

I STATEMENT OF FINANCIAL POSITION		Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
A ASSETS		30 <sup>th</sup> Sept 2019 Unaudited Shs '000'	31 <sup>st</sup> Dec 2019 Audited Shs '000'	31 <sup>st</sup> Mar 2020 Unaudited Shs '000'	30 <sup>th</sup> Jun 2020 Unaudited Shs '000'	30 <sup>th</sup> Sept 2020 Unaudited Shs '000'	30 <sup>th</sup> Sept 2019 Unaudited Shs '000'	31 <sup>st</sup> Dec 2019 Audited Shs '000'	31 <sup>st</sup> Mar 2020 Unaudited Shs '000'	30 <sup>th</sup> Jun 2020 Unaudited Shs '000'	30 <sup>th</sup> Sept 2020 Unaudited Shs '000'
1 Cash ( both Local & Foreign)	252,765	187,407	292,540	151,768	124,052	310,020	237,232	330,636	191,586	171,351	4,810,194
2 Balances due from Central Bank of Kenya	1,125,859	1,905,542	1,110,663	1,658,056	1,292,187	1,354,365	1,966,361	1,110,663	1,658,056	1,292,187	
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	
5 Investment Securities:											
a) Held to Maturity:	2,532,435	2,438,852	2,717,614	2,736,390	4,261,448	2,944,760	2,873,944	3,182,880	3,252,778	4,810,194	
a. Kenya Government securities	2,532,435	2,438,852	2,717,614	2,736,390	4,261,448	2,532,435	2,438,852	2,717,614	2,736,390	4,261,448	
b. Other securities	-	-	-	-	-	-	412,325	435,092	465,266	516,388	548,746
b) Available for sale:	658,675	641,565	646,525	433,982	180,401	658,675	668,825	646,525	433,982	180,401	233,875
a. Kenya Government securities	658,675	641,565	646,525	433,982	180,401	658,675	646,525	433,982	180,401	233,875	
b. Other securities	-	-	-	-	-	-	-	-	-	-	53,474
6 Deposits and balances due from local banking institutions	1,267,925	1,548,732	1,943,506	2,445,922	1,072,115	1,275,264	1,450,690	1,949,461	2,451,456	1,076,769	
7 Deposits and balances due from banking institutions abroad	856,892	787,779	692,311	352,506	1,448,488	1,016,472	1,217,934	1,070,065	671,727	1,673,235	
8 Tax recoverable	-	6,465	6,465	6,465	6,465	15,001	20,028	21,905	21,194	10,890	
9 Loans and advances to customers (net)	15,370,001	18,723,123	18,313,662	19,217,147	19,560,882	15,914,465	19,237,311	18,833,107	19,773,392	20,173,660	
10 Balances due from banking institutions in the group	14,116	14,176	14,316	67,702	14,316	-	-	-	-	-	
11 Investments in associates	-	-	-	-	-	-	-	-	-	-	
12 Investments in subsidiary companies	890,937	890,935	890,935	890,935	890,935	-	-	-	-	-	
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	
14 Investment properties	-	-	-	-	-	-	-	-	-	-	
15 Property and equipment	661,197	715,952	689,077	655,628	644,156	701,247	815,963	781,138	745,603	710,475	
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	
17 Intangible assets	108,130	102,937	120,727	118,782	109,082	189,391	180,363	195,966	190,097	195,064	
18 Deferred tax asset	81,495	108,520	108,520	108,520	113,542	108,520	140,220	108,520	140,220	108,520	
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	
20 Other assets	3,219,829	608,502	1,069,227	1,061,517	1,030,875	3,300,694	618,582	1,090,338	1,038,134	1,009,542	
<b>21 TOTAL ASSETS</b>	<b>27,040,256</b>	<b>28,680,487</b>	<b>28,616,088</b>	<b>29,905,320</b>	<b>30,743,922</b>	<b>27,793,896</b>	<b>29,395,753</b>	<b>29,352,904</b>	<b>30,561,725</b>	<b>31,466,762</b>	
B LIABILITIES											
22 Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	
23 Customer deposits	21,743,712	22,648,711	22,429,279	23,739,944	25,547,269	22,256,703	23,261,426	22,949,443	24,324,793	26,203,196	
24 Deposits and balances due to local banking institutions	85,817	90,371	43,770	86,381	44,805	85,817	90,371	43,770	86,381	44,805	
25 Deposits and balances due to foreign banking institutions	247,574	241,443	234,821	223,587	518,530	247,574	241,443	234,821	247,574	518,530	
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	
27 Borrowed funds	1,078,508	1,128,335	1,184,111	1,224,285	159,487	1,078,508	1,128,335	1,238,032	1,224,285	211,228	
28 Balances due to banking institutions in the group	7,659	111,786	137,188	142,522	135,340	-	-	-	-	-	
29 Tax payable	20,791	-	10,734	17,595	19,740	27,911	-	13,382	22,254	26,796	
30 Dividends payable	-	-	-	-	-	-	94	130	130	-	
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	
33 Other liabilities	221,206	770,358	858,139	740,269	583,363	451,834	1,010,667	1,188,070	927,064	749,199	
<b>34 TOTAL LIABILITIES</b>	<b>23,405,267</b>	<b>24,991,004</b>	<b>24,898,042</b>	<b>26,174,583</b>	<b>27,008,534</b>	<b>24,184,347</b>	<b>25,732,336</b>	<b>25,667,648</b>	<b>26,858,974</b>	<b>27,753,754</b>	
C SHAREHOLDERS' FUNDS											
35 Paid up /Assigned capital	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
36 Share premium/(discount)	-	-	-	-	-	-	-	-	-	-	
37 Revaluation reserves	21,989	5,501	9,019	5,699	5,347	(97,736)	(90,063)	(98,208)	(89,865)	(90,217)	
38 Retained earnings/Accumulated losses	2,563,000	1,986,802	2,011,847	2,027,858	2,032,861	2,541,691	1,945,345	1,963,998	1,985,101	1,990,647	
39 Statutory loan loss reserves	-	647,180	647,180	647,180	647,180	647,180	647,180	647,180	647,180	647,180	
40 Other Reserves	-	-	-	-	-	(109,462)	(133,349)	(124,779)	(129,474)	(125,864)	
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-	
42 Capital grants	-	-	-	-	-	-	-	-	-	-	
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,634,989</b>	<b>3,689,483</b>	<b>3,718,046</b>	<b>3,730,737</b>	<b>3,735,388</b>	<b>3,384,493</b>	<b>3,419,113</b>	<b>3,448,091</b>	<b>3,462,942</b>	<b>3,471,746</b>	
<b>44 Minority Interest</b>	<b>78,171</b>	<b>132,665</b>	<b>28,563</b>	<b>41,254</b>	<b>45,905</b>	<b>84,962</b>	<b>68,958</b>	<b>29,291</b>	<b>13,102</b>	<b>61,229</b>	
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>27,040,256</b>	<b>28,680,487</b>	<b>28,616,088</b>	<b>29,905,320</b>	<b>30,743,922</b>	<b>27,793,896</b>	<b>29,395,753</b>	<b>29,352,904</b>	<b>30,561,725</b>	<b>31,466,762</b>	
II STATEMENT OF COMPREHENSIVE INCOME											
A.0 INTEREST INCOME											
1.1 Loans and advances	1,827,101	2,720,292	668,891	1,261,659	1,945,762	1,909,369	2,831,001	693,594	1,313,251	2,027,556	
1.2 Government securities	282,833	364,869	98,106	186,088	285,970	317,864	403,857	106,503	209,109	322,318	
1.3 Deposits and placements with banking institutions	54,883	72,206	18,540	39,982	60,709	70,061	89,108	22,809	48,861	72,120	
1.4 Other Interest Income	-	-	-	-	-	319	-	-	-	-	
<b>1.5 Total Interest Income</b>	<b>2,164,817</b>	<b>3,157,367</b>	<b>785,537</b>	<b>1,487,729</b>	<b>2,292,441</b>	<b>2,297,294</b>	<b>3,324,285</b>	<b>822,906</b>	<b>1,571,221</b>	<b>2,421,994</b>	
B.0 INTEREST EXPENSE											
2.1 Customer deposits	1,320,646	1,774,542	455,729	903,372	1,382,879	1,329,353	1,782,247	458,384	908,506	1,391,466	
2.2 Deposits and placement from banking institutions	9,724	12,398	3,167	6,298	8,748	11,343	14,110	3,555	6,508	9,388	
2.3 Other interest expenses	74,992	179,345	32,005	63,679	79,695	74,992	182,732	32,005	63,679	79,695	
<b>2.4 Total Interest expenses</b>	<b>1,405,362</b>	<b>1,966,285</b>	<b>490,901</b>	<b>973,349</b>	<b>1,471,322</b>	<b>1,415,688</b>	<b>1,979,089</b>	<b>493,944</b>	<b>978,693</b>	<b>1,480,549</b>	
C.0 NON-INTEREST INCOME											
4.1 Fees and commissions on loans and advances	108,448	219,069	70,845	128,012	158,914	117,569	238,356	74,613	135,533	170,476	
4.2 Other fees and commissions	88,245	120,328	28,819	50,137	83,539	117,028	143,945	38,339	69,348	112,771	
4.3 Foreign exchange trading income/(Loss)	59,436	80,345	18,477	39,742	49,808	63,667	92,534	21,377	44,015	55,419	
4.4 Dividend Income	-	-	-	-	-	-	-	-	-	-	
4.5 Other Income	351	5,193	117	6,727	24,042	13,587	29,398	3,812	13,762	30,685	
<b>4.6 Total Non-Interest income</b>	<b>256,480</b>	<b>424,935</b>	<b>118,258</b>	<b>224,618</b>	<b>316,303</b>	<b>311,851</b>	<b>504,233</b>	<b>138,141</b>	<b>262,658</b>	<b>369,351</b>	
D.0 OTHER OPERATING EXPENSES											
6.1 Loan loss provision	60,931	61,402	15,845	30,040	81,925	61,320	56,825	18,682	33,308	85,932	
6.2 Staff costs	530,218	742,146	202,642	351,694	526,302	603,057	840,833	226,906	398,911	596,440	
6.3 Directors' emoluments	581,416	82,535	19,286	43,736	62,815	63,344	80,330	20,544	46,253	67,886	
6.4 Rental charges	44,382	302	71	106	212	65,660	4,040	1,416	629	1,002	
6.5 Depreciation charge on property and equipment	40,193	119,168	29,812	59,373	88,708	47,110	158,355	36,151	71,632	111,544	
6.6 Amortisation charges	15,538	20,790	5,609	11,443	17,254	23,426	20,806	8,169	16,564	24,935	
6.7 Other operating expenses	94,631	1,451,760	377,115	680,347	1,071,623	1,211,969	1,679,236	436,518	791,983	1,236,052	
<b>6.8 Total Other Operating Expenses</b>	<b>69,304</b>	<b>164,257</b>	<b>35,779</b>	<b>58,651</b>	<b>65,799</b>	<b>71,488</b>	<b>170,193</b>	<b>30,585</b>	<b>63,203</b>	<b>74,744</b>	
E.0 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS											
9.0 Profit/(Loss) After Exceptional Items	69,304	164,257	35,779	58,651	65,799	71,488	170,193	30,585	63,203	74,744	
10.0 Current Tax	20,791	87,842	10,734	17,595	19,740	27,911	98,340	13,382	22,254	26,796	
11.0 Deferred Tax	-	(43,080)	-	-	-	-	(11,495)	-	-	-</td	