

609.892

411,324 9,023,899

4,081,633

4.302.461 13,326,361

166,614 152,828 5,503

324.945

130,375

4,033 137,083 187,862

13,914 3,750 3,771

34,884

49,728 569,659 (359,415)

(359,415)

(585,588)

224,256

(74.732)

(74,732) 149,524

31st Mar. 2022 Shs. '000' (Unaudited)

328,736 32,094 **296,64**2

**189,42**3

1,197,634 76,648 **1,274,28**2

424.249

3,674,147

.000,000 2,674,147

3,674,147 9,875,458

8.0% 37.9% 37.2%

54.94

8,375,617

626,674

400,847 **9,403,869** 

(162,214) (1,294,341)

4.238.217

13.642.086

352,014 302,832 12,227

667.073

264,070

277,668 389,405

24,116 6,784 5,240

1,710 **37,850 427,25**5

320,662 244,802 3,178 -70,314 11 042

756,032 (328,777)

(328,777)

(585,588) **252,824** 

252,824

(167.545)

(167,545) 85,279

30th Jun. 2022 Shs. '000' (Unaudited)

61.94

457,067 45,513 **411,554** 

**254,788** 254,788

1,472,594 59,759 **1,532,353** 

9,951 **358,499** 

3,688,432

1,000,000 **2,688,432** 3,688,432 9,830,539

44.0% 8.0% 36.0% 37.5% 10.5% 27.0% 37.5% 14.5% 23.0% 44.0% 37.5% 37.5%

66.5% 20.0% 46.5%

30th Jun. 2022 Shs. '000' (Unaudited)



20 Other assets 21 TOTAL ASSETS

33 Other liabilities 34 TOTAL LIABILITIES

1.0 INTEREST INCOME

1.2 Government securities 1.3 Deposits and placeme 1.4 Other Interest Income 1.5 Total interest income

2.0 INTEREST EXPENSE

2.3 Other interest expenses
2.4 Total interest expenses
3.0 NET INTEREST INCOME/(LOSS)

4.6 Total Non-interest income
5.0 TOTAL OPERATING INCOME

B LIABILITIES 22 Balances due

B LIABILITIES
22 Balances due to Central Bank of Kenya
23 Customer deposits
24 Deposits and balances due to local banking institutions
25 Deposits and balances due to foreign banking institutions
26 Other money market deposits
27 Borrowed funds
28 Balances due to banking institutions in the group
29 Tax payable
30 Dividends payable
31 Deferred tax liability
32 Retirement benefit liability
33 Other liabilities

42 Capital grants
43 TOTAL SHAREHOLDERS' FUNDS
44 Minority Interest
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS

Customer deposits
Deposits and placement from banking institutions

4.0 NON-INTEREST INCOME
4.1 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

6.0 OTHER 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
6.4 Montisation charges
6.7 Other operating expenses
7.0 Profit/(loss) Before Tax and Exceptional Items
8.0 Exceptional Items
8.0 Exceptional Items

8.0 Exceptional Items
9.0 Profit/(Loss) After Exceptional Items

11.0 Deterred Tax

12.0 Profit/(Loss) After Tax and Exceptional Items

13.0 Minority Interest

18.0 EARNINGS PER SHARE- BASIC & DILUTED

III OTHER DISCLOSURES
1.0 NON-PERFORMING LOANS AND ADVANCES

2.0 INSIDER LOANS AND ADVANCES
(a) Directors. Shareholders and Associates

3.0 OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, (b) Forwards, swaps and optior (c) Other contingent liabilities (d) Total Contingent Liabilities

(a) Core capital
(b) Minimum Statutory
(c) Excess/(Deficiency)(
(d) Supplementary Cap
(e) Total Capital (a+d)
(f) Total risk weighted a

14 LIQUIDITY 14.1 (a) Liquidity Ratio 14.2 (b) Minimum Statutory Ratio 14.3 (c) Excess (Deficiency) (a-b)

TOM GITOGO CHAIRMAN

WESTI ANDS BRANCH

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Mobile: +254 709 063 100

4.0 CAPITAL STRENGTH
(a)Core capital

(a) Gross Non-performing loans and advances (b) Less: Interest in Supense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities. (g) Net NPLs Exposure (e-f)

(b) Employees (c)Total Insider Loans and Advances and other facilities

(e) Iotal Capital (a4-d)

(f) Total risk weighted assets

(g) Core Capital/Total deposits Liabilities

(h) Minimum stautory Ratio

(i) Excess/Oeficiency) (g-h)

(j) Core Capital / Iotal risk weighted assets

(k) Minimum Stautory Ratio

(m) Total Capital/Total risk weighted assets

(n) Minimum Stautory Ratio

(or) Total Capital/Total risk weighted assets

(n) Minimum stautory Ratio

(o) Excess/Oeficiency) (m-n)

(p) Adjusted Core Capital/Total Risk Weighted Assets\*

(r) Adjusted Total Capital/Total Risk Weighted Assets\*

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Email: mayfaircentre

19.0 DIVIDEND PER SHARE -DECLARED

nts with banking institutions

12.0 Profit/(LOSS) After 18A BIN EASEMBRIAN ISSUED

13.0 Minority Interest

14.0 Profit/(Joss) after tax, exceptional items and Minority Interest

15.0 Other Comprehensive Income

15.1 Gains/(Losses) from translating the financial statements of foreign operation

15.2 Fair value charges in available for sale financial assets

15.4 Evaluation of the Comprehensive Income of associates

15.4 Share of other comprehensive Income of associates

15.4 Share of other comprehensive income of associates
 15.5 Income tax relating to components of other comprehensive income
 16.0 Other Comprehensive Income for the year net of tax
 17.0 Total comprehensive income for the year

II STATEMENT OF COMPREHENSIVE INCOME

C SHAREHOLDERS' FUNDS
35 Paid up /Assigned capital
36 Share premium/ (discount)
37 Revaluation reserves
38 Retained earnings/Accumulated los
39 Statutory loan loss reserves
40 Other Reserves
41 Proposed dividende
42 Cani

MAYFAIR-CIB

22.442

27,357

529,561 **8,864,881** 

4,081,633 1,613,139 54,523 (1,632,358)

4.116.937

12.981.818

312,475 230,389 30,325

573.189

252,515 44

8,869 261,428 311,761

28,683 7,69 (15,602)

61,016 **81,788 393 549** 

61,298

93,208 378,084 15,465

**15,465** 

10,901

10,901

(14,911) (4,010)

21,73 189,21 155,716 155,716

95,854 **894,373** 

16,185 **966,699** 

1,000,000 **3,056,964** 

4,056,964 9,869,459

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

They may also be accessed at the institutions head office located at KAM House Building, Mezzanine Floor, Mwanzi Road Westlands.

\*The Adjusted Capital Ratios includes 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.

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8.0% 41.0% 41.1%

FLDORET BRANCH

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Rupa's Mall, Second Floor,
Malaba Road, Eldoret
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Email: eldoret@mayfaircib.com

2.67

30th Jun. 2021 Shs. '000' (Unaudited)

Head Office: KAM House, Mezzanine Floor, Mwanzi Road P.O. Box 2051-00606, Nairobi, Kenya

8,301,925

403,934 9.307.882

4,081,633 5,330 (1,547,165)

4.152.937

13.460.819

673,416 494,215 60,795

1.228.426

519,590

17,234 **537,112 691,314** 

60,856 15,837 46,310

77,133 200,136 891,450

126,955 21,703 196,122 **813,637 77,813** 

**77,813** 

(27,357) **96,094** 

96,094

(64,104)

(64,104) 31,990

211,542 21,977 **189,565** 

104,802 104,802

986.082

1,000,000 3,099,560

4,099,560 10 170 041

49.4% 8.0% 41.4% 40.3%

10.5% 29.8% 40.3% 14.5% 25.8% 49.4% 40.3% 40.3%

20.0% **60.0%** 

HOSSAM RAGEH EXECUTIVE DIRECTOR

INDUSTRIAL AREA BRANCH

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23.54

31st Dec. 2021 Shs. '000' (Audited) 31st Mar. 2022 Shs. '000' (Unaudited)

601,271

Tel: +254 20 3951100 +254 709 063 000

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2022				
I, STATEMENT OF FINANCIAL POSITION	30th Jun. 2021 Shs. '000' (Unaudited)	31st Dec. 2021 Shs. '000' (Audited)	31st Mar. 2022 Shs. '000' (Unaudited)	30th Jun. 2022 Shs. '000' (Unaudited)
A ASSETS 1 Cash ( both Local & Foreign) 2 Belances due from Central Bank of Kenya 3 Annya Government and other securities held for dealing purposes 4 Financial Assets at fair value through profit and loss 5 investment Securities;	99,633 563,153 - -	100,012 926,055 -	103,653 607,190 -	
a) Held to Maturity: a. Kenya Government securities b. Other securities	<b>1,596,139</b> 1,596,139	<b>1,597,756</b> 1,597,756	<b>1,513,698</b> 1,513,698	<b>1,717,660</b> 1,717,660
b) Fair Value through OCI:  a Kenya Government securities (Fair Value through OCI:)	<b>2,519,036</b> 2,519,036	<b>3,610,465</b> 3,610,465	<b>3,593,885</b> 3,593,885	<b>3,604,310</b> 3,604,310
b. Other securities (Fair Value through OCI:)     Deposits and balances due from local banking institutions     Deposits and palances due from banking institutions abroad	1,826,563 81,938	576,675 527,681	269,426 158,529	18,123 186,062
8 Tax recoverable 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	5,453,874	5,348,495	5,728,669	5,892,585
11 Investments in associates 12 Investments in subsidiary companies 13 Investments in joint ventures	-	-	3	-
14 Investment properties 15 Property and equipment	357,026	397,274	390,335	501,797
16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset	97,699	100,956	96,154 585,588	
19 Retirement benefit asset 20 Other assets	386,757	275,450	279,235	
21 TOTAL ASSETS	12.981.818	13.460.819	13.326.361	13,642,086