

U & I MICROFINANCE BANK LTD

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31st DECEMBER 2021

A) STATEMENT OF COMPREHENSIVE INCOME	
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	Group Audited 31-Dec-21	Group Audited 31-Dec-20	Bank Audited 31-Dec-21	Bank Audited 31-Dec-20
			KShs. '000'	
1.0 Income 1.1 Interest on Loan Portfolio	146,283	106,436	146,283	106,436
1.2 Fees and Commission on Loan Portfolio	37,368	30,552	34,646	28,226
1.3 Government Securities	-	-	-	-
1.4 Deposit and Balances with Banks	737		737	
and Financial Inst. 1.5 Other Investments				
1.6 Other Operating Income	-		_	_
1.7 Non- Operating Income	592		400	
1.8 Total Income	184,980	136,988	182,066	134,662
2.0 Expenses 2.1 Interest and Fee Expense on	37,462	34,295	37,462	34,295
Deposits	57,402	54,275	57,402	54,275
2.2 Other Fees and Commissions expense	-	-	-	-
2.3 Provision for Loan Impairment	5,193	5,295	5,193	5,295
2.4 Staff Costs	29,329 6,922	22,171	28,464 6,743	21,612 5,900
2.5 Director's Emoluments 2.6 Rental Charges	5,267	6,260 4,168	5,267	4,168
2.7 Depreciation Charges	2,321	2,541	2,308	2,525
2.8 Amortization Charges	341	411	276 19,553	345
2.9 Other Administrative Expense 2.1Non-Operating Expense	20,454 5,633	19,206 2,602	19,553 5,625	18,891 2,594
2.11 Total Expenses	112,922	96,949	110,891	95,625
3.0 Operating Profit	72,058	40,039	71,175	39,037
4.0 Interest and Fee Expense on	35,337	21,460	35,337	21,460
Borrowings(Finance Costs) 5.0 Profit/[Loss] before tax	36,721	18,579	35,838	17,577
6.0 Current Tax	(11,520)	(5,936)	(11,253)	(5,689)
6.1 Deferred Tax	(456)	(137)	(456)	(137)
7.0 Net Profit (After Taxes and Before Donations) 8.0 Donations for Operating Expense	24,745	12,506	24,129	11,751
9.0 Net Profit After Taxes	24,745	12,506	24,129	11,751
Other Comprehensive Income				
Surplus on revaluation of building	-	:	-	-
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income	- - 24,745	- - 12,506	- - 24,129	- - 11,751
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income B) STATEMENT OF FINANCIAL POSITIO		- - 12,506	- - 24,129	- - 11,751
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income		- 12,506 81,931	- - 24,129 106,661	- - 11,751 80,541
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income E) STATEMENT OF FINANCIAL POSITIO 1.0ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks	N			
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income E) STATEMENT OF FINANCIAL POSITIO 1.0 ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities	N 108,859 - -	81,931 - -	106,661 - -	80,541
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income (B) STATEMENT OF FINANCIAL POSITIO 1.0ASSETS 1.1 Cash and bank balances 1.2 short term deposits with banks 1.3 Government securities 1.4 Advances to customers	N 108,859 - - 872,028	81,931 - 700,047	106,661 - - 872,028	80,541 - - 700,047
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income (E) STATEMENT OF FINANCIAL POSITIO 1.0ASSETS 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables	N 108,859 - -	81,931 - -	106,661 - -	80,541
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 10 STATE (NEWT OF FINANCIAL POSITIO 10 ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Dither receivables 1.7 Deferred Tax	N 108,859 - 872,028 103	81,931 - - 700,047 103	106,661 - - 872,028 103	80,541 - 700,047 103
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income (E) STATEMENT OF FINANCIAL POSITIO 1.0 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment	N 108,859 - 872,028 103	81,931 - - 700,047 103	106,661 - 872,028 103 3,803 - -	80,541 - 700,047 103 4,865 -
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 95 TATE MENT OF FINANCIAL POSITIO 10 ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies	N 108,859 - - 872,028 103 12,523 - - - 1,102	81,931 - - 700,047 103	106,661 	80,541 - - 700,047 103 4,865 - - 500 1,378
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATEMENT OF FINANCIAL POSITIO 10.435ETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.01 Drangible assets 1.10 Intrangible assets 1.10 Intangible assets	N 108,859 - 872,028 103	81,931 - 700,047 103 7,519 - - -	106,661 - 872,028 103 3,803 - 5,000	80,541 - 700,047 103 4,865 - 500
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income [9] STATLEMENT OF EINANGAL POSITIO 10ASSETS 13 Government securities 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intangible assets 1.11 Zax Refundable	N 108,859 - 872,028 103 103 103 103 103 - - - - - - - - - - - - -	81,931 - 700,047 103 7,519 - - 1,444 1,867 - -	106,661 	80,541
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATENKINT OF FINANCIAL POSITIO 10.405SETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Uther receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment 1.9 Investment in associate companies 1.01 Untangible assets 1.01 Intangible assets 1.10 Tax Refundable 1.13 Total Resets	N 108,859 - - 872,028 103 12,523 - - - 1,102	81,931 - 700,047 103 7,519 - - 1,444	106,661 	80,541 - - 700,047 103 4,865 - - 500 1,378
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 95 STATEMENT OF FINANCIAL POSITIO 10 ASSETS 11 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.01 Intangible assets 1.10 Intangible assets 1.10 Intangible assets 1.13 Total Resets 1.13 Total Resets 2.1 Cash Collaterals held	N 108,859 - 872,028 103 12,523 - - 1,102 17,090 - 1,011,705 773	81,931 - 700,047 103 7,519 - - 1,444 17,867 - 808,911 1,164	106,661 	80,541
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income [9] STATLEMENT OF EINANGIAL POSITIO 10 ASSETS 11 Cash and bank balances 12 Short Term deposits with banks 13 Government securities 14 Advances to customers 15 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intangible assets 1.10 Intangible assets 1.11 Ztax Refundable 1.13 Total Assets 2.0 Clash collaterals held 2.2 Customer deposits	N 108,859 - 872,028 103 12,523 - 1,102 17,090 - 1,011,705 773 400,571	81,931 700,047 103 7,519 - 1,444 17,867 - 808,911 1,164 366,648	106,661 	80,541 700,047 103 4,865 500 1,378 17,788 805,222 1,164 366,648
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATEMENT OF FINANCIAL POSITIO 10.48SETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Uther receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.01 Untangible assets 1.101 Intangible assets 1.101 Intangible assets 1.113 Total Assets 2.0 LABILITIES 2.1 Cash Collaterals held 2.2 Castomer deposits 2.3 Borrowings	N 108,859 - 872,028 103 12,523 - - 1,102 17,090 - 1,011,705 773	81,931 - 700,047 103 7,519 - - 1,444 17,867 - 808,911 1,164	106,661 	80,541
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income [9] STATLEMENT OF EINANGIAL POSITIO 10 ASSETS 13 Government securities 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intangible assets 1.10 Intangible assets 1.11 Draperty and equipment 1.12 Tax Refundable 1.13 Total Assets 2.1 Cash collaterals held 2.2 Customer deposits 2.3 Borrowings 2.4 Deferred income	N 108,859 - 872,028 103 12,523 - 1,102 17,090 - 1,011,705 773 400,571	81,931 700,047 103 7,519 - 1,444 17,867 - 808,911 1,164 366,648	106,661 	80,541 700,047 103 4,865 500 1,378 17,788 805,222 1,164 366,648
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income [9] STATEMENT OF FINANCIAL POSITIO 10 ASSETS 11 Cash and bank balances 12 Short term deposits with banks 13 Government securities 13 Government securities 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intangible assets 1.11 Dra Refundable 1.13 Total Assets 2.1 Cash collaterals held 2.2 Customer deposits 2.3 Borrowings 2.4 Deferred fax 1.5 Deferred tax liability 2.6 Tax Payable	N 108,859 872,028 872,028 103 103 12,523 - - 1,02 17,090 - 1,011,705 773 400,571 356,691	81,931 700,047 103 7,519 - 1,444 17,867 808,911 1,164 366,648 236,002	106,661 872,028 872,028 3,803 3,803 - 5,000 1,102 17,024 - 1,005,721 773 400,570 356,691	80,541 700,047 103 4,865 - 500 1,378 17,788 1,7788 1,366,648 236,002
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATEMENT OF FINANCIAL POSITIO 10.08SETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Uther receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intangible assets 1.10 Intangible assets 1.10 Intangible assets 1.11 Property and equipment 1.12 Tax Refundable 1.12 Tax Refundable 2.1 Cash Collaterals held 2.2 Customer deposits 2.3 Borrowings 2.4 Deferred Income 2.5 Deferred tax liability 2.6 Tax Payable 2.7 Due to related organisations	N 108,859 - 872,028 1033 12,523 - - 1,102 17,090 - - 1,011,705 773 400,571 356,691 1,342 2,350 - -	81,931 - 700,047 103 7,519 - 1,444 17,867 - - - - - - - - - - - - - - - - - - -	106,661 	80,541 - 700,047 103 4,865 5500 1,378 17,788 - 805,222 1,164 366,648 236,002 886 1,497
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 95 STATEMENT OF FINANCIAL POSITIO 10 ASSETS 11 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other Investment 1.9 Investment in associate companies 1.10 Intangible assets 1.11 Draperty and equipment 1.12 Tax Refundable 1.13 Total Assets 2.1 Collaterals held 2.2 Customer deposits 2.3 Borrowings 2.4 Deferred fax 1.5 Dater data Intel 2.5 Deferred tax liability 2.6 Tax Payable 2.7 Due to related organisations 2.8 Other liabilities	N 108,859 - 872,028 103 12,523 - - 1,102 773 400,571 356,691 1,342 2,350 - - - 2,2,6071	81,931 	106,661 	80,541 - - - - - - - - - - - - -
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9 STATEMENT OF FINANCIAL POSITIO 10 ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intrangible assets 1.10 Intrangible assets 1.10 Intrangible assets 1.118 Total Assets 2.1 Cash collisterals held 2.2 Customer deposits 2.3 Borrowings 2.4 Deferred tax ilability 2.5 Gar Payable 2.7 Due to related organisations 2.8 Other liabilities 2.9 Total Liabilities	N 108,859 - 872,028 1033 12,523 - - 1,102 17,090 - - 1,011,705 773 400,571 356,691 1,342 2,350 - -	81,931 - 700,047 103 7,519 - 1,444 17,867 - - - - - - - - - - - - - - - - - - -	106,661 	80,541 - 700,047 103 4,865 5500 1,378 17,788 - 805,222 1,164 366,648 236,002 886 1,497
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATEMENT OF FINANCIAL POSITIO 10.485ETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Uother receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.0 Intangible assets 1.10 Intangible assets 1.10 Intangible assets 1.11 Property and equipment 1.12 Tax Refundable 1.13 Total Assets 2.0 LabelLITIES 2.1 Cash Collaterals held 2.2 Castomer deposits 2.3 Borrowings 2.4 Deferred income 2.5 Deferred tax liability 2.6 Tax Payable 2.7 Due to related organisations 2.8 Other liabilities 2.9 Total Liabilities 3.0 SHARE CAPITAL & RESERVES	N 108,859 - 87,2028 103 103 103 103 102 1090 - 1,010 773 400,571 356,691 1,342 2,350 - - 26,071 - 787,798	81,931 700,047 103 7,519 - - - - - - - - - - - - - - - - - - -	106,661 	80,541 700,047 103 4,865 500 1,7/88 1,7/88 805,222 1,164 366,648 236,002 886 1,497 1,990 608,187
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 95 TATEMENT OF FINANCIAL POSITIO 10 ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intrangible assets 1.10 Intrangible assets 1.10 Intrangible assets 1.118 Total Assets 2.0 LABILITIES 2.0 LABILITIES 2.2 Castroning 2.3 Borrowings 2.4 Deferred tax llability 2.5 fax Payable 2.7 Due to related organisations 2.8 Other liabilities 3.0 Share CAPITAL & RESERVES 3.1 Share capital	N 108,859 - 872,028 103 12,523 - - 1,102 773 400,571 356,691 1,342 2,350 - - - 2,2,6071	81,931 	106,661 	80,541 - - - - - - - - - - - - -
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATENKITOF FINANCIAL POSITIO 10.08SETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intrangible assets 1.10 Intrangible assets 1.10 Intrangible assets 1.2 Cash Collaterals held 2.3 Cosh Collaterals held 2.3 Cosh Collaterals held 2.4 Deferred fax 2.6 Sav Former 2.5 Deferred tax liability 2.6 Tax Payable 2.7 Due to related organisations 2.8 Other liabilities 3.0 Share CAPITAL & RESERVES 3.1 Share capital 3.2 Share premium	N 108,859 - 87,2028 103 103 103 103 102 1090 - 1,010 773 400,571 356,691 1,342 2,350 - - 26,071 - 787,798	81,931 700,047 103 7,519 - - - - - - - - - - - - - - - - - - -	106,661 	80,541 700,047 103 4,865 500 1,7/88 1,7/88 805,222 1,164 366,648 236,002 886 1,497 1,990 608,187
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATE MENT OF FINANCIAL POSITIO 10.485ETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Uother receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.0 Intangible assets 1.10 Intangible assets 1.10 Intangible assets 1.11 Property and equipment 1.12 Tax Refundable 1.12 Tax Refundable 2.1 Cash Collaterals held 2.2 Castomer deposits 2.3 Borrowings 2.4 Deferred Income 2.5 Deferred tax liability 2.6 Tax Payable 2.7 Due to related organisations 2.8 Other liabilities 3.0 SHARE CAPITAL & RESERVES 3.1 Aner capital 3.2 Share capital 3.2 Share premium 3.3 Retained earnings	N 108,859 2 872,028 103 12,523 - 1,102 - 1,102 - 1,102 - - 1,102 - - - 1,102 - - - - - - - - - - - - -	81,931 700,047 103 7,519 1,444 17,867 808,917 1,164 366,648 2,36,002 2,36,002 2,36,002 886 609,749 150,888	106,661 	80,541 700,047 103 4,865 500 1,378 17,788 17,788 17,788 1,778 805,222 1,164 366,648 236,002 886 1,497 1,990 608,187 150,808
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 9: STATENKITOF FINANCIAL POSITIO 10.08SETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intrangible assets 1.10 Intrangible assets 1.10 Intrangible assets 1.2 Cash Collaterals held 2.3 Cosh Collaterals held 2.3 Cosh Collaterals held 2.4 Deferred fax 2.6 Sav Former 2.5 Deferred tax liability 2.6 Tax Payable 2.7 Due to related organisations 2.8 Other liabilities 3.0 Share CAPITAL & RESERVES 3.1 Share capital 3.2 Share premium	N 108,859 2 872,028 103 12,523 - 1,102 - 1,102 - 1,102 - - 1,102 - - - 1,102 - - - - - - - - - - - - -	81,931 700,047 103 7,519 1,444 17,867 808,917 1,164 366,648 2,36,002 2,36,002 2,36,002 886 609,749 150,888	106,661 	80,541 700,047 103 4,865 500 1,378 17,788 17,788 17,788 1,778 805,222 1,164 366,648 236,002 886 1,497 1,990 608,187 150,808
Surplus on revaluation of building Deferred tax on revaluation surplus Total Comprehensive Income 95 TATE MENT OF FINANCIAL POSITIO 10 ASSETS 1.1 Cash and bank balances 1.2 Short term deposits with banks 1.3 Government securities 1.4 Advances to customers 1.5 Due from related organisations 1.6 Other receivables 1.7 Deferred Tax 1.8 Other investment 1.9 Investment in associate companies 1.10 Intrangible assets 1.10 Intrangible assets 1.10 Intrangible assets 1.118 Total Assets 2.0 LABILITIES 2.0 LABILITIES 2.3 Borrowings 2.3 Borrowings 2.4 Deferred tax llability 2.5 Gaz Payable 2.7 Due to related organisations 2.8 Other liabilities 3.0 Share CAPITAL & RESERVES 3.1 Share capital 3.2 State premium 3.3 Retained earnings 3.4 Revaluation reserve	N 108,859 103,859 103 12,523 103 12,523 12,523 13,12,523 1,102 17,090 1,101,705 1,342 1,34 1,342 1,34 1,342 1,34 1,34 1,34 1,34 1,34 1,34 1,34 1,34	81,931 700,047 103 7,519 1,144 17,867 808,911 1,164 236,062 886 1,519 3,550 609,749 150,808 48,354	106,661 	80,541 700,047 103 4,865 500 1,378 805,222 805,222 805,222 805,222 805,222 1 ,164 3,26,042 8 ,64,848 8 ,86 8 ,97 1 ,990 608,187 1 50,808 4 ,6,227 1 50,808 4 ,6,227 1 50,808 1

C) (THER DISCLOSURES				
0,0	THER DISCLOSURES	Group	Group	Bank	Bank
		Audited	Audited	Audited	Audited
			31-Dec-20		31-Dec-20
				KShs. '000'	
1	NON-PERFORMING				
	LOANS AND ADVANCES				
(a)	Gross Non-Performing	39,930	39,081	39,930	39,081
	Loans and Advances				
	Less:		-		
	Interest in Suspense	12,401	8,510	12,401	8,510
(c)	Total Non-Performing	27,529	30,571	27,529	30,571
	Loans and Advances				
	(a-b)				
(d)	Impairment Loss	21,124	15,931	21,124	15931
(0)	Allowance Net Non-Performing	6,405	14,640	6,405	14,640
(e)	Loans (c-d)	0,405	14,040	0,405	14,040
(f)	Realizable Value of	4.995	11.232	4,995	11232
(1)	Securities	4,775	11,232	4,775	112.52
(a)	Net NPLs Exposure (e-f)	1,410	3,408	1,410	3,408
	INSIDER LOANS AND				
	ADVANCES				
(a)	Directors, Shareholders	9,890	4,877	9,890	4,877
	and Associates				
	Employees	12,671	10,290	12,671	10,290
(c)	Total Insider Loans,	22,561	15,167	22,561	15,167
	Advances and Other				
	Facilities				
3	OFF-BALANCE SHEET ITEMS				
(2)	Guarantees and	_		_	
(a)	Commitments				
(b)	Other Contingent	-	-	-	-
,	Liabilities				
(C)	Total Contigent Liabilities	-	-	-	-
4	CAPITAL STRENGTH				
(a)	Core Capital	221,165	197,036	221,165	197,036
(b)	Minimum Statutory	60,000	60,000	60,000	60,000
	Capital				
	Excess/(Deficiency) (a-b)	161,165	137,036	161,165	137,036
	Supplementary Capital				
	Total Capital (a+b)	221,165	197,036	221,165	197,036
(1)	Total Risk Weighted	710,424	570,760	710,424	570,760
(a)	Assets	55%	53%	55%	53%
(g)	Core Capital/ Total Deposit Liabilities	33%	33%	33%	03%
(h)	Minimum Statutory Ratio	8%	8%	8%	8%
	Excess/(Deficiency) (g-h)	47.1%	45.0%	47.1%	45.0%
	Core Capital/ Total Risk	31.1%	34.5%	31.1%	34.5%
0/	Weighted Assets				
(k)	Minimum Statutory Ratio	10.0%	10.0%	10.0%	10.0%
(I)	Excess/(Deficiency) (j-k)	21.1%	24.5%	21.1%	24.5%
(m)	Total Capital/ Total Risk	31.1%	34.5%	31.1%	34.5%
	Weighted Assets				
	Minimum Statutory Ratio	12.0%	12.0%	12.0%	12.0%
(0)	Excess/(Deficiency)	19.1%	22.5%	19.1%	22.5%
-	(m-n)				
	LIQUIDITY	26 / 201	21.007	26 (24	21.004
	Liquidity Ratio	26.6%	21.9%	26.6%	21.9%
	Minimum Statutory Ratio Excess/(Deficiency) (a-b)	20.0% 6.6%	20.0% 1.9%	20.0% 6.6%	20.0% 1.9%
(0)	Everage (Deliciency) (g=D)	0.0%	1.970	0.0%	1.770
The above statements of Profit or Loss and other Comprehensive Income					

The above statements of Profit or Loss and other Comprehensive Income and Statement of Financial Position are extracts of the Company's Financial Statements as audited by Mazars and received an Unqualified opinion.

They were approved by the Board of Directors on 7th March 2022 and signed on its behalf by;

Mr. Muturi Kamande	Dr. Joseph Kaniaru	Mr. Mwangi Ngigi
Chairman	Director	Chief Executive Officer

U & I Microfinance Bank Ltd is Licensed and regulated by Central Bank of Kenya and a Member of Kenya Deposit Insurance Corporation.