



I. STATEMENT OF FINANCIAL POSITION	BANK			GROUP		
	31-Mar-20	31-Dec-20	31-Mar-21	31-Mar-20	31-Dec-20	31-Mar-21
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
A. ASSETS						
1 Cash (both Local & Foreign)	1,763,117	2,025,202	944,040	1,763,117	2,025,202	944,040
2 Balances with Central Bank of Kenya	4,295,097	3,422,969	3,044,714	4,295,097	3,422,969	3,044,714
3 Kenya Government & other Securities held for dealing purposes	204,310	-	525,709	204,310	-	525,709
4 Financial Assets at Fair Value through Profit & Loss	1,460,545	1,238,333	1,185,434	1,460,545	1,238,333	1,185,434
5 Investment Securities:						
a). Held to Maturity:						
i). Kenya Government securities	15,528,559	21,077,005	20,371,738	15,528,559	21,077,005	20,371,738
ii). Other securities	71,350	109,274	113,027	71,350	109,274	113,027
b). Available for sale:						
i). Kenya Government securities.	26,303,108	19,911,113	20,234,154	26,303,108	19,911,113	20,234,154
ii). Other securities.	2,416	1,397	1,397	2,468	1,437	1,437
6 Deposits and balances due from local banking institutions	2,086,721	543,042	-	2,086,721	543,042	-
7 Deposits and balances due from banking institutions abroad	1,152,090	2,052,193	3,601,352	1,152,090	2,052,193	3,601,352
8 Tax recoverable	-	-	-	-	772	-
9 Loans and advances to customers (net)	20,872,597	25,023,214	25,298,275	20,872,597	25,023,214	25,298,275
10 Balances due from banking institutions in the group	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	-	-
13 Investments in Joint Ventures	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-
15 Property, plant and equipment	1,785,955	2,044,983	1,926,239	1,791,638	2,044,983	1,926,239
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	174,994	81,990	67,618	174,994	81,990	67,618
18 Deferred tax asset	438,410	851,635	851,635	439,388	852,613	852,613
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	2,000,375	807,452	985,812	2,001,546	807,452	985,812
21 TOTAL ASSETS	78,139,646	79,189,802	79,151,145	78,147,528	79,191,592	79,152,163
B. LIABILITIES						
22 Balances due to Central Bank of Kenya	9,909,190	9,729,114	9,410,847	9,909,190	9,729,114	9,410,847
23 Customer deposits	55,715,613	56,032,695	56,434,440	55,700,673	56,018,274	56,420,021
24 Deposits and balances due to local banking institutions	347,183	1,046,351	1,400,619	347,183	1,046,351	1,400,619
25 Deposits and balances due to foreign banking institutions	18,231	15,080	9,671	18,231	15,080	9,671
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-
29 Tax payable	657,854	1,805	12,492	655,276	-	9,915
30 Dividends Payable	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	3,607,546	3,493,768	3,320,213	3,640,247	3,519,595	3,346,040
34 TOTAL LIABILITIES	70,255,616	70,318,813	70,588,281	70,270,800	70,328,414	70,597,113
C. SHAREHOLDERS' EQUITY						
35 Paid up/Assigned capital	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500
36 Share Premium (Discount)	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945
37 Revaluation reserves	(35,946)	360,253	27,189	(35,946)	360,253	27,189
38 Retained earnings/Accumulated Losses	(1,713,374)	(1,612,837)	(1,608,441)	(1,720,675)	(1,620,649)	(1,616,255)
39 Statutory Loan Reserves	665,904	1,156,129	1,176,671	665,904	1,156,129	1,176,671
40 Other Reserves	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	7,884,030	8,870,990	8,562,864	7,876,728	8,863,178	8,555,050
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	78,139,646	79,189,802	79,151,145	78,147,528	79,191,592	79,152,163

II. STATEMENT OF COMPREHENSIVE INCOME

II. STATEMENT OF COMPREHENSIVE INCOME	BANK			GROUP		
	31-Mar-20	31-Dec-20	31-Mar-21	31-Mar-20	31-Dec-20	31-Mar-21
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
1.0 INTEREST INCOME						
1.1 Loans and Advances	389,601	1,983,483	560,029	389,601	1,983,483	560,029
1.2 Government securities	1,161,748	4,759,088	1,160,002	1,161,748	4,759,088	1,160,002
1.3 Deposits and placements with banking institutions	28,785	41,507	4,457	28,785	41,507	4,457
1.4 Other Interest Income	129,499	567,473	167,222	129,499	567,473	167,222
1.5 Total Interest Income	1,709,633	7,351,551	1,891,710	1,709,633	7,351,551	1,891,710
2.0 INTEREST EXPENSE						
2.1 Customer Deposits	804,587	2,802,796	778,537	804,587	2,802,796	778,537
2.2 Deposits and placement from banking institutions	548	40,405	13,574	548	40,405	13,574
2.3 Other Interest Expenses	185,618	775,046	205,678	185,618	775,046	205,678
2.4 Total Interest Expenses	990,753	3,618,247	997,790	990,753	3,618,247	997,790
3.0 NET INTEREST INCOME/(LOSS)	718,880	3,733,304	893,920	718,880	3,733,304	893,920
4.0 NON INTEREST INCOME						
4.1 Fees and commissions on loans and advances	86,429	176,221	27,431	86,429	176,221	27,431
4.2 Other Fees and Commissions	49,643	188,872	49,838	49,643	188,872	49,838
4.3 Foreign exchange trading income (Loss)	114,448	330,386	106,849	114,448	330,386	106,849
4.4 Dividend Income	-	-	-	-	-	-
4.5 Other income	550,003	1,332,417	444,958	550,004	1,332,423	444,958
4.6 Total Non-Interest Income	800,523	2,027,896	629,076	800,524	2,027,902	629,076
5.0 TOTAL OPERATING INCOME	1,519,403	5,761,199	1,522,996	1,519,404	5,761,206	1,522,996
6.0 OPERATING EXPENSES						
6.1 Loan Loss Provision	301,238	370,407	363,542	301,238	370,407	363,542
6.2 Staff costs	570,135	2,362,136	553,697	570,351	2,362,352	553,697
6.3 Directors' emoluments	17,530	83,891	23,708	17,530	83,891	23,708
6.4 Rental charges	-	65,905	14,334	-	65,905	14,334
6.5 Depreciation charge on property and equipment	147,514	577,117	133,228	147,535	577,117	133,228
6.6 Amortisation Charges	48,601	144,777	14,372	48,601	144,777	14,372
6.7 Other Operating Expenses	368,453	1,540,214	384,493	368,462	1,540,759	384,495
6.8 Total Operating Expenses	1,453,471	5,144,447	1,487,373	1,453,717	5,145,209	1,487,375
7.0 Profit/(Loss) before tax and exceptional items	65,932	616,752	35,623	65,686	615,997	35,621
8.0 Exceptional items	-	-	-	-	-	-
9.0 Profit/(Loss) after exceptional items	65,932	616,752	35,623	65,686	615,997	35,621
10.0 Current tax	(63,370)	(436,652)	(10,687)	(63,370)	(436,652)	(10,687)
11.0 Deferred tax	61,328	474,553	-	61,328	474,553	-
12.0 Profit/(Loss) after tax and exceptional items	63,890	654,653	24,936	63,644	653,898	24,934
13.0 Other Comprehensive Income						
13.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-
13.2 Fair value changes in available -for-sale financial assets	(57,038)	339,161	(333,064)	(57,038)	339,161	(333,064)
13.3 Revaluation surplus on Property, plant and equipment	-	-	-	-	-	-
13.4 Share of other comprehensive income of associates	-	-	-	-	-	-
13.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-
14.0 Other comprehensive income for the year net of tax	(57,038)	339,161	(333,064)	(57,038)	339,161	(333,064)
15.0 Total comprehensive income for the year	6,852	993,814	(308,128)	6,606	993,059	(308,130)

III. OTHER DISCLOSURES	BANK			GROUP		
	31-Mar-20	31-Dec-20	31-Mar-21	31-Mar-20	31-Dec-20	31-Mar-21
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
1) NON-PERFORMING LOANS AND ADVANCES						
a) Gross Non-performing loans and advances	15,654,147	16,225,120	16,298,219	15,654,147	16,225,120	16,298,219
b) Less: Interest in Suspense	2,004,411	2,526,922	2,781,744	2,004,411	2,526,922	2,781,744
c) Total Non-Performing Loans and Advances (a-b)	13,649,736	13,698,198	13,516,475	13,649,736	13,698,198	13,516,475
d) Less: Loan Loss Provisions	10,443,585	10,764,348	10,632,173	10,443,585	10,764,348	10,632,173
e) Net Non-Performing Loans (c-d)	3,206,151	2,933,850	2,884,302	3,206,151	2,933,850	2,884,302
f) Discounted Value of Securities	3,187,210	2,923,614	2,873,691	3,187,210	2,923,614	2,873,691
g) Net NPLs Exposure (e-f)	18,941	10,236	10,611	18,941	10,236	10,611
2) Insider Loans and Advances						
a) Directors, Shareholders and Associates	140,762	138,875	136,674	140,762	138,875	136,674
b) Employees	1,184,306	1,867,780	1,913,252	1,184,306	1,867,780	1,913,252
c) Total Insider Loans and Advances and Other Facilities	1,325,068	2,006,655	2,049,927	1,325,068	2,006,655	2,049,927
3) Off-Balance Sheet Items						
a) Letters of credit, guarantees, acceptances	1,669,796	1,597,952	1,717,654	1,669,796	1,597,952	1,717,654
b) Forwards, swaps and options	5,271,158	3,893,350	6,093,076	5,271,158	3,893,350	6,093,076
c) Other contingent liabilities	-	-	-	-	-	-
d) Total Contingent Liabilities	6,940,954	5,491,302	7,810,730	6,940,954	5,491,302	7,810,730
4) Capital Strength						
a) Core capital	7,222,126	7,354,608	7,346,536	7,222,126	7,354,608	7,346,536
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/(Deficiency)	6,222,126	6,354,608	6,346,536	6,222,126	6,354,608	6,346,536
d) Supplementary Capital	539,580	577,256	622,301	539,580	577,256	622,301
e) Total capital (a+d)	7,761,706	7,931,864	7,968,837	7,761,706	7,931,864	7,968,837
f) Total risk weighted assets	43,166,365	46,180,470	49,784,077	43,166,365	46,180,470	