Audit   C   C   C   C   C   C   C   C   C	59,810,830  BANK lec 31 st M 202  ed UnAudite 00) (Ksh'00)  50 1,166,5: 337 317,9: 113 31,6: 1- 376 656,6: 176 89,7: 332 91,1 384 837,54 116 678,5: 116 678,5: 117 384,1: 117 384,1: 118 17 384,1: 119 17 384,7: 119 179 185,7: 117,9: 11	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 42 675,99 831 40,40 85 3,044,23  86 1,329,25 87 200,81 88 181,98 81 181,98 82 1,712,04 83 1,332,19 84 351,50 87 768,62 87 768,62 87 768,63 87 768,69 85 30,54	e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 13,053 13,053 120,666 0 709,727 4 120,605 4 127,213 8 2,717 6 236,925 2 548,131 4 1,821,714 5 159,009 7742,964 7 21,320 5 75,070	GR. 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  174,407 653,930 1,242,806 3,792,391 309,299 1,625,812 653,838	62,284,372 DUP 31st Mar 2024 UnAudited (Ksh'000)  1,161,213 317,942 34,349 - 1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 217,128 386,581 1,063,908  109,086 437,212 8,775 16,292	30th Ju 200 UnAudi (Ksh'0)  2,321, 675, 43, 3,041,6 1,325, 200, 181,1 1,708,7 1,332,8 119, 175, 91, 329, 716,3 2,049,1
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Note Interest expenses Note Interest expenses Note Interest income Total interest expenses Other interest income Total one of the income Total one of the income Total One interest income Total One-interest income Total One-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	30th J 22 UnAud (Ksh'( 1,916 558 111 2,486 740 122 322 1,184 1,302 101 85 82 300 1,602	June 2023 200 200 200 200 200 200 200 200 20	59,810,830  BANK lec 31st Mc 202  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9: 317,9: 313 31,6: 317,9: 317,9: 3184 837,5: 316 678,5: 317 45,8: 317	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 44 675,99 31 40,40 35 3,044,23  64 1,329,25 38 200,81 81 81,98 42 1,712,04 73 1,332,19  64 99,94 65 99,94 67 1,683,69 68 167,37 768,62 10,66 105,66 10,66 105,66 10,66 105,66 10,66 105,66 106,66 107,67	60,717,123  e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 6 159,009 7 742,946 7 742,946 7 742,946 1 1,83,775	61,550,430  GR( 31 st Dec 2023  Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  174,407 653,930 1,242,806 3,792,391  309,299 1,625,812 38,684 65,047 156,085	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349  1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 217,128 386,581 1,063,908 109,086 437,212 8,775	3,745,2 30th Jt 20 UnAudi (Ksh'0) 2,321, 675, 43, 3,041, 1,325, 200, 181, 1,708,7 1,332,8 119, 2,049,1 167, 876, 19, 333, 377,
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Net INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	30th J 2 UnAud (Ksh') 1,916 558 11 2,486 746 120 322 1,184 1,302 101 85 82 300 1,602 159 663 14 73 78 100 414	June 2023 200 200 200 200 200 200 200 200 20	59,810,830  BANK lec 31st Mr. 202  ad UnAudite 00) (Ksh'00)  50 1,166,5. 317,9113 31,6. 316,613  656,66 89,73 312,91,1 876 656,66 89,73 312 91,1 876 678,52 814 59,00 8153 45,86 816 678,52 817 178,66 95 857,11 817 178,66 817 188,77 81 188,77 81 1	61,115,498  at 30th Jun 202 at 202 UnAudite (Ksh'000  42 2,327,844 46,40 47 49 40,40 40,40 41 41 41 41 41 41 41 41 41 41 41 41 41	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 7 7 159,009 7 742,944 7 21,320 5 75,070 3 83,375 5 100,805 0 484,422	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,792,391 309,299 1,625,812 38,684 65,047 156,085 213,093 1,081,833	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	30th Ju 20 UnAudi (Ksh'0) 2,321,/ 675, 43, 3,041,6 1,325,/ 200, 181,/ 1,708,7 1,332,8 119,/ 175,/ 91, 2,049,1 167, 876, 19, 33, 33, 77, 45, 45,
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Income Interest Income Interest Income Interest EXPENSES Customer deposits Desposits and placement from banking institutions Other interest expenses Other interest expenses Note Interest expenses Other interest expenses Note Interest income Total OnerAntino Income Toreign exchange trading income/(Loss) Dividend Income Other income Total One-interest income Total One-interest income Total One-interest income Operatino EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Total Other Operating Expenses	30th J 22 UnAud (Ksh') 1,916 558 111 2,486 740 122 322 1,184 1,302 101 85 82 30 300 1,602 155 663 14 73 78 100 100 11,916 100 11,916 100 11,916 100 100 100 100 100 100 100 100 100 1	1	59,810,830  BANK lec 31st Mc 202  ed UnAudite 10) (Ksh'00  50 1,166,5  337 317,9  313,6  500 1,516,11  376 656,66  378 89,7;  214 89,7;  214 837,54  106 678,5;  214 59,00  215 3 45,86  107 48,1;  205 25,5;  79 178,66  95 857,12  219 109,00  217 384,77  217 384,77  217 385,79  217 38,57  217 38,57  217 38,57  217 38,57  217 38,57  217 38,57  217 38,57  217 38,57  217 38,57  217 32,87  217 32,87  217 32,87  217 32,87  217 32,87	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 442 675,99 31 40,40 35 3,044,23  43 1,329,25 38 200,81 81 81,98 42 1,712,04 43 1,332,19 40,81	e 30th June 2023 d UnAudited (Ksh'000) 0 1,885,468 5 558,139 13,053 2 4256,660 0 709,727 4 120,605 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 5 159,009 7 742,946 7 742,946 7 721,320 5 75,070 1 38,375 5 100,805 6 484,422 0 1,621,966	GR. 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,930 1,242,806 3,792,391 309,299 1,625,812 38,684 65,047 156,085 213,093 3,489,852	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	3,745,2 30th Jt 20 UnAudi (Ksh'0) 2,321, 675, 43, 3,041,6 1,325, 200, 181,1, 1,708,7 1,332,8 119, 175, 91, 329, 716,3 2,049,1 167, 876, 19, 333, 77, 45, 545, 545, 545,
22334455	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Net INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	30th J 22 UnAud (Ksh') 1,916 558 111 2,486 740 122 322 1,184 1,302 101 85 82 30 300 1,602 155 663 14 73 78 100 100 11,916 100 11,916 100 11,916 100 100 100 100 100 100 100 100 100 1	June 2023 200 200 200 200 200 200 200 200 20	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9: 313 31,6: 337 317,9: 313 31,6: 34 837,5: 35 48,8: 36 678,5: 37 178,66 38 77; 38 48,8: 39 11,1 38 4837,5: 39 178,66 39 5857,12 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 178,66 39 179 109,00 38 15,7: 317 38,5: 317 232,8: 317 232,8: 317 232,8: 317 232,8: 317 49,2: 317 49,2: 317 49,2: 317 49,2: 317 49,2: 317 49,2: 318 49,2: 318 49,2: 319 49,2: 319 49,2:	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 442 675,99 31 40,40 35 3,044,23  43 1,329,25 38 200,81 81 81,98 42 1,712,04 43 1,332,19 40,81	e 30th June 2023 d UnAudited (Ksh'000) 0 1,885,468 5 558,139 13,053 2 4256,660 0 709,727 4 120,605 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 5 159,009 7 742,946 7 742,946 7 721,320 5 75,070 1 38,375 5 100,805 6 484,422 0 1,621,966	GR. 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096 2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 653,930 1,242,806 3,792,391 309,299 1,625,812 38,684 65,047 156,085 213,093 3,489,852	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	3,745,2 30th Jt 20 UnAudi (Ksh'0) 2,321, 675, 43, 3,041,6 1,325, 200, 181,1, 1,708,7 1,332,8 119, 175, 91, 329, 716,3 2,049,1 167, 876, 19, 333, 77, 45, 545, 545, 545,
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Nother interest expenses Note Interest expenses Note Interest expenses Note Interest income Total interest expenses Note Interest income Total interest income Total one of the income Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income Total Operating INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Profit/(loss) after exceptional items	30th 2 UnAud (Ksh')  1,916 558 11  2,486 746 120 322 1,184 1,302  101 85 82 300 1,602 159 663 14 73 78 100 414 1,503 98	June 31st C 200  June 20023	59,810,830  BANK lec 31st Mc 202  ed UnAudite 00) (Ksh'00)  50 1,166,5- 317,9- 113 31,6- 113 31,6- 114 59,0- 115 678,5- 116 678,5- 117 48,1- 117 38,5- 118 119 109,0- 117 384,7- 118 119 109,0- 117 384,7- 118 119 109,0- 117 384,7- 118 119 109,0- 11	61,115,498  at 30th Jun 202 at 202 at 20,327,84 at 203 at	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 7 742,944 7 742,944 7 721,320 7 742,944 1 19,749 1 199,749	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  222,214 192,555 174,407 - 653,730 1,242,806 3,792,391 309,299 1,625,812 38,684 65,047 156,085 213,093 1,081,833 3,489,852 302,538 31,946 334,484	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349 - 1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 217,128 386,581 1,063,908 109,086 437,212 8,775 16,292 39,268 22,412 272,196 905,240 158,668	30th J. 20 UnAudi (Ksh'0)  2,321,/675, 43,  3,041,6  1,325,/200, 181,/ 1,708,7  1,708,7  1,332,6  2,049,1  167, 876, 19, 333, 77, 45, 545, 1,766,2 282,5
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Income Interest Income Interest Income Interest EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses Note Interest expenses Note Interest expenses Note Interest expenses Note Interest expenses Other interest expenses Note Interest expenses Other interest expenses Other interest production Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income Total On-interest income OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Current tax Current tax	30th 2 UnAud (Ksh')  1,916 558 11  2,486 746 120 322 1,184 1,302 101 85 82 300 1,602 159 663 14 73 78 100 414 1,503 98	1	59,810,830  BANK lec 31st Mc 202  ed UnAudite 10) (Ksh'00  50 1,166,5: 337 317,9: 313 31,6: 337 317,9: 313 31,6: 338 43,7: 345,8: 360 48,1: 370 48,1: 384 837,54 387 45,8: 387 579 178,66 387,7: 384 837,54 387 587,12 384 837,54 387 587,12 388 57,12	61,115,498  at 30th Jun 202 at 20,327,84  42 2,327,84  42 2,327,84  43 40,40  44 2 3,3044,23  45 30,044,23  46 1,329,25  38 200,81  81 181,98  82 1,712,04  97 1,58  97 97,50  40,81  50 30,54  70 1,683,69  71 16,63  76,42  76,42  77 45,47  482,85  101,73  55 101,73	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 7 742,944 7 742,944 7 721,320 7 742,944 1 19,749 1 199,749	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,6534,825 2,549,585  174,407 653,930 1,242,806 3,792,391  309,299 1,625,812 38,684 65,047 156,085 213,093 3,489,852 302,538 31,946 334,484 (29,687)	62,284,372  DUP 31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349  1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127	30th J. 20 UnAudi (Ksh'0)  2,321,/675, 43,  3,041,6  1,325,/200, 181,/ 1,708,7  1,708,7  1,332,6  2,049,1  167, 876, 19, 333, 77, 45, 545, 1,766,2 282,5
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses INTEREST EXPENSES OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items Current tax Deferred tax	30th 2 UnAud (Ksh')  1,916 558 11  2,486 740 120 322 1,184 1,302  101 85 82 300 1,602 144 73 78 100 414 1,503 98 (6	1	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9: 313 31,6: 337 317,9: 313 31,6: 338 4837,5: 348 4837,5: 358 4837,5: 369 178,66  2014 59,0: 379 178,66  379 178,66  389,7: 384,7: 384,7: 384,7: 384,7: 384,7: 384,7: 384,7: 385,7: 387,7: 384	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 42 42 2,327,84 44 42 6,75,99 31 40,40 15 3,044,23  20,81 81,98 82 1,712,04 73 1,332,19 91 119,23 1,332,19 91 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,50 1,683,69 10,66 330,54 101,73 1,581,96 101,73 1,581,96 101,73 1,581,96 101,73 1,581,96 101,73 1,683,69	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 5 159,009 7 742,964 7 21,320 5 75,070 1 38,375 5 100,805 0 1,621,966 4 199,749 - 199,749 - 199,749	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	63,745,2  30th Jt. 20 UnAudi (Ksh'0)  2,321, 675, 43, 3,041, 1,325, 200, 181, 1,708,2 1,332,8 119, 216,5 2,049,1 167, 876, 19, 33, 1777, 45, 545, 1,766,2 282,5 (16,6
1 2 2 3 4 4 5 5 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 3 4 4 5 5 5 7 3 3 1 1 2 2 3 3 3 3 4 5 5 5 7 3 3 1 1 2 2 3 3 3 3 4 5 5 5 7 3 3 1 1 2 2 3 3 3 3 4 5 5 5 7 3 3 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Income Interest Income Interest Income Interest EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses Note Interest expenses Note Interest expenses Note Interest expenses Note Interest expenses Other interest expenses Note Interest expenses Other interest expenses Other interest production Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income Total On-interest income OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Current tax Current tax	30th 2 UnAud (Ksh')  1,916 558 11  2,486 740 120 322 1,184 1,302  101 85 82 300 1,602 144 73 78 100 414 1,503 98 (6	1	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9: 313 31,6: 337 317,9: 313 31,6: 338 4837,5: 348 4837,5: 358 4837,5: 369 178,66  2014 59,0: 379 178,66  379 178,66  389,7: 384,7: 384,7: 384,7: 384,7: 384,7: 384,7: 384,7: 385,7: 387,7: 384	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 42 42 2,327,84 44 42 6,75,99 31 40,40 15 3,044,23  20,81 81,98 82 1,712,04 73 1,332,19 91 119,23 1,332,19 91 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,332,19 119,23 1,50 1,683,69 10,66 330,54 101,73 1,581,96 101,73 1,581,96 101,73 1,581,96 101,73 1,581,96 101,73 1,683,69	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 5 159,009 7 742,964 7 21,320 5 75,070 1 38,375 5 100,805 0 1,621,966 4 199,749 - 199,749 - 199,749	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349 - 1,513,504  655,252 89,738 91,187 677,327  59,091 62,235 48,127 217,128 386,581 1,063,908 109,086 437,212 8,775 16,292 39,268 22,412 272,196 905,240 158,668	63,745,2  30th Jt. 20 UnAudi (Ksh'0)  2,321, 675, 43, 3,041, 1,325, 200, 181, 1,708,2 1,332,8 119, 216,5 2,049,1 167, 876, 19, 33, 1777, 45, 545, 1,766,2 282,5 (16,6
1 2 2 3 4 4 5 5 6 6 7 8 6 6 7 8 1 2 3 3 1 1	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Interest Income Income Interest Income/ILOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Interest Interest Income Interest Interest Income Interest Interest Income Interest Inter	30th 2 2	June 31st C 200 June 20023	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9: 313 31,6: 317,9: 313 31,6: 317,9: 318 4837,54 316 678,52  114 59,0: 318 48,1: 319 119 109,0: 3117 384,7: 317 384,7: 318 48,7:	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 44 42 675,99 31 40,40 35 3,044,23  43 42 1,712,04 73 1,332,19 40,81 351,50 77 1,683,69 167,37 768,62 101,683 30,54,47 482,85 51 101,73 51 11,60,66 55 101,73 61 16,066	60,717,123  e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 75 159,009 7 742,964 7 742,964 7 742,964 1,920 0 1,621,966 4 199,749 2 1,320 0 1,621,966 4 199,749 2 (17,765)	61,550,430  GR( 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  174,407 653,930 1,242,806 3,792,391  309,299 1,625,812 38,684 65,047 156,085 213,093 1,081,833 3,489,852 302,538 31,946 334,484 229,687 83,359 388,156	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	63,745,2 30th Ju 20 UnAudit (Ksh'00  2,321,5 675,5 43,6 43,6 1,325,5 200,8 181,1 1,708,7 1,332,8 119,2 716,3 2,049,1 167,5 876,5 19,3 33,0,3 77,5 45,5 45,5 1,766,2 282,9 (16,6
1 2 3 3 4 4 5 5 1 2 2 3 3 4 4 5 5 6 6 7 8 8 1 2 2 3 3 1 2 2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Noter Interest expenses Other interest expenses Noter Interest income (Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Total Non-interest income Total On-interest income Staff costs Directors' emoluments Rental charges Other operating expenses Profit/(loss) before tax and exceptional items Current tax Deferred tax Profit/(loss) after tax and exceptional items Other Comprehensive Income Gainy/(Losse) form transdaing the financial statements of foreign op Fair value changes in available for sole financial asse	30th 2 2	1	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 00) (Ksh'00  50 1,166,5  337 317,9  316,6  50 1,166,11  676 656,6  678,7  184 837,5  166 678,5  214 59,00  153 45,8  107 48,1:  299 109,00  117 384,7  129 109,00  117 384,7  120 38,5  121 38,5  121 38,5  121 38,5  121 38,5  121 38,5  121 38,5  122 38,5  123 49,22  124 49,22  125 49,22  126 (3,39  127 49,22  127 49,22  128 49,22  129 49,22  129 49,22  120 49,22  121 49,22  122 38,5  123 49,22  124 49,22  125 49,22  126 49,22  127 49,22  128 49,22  129 49,22  129 49,22  129 49,22  120 49,22  120 49,22  121 49,22  122 49,22  123 49,22  124 49,22  125 49,22  126 49,22  127 49,22  128 49,22  129 49,	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 44 42 675,99 31 40,40 35 3,044,23  43 42 1,712,04 73 1,332,19 40,81 351,50 77 1,683,69 167,37 768,62 101,683 30,54 76,42 70 45,47 442,45 55 101,73 66,06 101,73 111,683,69	60,717,123  e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 75 159,009 7 742,964 7 742,964 7 742,964 1,920 0 1,621,966 4 199,749 2 1,320 0 1,621,966 4 199,749 2 (17,765)	61,550,430  GRC 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  2,013,449 255,476 385,990 2,654,825 2,549,585  174,407 653,930 1,242,806 3,792,391  309,299 1,625,812 38,684 65,047 156,085 213,093 1,081,833 3,4889,852 332,538 31,946 334,484 (29,687) 334,484 (29,687) 334,484 (29,687) 334,484 (29,687) 334,885 (29,687) 338,359 388,156	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	63,745,2 30th Ju 20 UnAudit (Ksh'00  2,321,5 675,5 43,6 43,6 1,325,5 200,8 181,1 1,708,7 1,332,8 119,2 716,3 2,049,1 167,5 876,5 19,3 33,0,3 77,5 45,5 45,5 1,766,2 282,9 (16,6
2233445   12233445   12233445   12233445   12233445	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Interest Income Income Interest Income/ILOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Interest Interest Income Interest Interest Income Interest Interest Income Interest Inter	30th 2 2	June 31st C 200 June 20023	59,810,830  BANK lec 31st Mc 23 20  ed UnAudite 00) (Ksh'00  50 1,166,5  337 317,9  316,6  50 1,166,11  676 656,6  678,7  184 837,5  166 678,5  214 59,00  153 45,8  107 48,1:  299 109,00  117 384,7  129 109,00  117 384,7  120 38,5  121 38,5  121 38,5  121 38,5  121 38,5  121 38,5  121 38,5  122 38,5  123 49,22  124 49,22  125 49,22  126 (3,39  127 49,22  127 49,22  128 49,22  129 49,22  129 49,22  120 49,22  121 49,22  122 38,5  123 49,22  124 49,22  125 49,22  126 49,22  127 49,22  128 49,22  129 49,22  129 49,22  129 49,22  120 49,22  120 49,22  121 49,22  122 49,22  123 49,22  124 49,22  125 49,22  126 49,22  127 49,22  128 49,22  129 49,	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 44 42 675,99 31 40,40 35 3,044,23  43 42 1,712,04 73 1,332,19 40,81 351,50 77 1,683,69 167,37 768,62 101,683 30,54 76,42 70 45,47 442,45 55 101,73 66,06 101,73 111,683,69	60,717,123  e 30th June 2023 d UnAudited (Ksh'000)  0 1,885,468 5 558,139 3 13,053 8 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 75 159,009 7 742,964 7 742,964 7 742,964 1,920 0 1,621,966 4 199,749 2 1,320 0 1,621,966 4 199,749 2 (17,765)	61,550,430  GR( 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  174,407 653,930 1,242,806 3,792,391  309,299 1,625,812 38,684 65,047 156,085 213,093 1,081,833 3,489,852 302,538 31,946 334,484 229,687 83,359 388,156	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	63,745,2 30th Ju 20 UnAudit (Ksh'00  2,321,5 675,5 43,6 43,6 1,325,5 200,8 181,1 1,708,7 1,332,8 119,2 716,3 2,049,1 167,5 876,5 19,3 33,0,3 77,5 45,5 45,5 1,766,2 282,9 (16,6
1 2 3 3 4 5 5 1 2 2 3 3 4 5 5 5 7 3 3 4 4 5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSES OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges on property and equipment Amortisation charges Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Other Comprehensive Income Goins/(Losse) from tandaling he financial astements of foreign op Fair value changes in available for sale financial asse Revaluation surplus on Property, plant and equipment Share of other comprehensive income	30th 2 UnAud (Ksh')  1,916 558 11  2,486 740 120 322 1,184 1,302 101 858 82 300 1,602 1,602 144 1,503 14 1,503 15 98 (6) (6) 92 erotions ets (136	1	59,810,830  BANK lec 31st Mc 202  ed UnAudite 10) (Ksh'00  1,166,5: 337 317,9: 313 31,6: 337 317,9: 313 31,6: 338 4837,5: 348 4837,5: 358 4837,5: 359 178,66 359 178,	61,115,498  202 204 207 208 209 209 209 209 209 215 209 215 209 218 217,12,04 27 217,12,04 27 217,12,04 27 217,12,04 27 217,12,04 27 217,12,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 21,712,04 27 20 20 20 20 20 20 20 20 20 20 20 20 20	60,717,123  a 30th June 2023 d UnAudited (Ksh'000)  1,885,468 5 558,139 3 13,033 3 13,033 3 2,456,660 0 709,727 4 120,605 2 352,745 6 1,183,077 2 1,273,583 4 101,276 4 127,213 8 82,717 6 236,925 2 548,131 4 1,821,714 5 159,009 7 742,964 7 742,964 7 742,964 1 1,921,320 7 742,964 1 1,921,966 4 199,749 2 1,320 0 1,621,966 4 199,749 2 1,765 5 100,805 0 484,422 0 1,621,966 4 199,749 2 181,984	61,550,430  GR( 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096  5,204,410  2,013,449 255,476 385,900 2,654,825 2,549,585  174,407	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	30th Ju 20 UnAudit (Ksh'00 (Ksh')00 (Ks
1 2 3 4 4 5 5 1 2 3 3 4 5 5 6 7 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Income Interest Income Interest expenses Other interest expenses Other interest expenses Other interest expenses Notel interest expenses Other interest expenses Notel interest expenses Notel interest oxpenses Notel interest oxpenses Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total One-interest income Total One-interest income Total One-interest income Other income Depercating Expenses Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Loss) before tax and exceptional items Current tax Deferred tax Profit/(loss) after exceptional items Current tax Deferred tax Profit/(loss) ofter tax and exceptional items Current tax Service of the comprehensive Income Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	30th 2 UnAud (Ksh')  1,916 558 11  2,486 746 120 322 1,184 1,302  101 85 82 300 1,602 159 663 14 73 78 663 14 1,503 159 663 16 17,503 16 17,503 17,602 17,602 18,503 18,50	1	59,810,830  BANK lec 31st Mc 202  ed UnAudite 00) (Ksh'00  50 1,166,5. 317,9. 113 31,6. 37 317,9. 184 837,52 184 837,52 185 45,81 186 678,52 187 178,66 189 107 48,11 189 109,01	61,115,498  at 30th Jun 202 at UnAudite (Ksh'000  42 2,327,84 42 6,75,99 31 40,40 31 30th Jun 202 42 2,327,84 42 6,75,99 31 40,40 31 1,329,25 38 200,81 81,98 38 42 1,712,04 73 1,332,19 119,23 40,81 31,50 77 1,683,69 77 1,683,69 77 1,683,69 77 1,581,96 78 78 78 78 78 78 78 78 78 78 78 78 78	60,717,123  8	61,550,430  GR( 31 st Dec 2023 Audited (Ksh'000)  4,020,677 1,145,637 38,096	62,284,372  DUP  31st Mar 2024  UnAudited (Ksh'000)  1,161,213 317,942 34,349	63,745,2 30th Ju 20 UnAudin (Ksh'00  2,321,5 675,5 43,6 1,325,9 200,8 11,708,7 1,332,8 119,2 175,8 329,6 716,3 2,049,1 167,3 876,5 19,3 33,0,777,5 45,5 545,5 1,766,2 282,9 286,2

Earnings Per Share

			BANK				GROUP				
111		SCLOSURES 5 AT 30 June 2024	30th June 2023 UnAudited (Ksh'000)	31st Dec 2023 Audited (Ksh'000)	31st Mar 2024 UnAudited (Ksh'000)	30th June 2024 UnAudited (Ksh'000)	30th June 2023 UnAudited (Ksh'000)	31st Dec 2023 Audited (Ksh'000)	31st Mar 2024 UnAudited (Ksh'000)	30th June 2024 UnAudited (Ksh'000)	
1	N	on-Performing Loans and Advances	(ICSII 000)	(ICSII GGG)	(16311 000)	(RSH 000)	(ICSII 000)	(ICSII GGG)	(RSH 000)	(ICSII GGG)	
	a)	Gross non-performing loans and advances	10,539,330	10,819,714	11,200,531	11,205,402	10,539,330	10,819,714	11,200,531	11,205,402	
		Less: Interest in Suspense	3,087,084	3,102,378	3,418,361	3,353,588	3,087,084	3,102,378	3,418,361	3,353,588	
	c)	Total non-Performing loans and advances (a-b)	7,452,246	7,717,337	7,782,169	7,851,814	7,452,246	7,717,337	7,782,169	7,851,814	
	d)	Less: Loan loss provisions	4,502,667	4,997,717	4,918,613	5,116,512	4,502,667	4,997,717	4,918,613	5,116,512	
	e)	Net non-performing loans and advances(c-d)	2,949,579	2,719,620	2,863,557	2,735,302	2,949,579	2,719,620	2,863,557	2,735,302	
	f)	Discounted value of securities	2,949,579	2,719,620	2,863,557	2,735,302	2,949,579	2,719,620	2,863,557	2,735,302	
	g)	Net Exposure(e-f)	-	-	-	-	•		-	•	
2	Ins	sider loans and advances									
		Directors, shareholders and associates	1,469,646	1,009,689	1,005,291	916,969	1,469,646	1,009,689	1,005,291	916,969	
		Employees	1,140,641	1,252,502	1,257,303	1,249,238	1,140,641	1,252,502	1,257,303	1,249,238	
	c)	Total insider Loans and Advances	2,610,287	2,262,191	2,262,594	2,166,207	2,610,287	2,262,191	2,262,594	2,166,207	
3	Of	ff-Balance Sheet items									
	a)	Letters of credit, guarantees and acceptances	1,622,130	2,468,039	2,224,325	1,460,409	1,622,130	2,468,039	2,224,325	1,460,409	
	b)	Forwards, swaps and options	1,601,939	289,511	440,811	688,763	1,601,939	289,511	440,811	688,763	
	c)	Other contingent liabilities						-		-	
	c)	Total contingent liabilities	3,224,070	2,757,550	2,665,135	2,149,172	3,224,070	2,757,550	2,665,135	2,149,172	
4	Ca	ipital Strength									
	a)	Core capital	2,441,634	2,082,282	1,989,487	1,788,945					
	b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000					
	c)	Excess/Deficiency	1,441,634	1,082,282	989,487	788,945					
	d)	Supplementary capital	1,445,078	1,464,572	1,401,557	1,356,583					
	e)	Total capital (a+d)	3,886,712	3,546,854	3,391,044	3,145,528					
	f)	Total risk weighted assets	38,212,930	39,372,404	38,331,192	38,733,289					
	g)	Core capital /Total deposit liabilities	6.0%	4.7%	4.5%	4.0%					
	h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%					
	i)	Excess/Deficiency	-2.0%	-3.3%	-3.5%	-4.0%					
	j)	Core capital /Total risk weighted assets	6.4%	5.3%	5.2%	4.6%					
	k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%					
	I)	Excess/Deficiency (j-k)	-4.1%	-5.2%	-5.3%	-5.9%					
	m)	Total capital /Total risk weighted assets	10.2%	9.0%	8.8%	8.1%					
	n)	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%					
	0)	Excess/Deficiency (m-n)	-4.3%	-5.5%	-5.7%	-6.4%					
5	Lic	quidity									
	a)	Liquidity Ratio	21.0%	24.5%	24.9%	27.9%					
	b)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%					
	c)	Excess(Deficiency) (a-b)	1.0%	4.5%	4.9%	7.9%					

## \*Notes

These financial statements are extracts from the books of the institution. The complete set of UnAudited financial statements, statutory and qualitative disclosures can be accessed on the institutions website www.hfgroup.co.ke

They may also be accessed at the institutions head office located at Rehani House, Kenyatta Avenue/Koinange Street, Nairobi

Peter Mugeni Managing Director - HFC Ltd

Robert Kibaara Group Chief Executive Officer

Dr. Kaushik Manek HFC Chairman

