

1. INTEREST INCOME
1.1 Loans and Advances
1.2 Government Securities
1.3 Deposits and Placement
1.4 Other Interest Income

1.3 Deposits and Placements with Banking Institutions
1.4 Other Interest Income
1.5 Total Interest Income
2. INTEREST EXPENSE
2.1 Customer Deposits
2.2 Deposits and Placement from Banking Institutions
2.3 Other Interest Expenses
2.4 Total Interest Expenses
2.4 Total Interest Expenses
3. NET INTEREST INCOME /LOSS
4. NON INTEREST INCOME (LOSS
4. NON INTEREST INCOME (LOSS)
4.2 Other Fees and Commissions on Loans and Advances
4.2 Other Fees and Commissions
4.3 Foreign Exchange Trading Income (Loss)
4.4 Dividend Income
4.5 Other Income
4.5 Other Income
4.5 Other Income
5. TOTAL OPERATING INCOME
6. 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
6.7 Other Operating Expenses
6.8 Total Operating Expenses
6.8 Total Operating Expenses
7. Profit /(Loss) Before Tax and Exceptional Items
8. Exceptional Items
9. Profit/(Loss) After Tax and Exceptional Items
10. Current tax
11. Deferred tax
12. Profite/(Loss) After Tax and Exceptional Items

II. Deferred tax

12. Profit/(Loss) After Tax and Exceptional Items

12. Profit/(Loss) After Tax and Exceptional Items
13. Minority Interest
14. Profit/(Loss) After Tax, Exceptional Items
& Minority Interest
15. Other Comprehensive Income:
15. I Gains/(Losses) from Translating the Financial Statements
of Foreign Operations
15.2 Fair Value changes in Available-fo-sale Financial Assets
15.3 Revaluatation Surplus on Property, Plant and Equipment
15.4 Share of other Comprehensive Income of Associates
15.5 Income Tax Relating to Components of other Comprehensive
16. Other Comprehensive Income for the Year Net of

16. Other Comprehensive Income for the Year Net of Tax 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR III. OTHER DISCLOSURES

III. OTHER DISCLOSURES

(a) Gross Non-Performing Loans and Advances
(b) Less Interest in Suspense
(c) Total Non-Performing Loans and Advances (a-b)
(d) Less Loan Losses Provision
(e) Net Non-Performing Loans and Advances(c-d)
(f) Discounted Value of Securities
(g) Net NPLS Exposure (e-f)

(c)Total Insider Loans and Advances and other facilities 3.0 OFF-BALANCE SHEET ITEMS

O CAPITAL SINGUAL

(a) Core capital
(b) Minimum Statutory Capital
(c) Excess/ (Deficiency) (a-b)
(d) Supplementary Capital
(e) Total Capital (a+d)
(f) Total risk weighted assets
(g) Core Capital/Total Deposit Liabilities
(h) Minimum Statutory Ratio

(i) Minimum Statutory Naco (i) Excess/ (Deficiency) (g-h) (j) Core Capital / Total Risk Weighted Assets /// Minimum Statutory Ratio (k) Finnimum Statutory Ratio
(l) Excess/(Deficiency) (j-k)
(m) Total Capital/Total Risk Weighted Assets

(m) Iotal Capital/Total Kisk Weighted Assets
(n) Minimum statutory Ratio
(o) Excess/(Deficiency) (m-n)
(p) Adjusted Core Capital/Total Deposit Liabilities
(q) Adjusted Core Capital/Total Risk Weighted Assets
(r) Adjusted Total Capital/Total Risk Weighted Assets
14LIQUIDITY
14.1 (a) Liquidity Ratio
14.2 (b) Minimum Statutory Ratio
14.3 (c) Excess/(Deficiency) (a-b)

Kingdom Bank Limited is regulated by the Central Bank of Kenya

(a) Letters of credit, Guarantees & Ac (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d)Total Contingent Liabilities 4.0 CAPITAL STRENGTH

s nts with Banking Institutions

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT

514,314 1,226,557 39,905

16,201 109,796 (26,649)

689,704 293,840 34,836 31,447 96,345 245,885 405,822

1,797,878 776,385 (76,326) (403,048)

(76,326) (403,048)

(71,358) (405,272)

1,705,949 1,929,292
5,080,787 5,142,876
3,428,444 3,935,202
1,652,343 1,207,674
3,064,857 1,207,677

931,961

931.961

1,026,245 1,000,000 26,245

20.2% 8.0%

362% 20% 342%

984.207

394,390

394,390 6,917,678

7.6% 8.0%

-4.8% **5.7%** 14.5% -8.8% 7.99%

6.20% 348% 20% 328%

332,562 246,488 44,674

285,789 24,497 85,939 **396,225** 227,498

13,011 81,268 (22,435)

91,702 195,092

30,008 21,373 44,760 84,301 272,886

740,122 (439,932)

77,129 275,014 126,716 (200,904) (439,932) 446,992 (169,904) (405,272)

413,138 275,014 126,716 (200,904) (439,932) 446,992 (169,904) (405,272)

254,441 (102,358) (439,932)

1,705,949 **5,080,787** 3,428,444 **1,652,343** 3,064,857

3,064,857 (1,412,514)

105,025 105,025

931,961

931,961

1,026,245

1,026,245 7,426,957

20.2% 8.0%

433,525 1,951,046 17,443

292,524

10,102 77,405 5,032

406,734 324,618

324,799

(3) 160,022 (1,412,514)

972,336

1,172,718

1,172,718 1,026,245 6,591,704 7,426,957

1,929,292 1,619,740 **5,142,876 4,778,888**3,935,202 2,763,688 **1,207,674 2,015,200**1,207,677 1,855,178

984,207

984,207

394,390

394,390 6,917,678

7.6% 8.0%

-4.8% **5.7%** 14.5% -8.8% 8.0%

623,723 2,402,015 1,780,777 623,723

332,562 246,488 44,674

285,789 24,497 85,939

396,225 227,498

13,011 146,925 (22,435)

91,702 199,632

30,008 21,373 72,487 84,301

A Subsidiary of The Co-operative Bank of Ken								
					Ţ,	, J <u>-</u> .		
I STATEMENT OF FINANCIAL POSITION								
A. ASSETS			BANK 31.Mar 2021 Un-Audited Shs '000			30.Sep 2021 Un-Audited	Audited	GROUP 30.Sep 2020 Un-Audited Shs '000
I. Cash (both Local & Foreign)	296,740	284,742	239,010	206,834	185,240			185,240
2. Balances with Central Bank of Kenya	316,071	345,984	308,117	338,836	491,615	316,071	338,836	491,615
3. Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	-
4. Financial Assets at Fair Value through Profit & Loss	-	-	-	-	-	-	-	-
5. Investment Securities:	-		-	-	-	-	-	-
(i) Held to Maturity:								
(a) Kenya Government Securities	401,502	699,222	999,222	294,866	86,386	401,502	294,866	21,624,498
(b) Other Securities	-		-	-	-	-	-	-
(ii) Available for Sale: (a) Kenya Government Securities	22,919,979	22,865,026	21,908,271	21,597,044	21,624,498	22,919,979	21,597,044	86,386
(b) Other Securities	22,717,777	22,003,020	21,700,271	21,377,044	21,024,470	22,717,777	21,377,044	60,366
6. Deposits and Balances due from Local Banking Institutions	54,625	32,173	109,350	100,161	986,202	54,625	100,161	986,202
7. Deposits and Balances due from Banking Institutions Abroad	18,119	51,503	53,351	42,435	74,622			74,622
8. Tax Recoverable	109	109	109	109	109	109	109	2,138
9. Loans and Advances to Customers (Net)	4,273,190	4,912,767	5,041,966	5,138,260	5,974,381	4,273,190	5,138,260	5,974,383
10. Balances due from Banking Institutions in the Group	-	-	-	-	-	-	-	-
II. Investments in Associates	16,087	16,087	16,087	16,087	16,662	16,087	16,087	16,662
12. Investments in Subsidiary Companies	1,139	1,139	1,139	1,139	1,139	-		-
Investments in Joint ventures Investment Properties	-	-	-	-	824.029	-	-	824.029
15. Property, Plant and Equipment	1,020,091	1,019,356	1,028,475	1,045,869	234,009	1,239,735	1.297.785	497,267
16. Prepaid Lease Rentals	1,020,071	1,017,330	1,020,773	1,043,007	234,007	1,237,733	1,277,763	777,207
17. Intangible Assets	24,788	29,908	35,351	40.859	261,431	24,788	40.859	261,431
18. Deferred Tax Asset	297,764	297,764	297,764	297,764	197,507	297,764		197,507
19. Retirement Benefit Asset	-		-	-	-	-	-	-
20. Other Assets	1,330,550	1,493,704	1,517,562	1,491,697	756,189	1,217,431	1,344,144	631,936
21.TOTAL ASSETS	30,970,754	32,049,485	31,555,773	30,611,960	31,714,018	31,076,140	30,706,917	31,853,915
B. LIABILITIES	1 000 277	1 000 277	2 24 4 152	2 154 221	2 / 10 005	1 000 277	2 154 001	2 / 10 005
22. Balances due to Central Bank of Kenya	1,980,377 5,852,187	1,980,377 5,241,603	2,064,150 5,558,570	2,156,981 5,081,289	2,649,095	1,980,377 5,733,341	2,156,981 4,973,989	2,649,095
23. Customer Deposits 24. Deposits and Balances due to Local Banking Institutions	3,032,107	3,241,603	3,330,370	3,001,207	5,155,758	3,733,341	4,7/3,707	5,052,748
25. Deposits and Balances due to Foreign Banking Institutions							1	
26. Other Money Market Deposits			_	_	_		_	_
27. Borrowed Funds	20,680,048	20,983,452	21,313,498	21,606,486	22,018,701	20,680,048	21,606,486	22,018,701
28. Balances due to Banking Institutions Group Companies	-		-	-	-			-
29. Tax Payable	-	-	-	-	-	3,343	30,391	-
30. Dividends Payable	-	-	-	-	-	-	-	-
31. Deferred Tax Liability 32. Retirement Benefit Liability	-		-	-	-	9,995	-	-
33. Other liabilities	842,188	1,301,515	1,040,977	467,397	1,085,280	916,765	541,211	1,200,895
34.TOTAL LIABILITIES			29,977,194					
C. SHAREHOLDERS' FUNDS				,,	,,	,,		,,
35. Paid Up/ Assigned Capital	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947
36. Share Premium (Discount)	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449
37. Revaluation Reserves	-							-
38. Retained Earnings/Accumulated Losses	(3,454,339)	(2,527,755)	(3,384,289)	(3,770,486)	(4,157,683)	(3,318,021)	(3,672,434)	(4,030,392)
39. Statutory Loan Reserves 40. Other Reserves	114.897	114.897	7.471	114,897	- 7. 4 71	114,897	114.897	- 7.471
41. Proposed Dividends	114,897	114,897	7,471	114,67/	7,471	114,897	114,69/	7,4/1
42. Capital Grants			-	-	-		1 1	-
43.TOTAL SHAREHOLDERS' FUNDS	1,615,954	2,542,539	1,578,578	1,299,807	805,184	1,752,273	1,397,859	932,476
44. Minority Interest								
45.TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	30,970,754	32,049,485	31,555,773	30,611,960	31,714,018	31,076,140	30,706,917	31,853,915
II. STATEMENT OF COMPREHENSIVE INCOME								
I. INTEREST INCOME								
I.I Loans and Advances	433,525	406,699	588.260	514.314	332,562	433,525	514,314	332,562

433,525 1,951,046 17,443

309,931 2,092,084

307,697 **392,245 2,484,329**

406,734 319,252

413,138

(122,193)

290,945

1,619,740 **4,778,888** 2,763,688 **2,015,200**

972,336

1,172,718 1,000,000 172,718

1,172,718 6,591,704

A full set of these Financial Statements will be available at our registered office at Kingdom Bank Towers and online at www.kingdombankltd.co.ke. The financial statements were approved by the Board of Directors on 16° November 2021 and signed on its behalf by: Mrs. Margaret Karangatha, Chairlady and Mr. Anthony Mburu, Managing Director.

91,70 **20.0%** 8.0%

1,218,401

1,618,971 **5,043,017** 4,345,229

1,142,947

1,635,574

8.0%

425% 20% 405%

1,635,574 1,153,594 7,509,294 6,199,810

1,623,263 **5,632,644** 4,429,061

96,467 **96,467**

1,157,314

1,153,594 1,000,000 153,594

20.8% 8.0%

387% 20% 367%

4,345,229 4,429,061 **697,788 1,203,583** 697,785 1,203,583

406,699 1,271,685 11,563

7,557 **202,392** 1,487,555

391,675 199,434 1,689 17,112 26,382 10,950

2,402,015 1,689,947 1,198,558 1,780,777

588,260 607,743 2,554

303,506 895,052

388,265 71,442

655 8,504 13,059 5,508 306,205

173,350 24,498 56,507 **254,354** 1,526,423

16,201 109,796 (26,649)

689,704 287,726

287,726 34,836 31,447 57,274 245,885 390,542

413,138 275,014 126,716 (124,145) (439,932) 446,992