

MEB MIDDLE EAST BANK KENYA LIMITED

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31 DECEMBER 2023

		31 Dec 2022	31 Dec 2023
- 1	STATEMENT OF FINANCIAL POSITION AS AT	AUDITED Shs.'000'	AUDITED Shs.'000'
A 1	Cash (both local and foreign)	173,127	249,942
2	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	881,458 -	1,680,145
4 5	Financial Assets at fair value through profit and loss Investment Securities: a) Held to Maturity:	-	-
	(i) Kenya Government securities (ii) Other securities	4,422,569	4,304,250
	b) Available for sale: (i) Kenya Government securities	- -	-
6	(ii) Other securities Deposits and balances due from local banking institutions	603,510	4,564
7 8 9	Deposits and balances due from banking institutions abroad Tax recoverable Loans and advances to customers (net)	491,461 - 5,788,334	1,050,218 92,466 10,742,644
10	Balances due from banking institutions in the group Investments in associates		-
13	Investments in subsidiary companies Investment in joint ventures	-	-
14 15 16	Investment properties Property and equipment Prepaid Lease rentals	197,006 69,583	243,766 68,618
17 18	Intangible assets – (computer software)	30,450 146,389	37,465 156,452
19 20	Retirement benefit asset Other assets	_ 158,301	217,773
21 B	TOTAL ASSETS LIABILITIES	12,962,188	18.848.303
22	Balances due to Central Bank of Kenya Customer deposits	1,103,334 9,326,192	1,144,334 12.479.931
24 25	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions		1,217,988
26 27 28	Uther money market deposits Borrowed funds	408,246	1,616,864
29 30	Tax payable	93,592	-
31 32	Deferred tax liability Retirement benefit liability	_ 	-
33 34	Other liabilities TOTAL LIABILITIES	237,448 11.168.812	250,416 16,709,533
C 35	SHAREHOLDERS' FUNDS Paid up/Assigned capital .	506,831	506,831
36 37	Share premium/(discount) Revaluation reserves	· -	· -
39	Retained earnings /Accumulated losses Statutory Loan Loss Reserve Other Reserves	1,211,018 65,527	1,516,928 105,011
	Proposed dividends	10,000	10,000
43 44		1,793,376	2,138,770
/ [TOTAL LABOUTIES AND CHARGIOUR PERCUGUING	10 000 100	10.0/0.000
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	12.962.188	18.848.303
Ш	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	12,962,188 31 Dec 2022 AUDITED Shs.'000'	31 Dec 2023 AUDITED Shs.'000'
1.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances	31 Dec 2022 AUDITED Shs.'000' 776,799	31 Dec 2023 AUDITED Shs.'000'
1.0 1.1 1.2 1.3	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions	31 Dec 2022 AUDITED Shs.'000'	31 Dec 2023 AUDITED Shs.'000'
1.0 1.1 1.2 1.3 1.4 1.5	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income Total Interest income	31 Dec 2022 AUDITED Shs.'000' 776,799 422,279	31 Dec 2023 AUDITED Shs.'000' 1,118,641 522,388
110 1.11 1.2 1.3 1.4 1.5 2.0 2.1	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 - 1,654,431
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Other Interest expense	31 Dec 2022 AUDITED Shs.'000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,754
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest expense NET INTEREST EXPENSE	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 - 1,654,431
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest expense Total Interest Expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances	31 Dec 2022 AUDITED Shs.'000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 1,654,431 742,016 176,241 63,754 984,011 670,420
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense NET INTEREST EXPENSE Other Interest Expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission Foreign exchange trading income/(loss)	31 Dec 2022 AUDITED Shs. '000' 776, 799 422, 279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551	31 Dec 2023 AUDITED Shs. 000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,754 984,011 670,420
110 1.111.2.1.33 1.43 1.55 2.12.2.2.2.2.3.2.4 3.00 4.114.2.34.4.4 4.434.4.4.4.4.4.4.4.4.4.4.4.4.4.	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest expense Total Interest Expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission Foreign exchange trading income/(loss) Dividend income Other income. Total Non-Interest Income	31 Dec 2022 AUDITED Shs.'000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 37,600 441,119
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.3 2.4 3.0 4.2 4.3 4.4,5 4.6 5.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commission on loans and advances Other fees and commission Foreign exchange trading income/(loss) Dividend income Other income. Total Non-Interest Income Total Non-Interest Income Total Operating INCOME	31 Dec 2022 AUDITED Shs. '000' 776, 799 422, 279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551	31 Dec 2023 AUDITED Shs. 000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,754 984,011 670,420
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.0 4.1 4.4 4.5 5.0 6.0 6.0 6.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest expense Total Interest expense Total Interest expense OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission Foreign exchange trading income/(loss) Dividend income Other income. Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff costs	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228 1,140,779	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 - 37,600 441,119 1,111,539
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 4.4 4.5 4.6 6.0 6.0 6.1 6.2 6.3 6.4	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission 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 Rentals Charges	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945	31 Dec 2023 AUDITED Shs. 000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,734 984,011 670,420 199,524 30,222 173,773 - 37,600 441,119 1,111,539 48,971 269,174 58,468 2,061
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.2 2.3 2.3 4.4 4.5 4.6 6.6 6.6 6.6 6.6 6.6 6.6	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission foreign exchange trading income/(loss) Dividend income Other income. Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSE Loan Loss Provision Staff costs Directors' emoluments Rentals Charges Depreciation charge on property and equipment Amortization Charge	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 8,867	31 Dec 2023 AUDITED Shs. 000' 1.118.641 522.388 13.402 - 1.654.431 742.016 178.241 63.754 984.011 670.420 199,524 30,222 173,773 - 37.600 441,119 1,111,539 48.971 269,174 58.468 2,061 46,409 10,100
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.2 2.3 2.2 2.3 2.3 4.4 4.5 4.6 6.5 6.6 6.6 6.6 6.6 6.6 6.6 6.7 6.8	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commission 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 Rentals Charges Depreciation charge on property and equipment Amortization Charge Other operating expenses Total Operating Expenses Total Operating Expenses Trofit / Loss] before Tax and Exceptional items	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 8,867	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 37,600 441,119 1,111,539 48,971 269,174 58,468 2,061 46,409
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.2 2.3 4.4 4.5 4.6 6.6 6.6 6.6 6.6 6.7 8.0 8.0 9.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission 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 Rentals Charges Depreciation charge on property and equipment Amortization Charge Other operating expenses Total Operating Expenses Profit /(Loss) before Tax and Exceptional items Exceptional items Profit /(Loss) after Exceptional items	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 8,867 222,522 596,438 544,341 - 544,341	31 Dec 2023 AUDITED Shs. 000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 - 37,600 441,119 1,111,539 48,971 269,174 58,468 2,061 46,409 10,100 254,744 689,927 421,612
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.2 4.4 4.5 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest Expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission 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 Rentals Charges Depreciation charge on property and equipment Amortization Charge Other operating expenses Total Operating Expenses Profit /(Loss) before Tax and Exceptional items Exceptional items Profit /(Loss) after Exceptional items Profit /(Loss) after Exceptional items Profit /(Loss) after Exceptional items Deferred tax	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 8,867 222,522 596,438 544,341 155,466 [14,4321]	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 - 37,600 441,119 1,111,539 48,971 269,174 58,468 2,061 46,409 10,100 254,744 689,927 421,612 76,281 [10,063]
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.2 2.3 3.0 4.0 4.1 4.5 4.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission 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 Rentals Charges Depreciation charge on property and equipment Amortization Charge Other operating expenses Total Operating Expenses Profit /(Loss) before Tax and Exceptional items Exceptional items Profit /(Loss) after Tax and Exceptional items Minority Interest Profit /(loss) after tax, exceptional items Minority Interest	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 222,522 596,438 544,341 - 544,341	31 Dec 2023 AUDITED Shs. '000' 1,118,641 522,388 13,402 - 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 - 37,600 441,119 1,111,539 48,971 269,174 58,468 2,061 46,409 10,100 254,744 689,927 421,612 76,281
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.4 4.4 4.5 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest Expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commission 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 Rentals Charges Depreciation charge on property and equipment Amortization Charge on property and equipment Amortization Charge on property and expenses Total Operating Expenses Profit /(Loss) after Exceptional items Exceptional items Profit /(Loss) after Tax and Exceptional items Minority Interest Profit /(Loss) after Tax, exceptional items Minority Interest Profit /(Loss) after tax, exceptional items Ainsylvan Company Com	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 - 1,216,432 633,500 36,370 2,011 671,881 544,551 182,691 24,823 106,748 - 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 8,867 222,522 596,438 544,341 155,466 [14,432] 403,307	31 Dec 2023 AUDITED Shs. 000 1,118,641 522,388 13,402 1,654,431 742,016 178,241 63,754 984,011 670,420 199,524 30,222 173,773 37,600 441,119 1,111,539 48,971 269,174 58,468 2,061 46,409 10,100 254,744 689,927 421,612 76,281 (10,063) 355,394
1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.4 4.5 6.6 6.3 6.6 6.5 6.6 6.6 6.7 6.8 9.0 11.0 11.0 11.0 11.0 11.0 11.0 11.0	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED INTEREST INCOME Loans and advances Government securities. Deposits and placements with banking institutions Other Interest income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest expense Total Interest expense Total Interest Expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commission son loans and advances Other fees and commission Foreign exchange trading income/(loss) Dividend income Other income. Other income. OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rentals Charges Depreciation charge on property and equipment Amortization Charge Other operating expenses Total Operating Expenses Profit /(Loss) before Tax and Exceptional items Exceptional items Profit /(Loss) after Exceptional items Current tax Deferred tax Profit /(loss) after tax, exceptional items Minority Interest Profit /(loss) after tax, exceptional items Minority Interest Profit /(loss) after tax, exceptional items Gains/ (Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment	31 Dec 2022 AUDITED Shs. '000' 776,799 422,279 17,354 1,216,432 633,500 36,370 26,370 27,181 544,551 182,691 24,823 106,748 281,966 596,228 1,140,779 34,500 251,342 44,175 1,945 33,087 22,522 596,438 594,341 155,466 [14,4321 403,307	31 Dec 2023 AUDITED Shs. 000' 1.118.641 522.388 13.402
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III OTHER DISCLOSURES AS AT
1.0 Non-Performing Loans and Advances a Gross non-performing loans and advances 420,688 2,257, b Less: interest in suspense 61,910 187, c Total Non-Performing Loans and Advances (a-b) 358,778 2,069, d Less: loan loss provision 281,273 321, e Net Non-Performing Loans and Advances (c-d) 77,505 1,748, d D Discounted value of Securities 77,505 1,748, d D Discounted value of Securities 77,505 1,748, d D Directors, shareholders and associates 498,596 633, b Employees 158,089 142, c Total Insider Loans and Advances and Other Facilities 646,685 775, d 1,758, d 1,7
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5.0 Liquidity
a) Liquidity Ratio 49.9% 38.
b)minimum statutory ratio 20.0% 20 c)Excess /(Deficiency) 29.9% 18.



Our **Eldoret branch** has moved! Experience exceptional banking services at our upgraded location in Eldoret

Aziz akabar building, Kenyatta street

Monday - Friday : 9 AM - 4PM

Saturday : **9 AM - 11:30AM**

Sundays & public holidays: **closed**

2023 Financial performance

Shs 18BN+ Balance sheet size Shs 10BN+ Gross loans Growth in 41.6x customer base

Shs 12BN+ Customer deposits E-banking

Shs 345M Growth in capital

30,000

customers

The above statement of comprehensive income and statement of financial position are extracts from the Banks financial statements which have been audited by PricewaterhouseCoopers and have received an unqualified opinion. The complete set of financial statements, statutory and qualitative disclosures can be accessed on our website; www.mebkenya.com

They may also be accessed at the Bank's Head Office located at Mebank Tower, Jakaya Kikwete Road, Nairobi.

A A K Esmail Chairman

Isaac Mwige Managing Director