

I. STATEMENT OF FINANCIAL POSITION

	BANK			GROUP				
	30-Jun-20 Shs '000 Un-audited	31-Dec-20 Shs '000 Audited	31-Mar-21 Shs '000 Un-audited	30-Jun-21 Shs '000 Un-audited	30-Jun-20 Shs '000 Un-audited	31-Dec-20 Shs '000 Audited	31-Mar-21 Shs '000 Un-audited	30-Jun-21 Shs '000 Un-audited
A. ASSETS								
1 Cash (both Local & Foreign)	1,987,335	2,025,202	944,040	1,192,963	1,987,335	2,025,202	944,040	1,192,963
2 Balances with Central Bank of Kenya	2,783,160	3,422,969	3,044,714	3,137,468	2,783,160	3,422,969	3,044,714	3,137,468
3 Kenya Government & other Securities held for dealing purposes	1,413,240	-	525,709	215,468	1,413,240	-	525,709	215,468
4 Financial Assets at Fair Value through Profit & Loss	1,413,094	1,238,333	1,185,434	1,143,706	1,413,094	1,238,333	1,185,434	1,143,706
5 Investment Securities:								
a) Held to Maturity:								
i) Kenya Government securities	15,452,851	21,077,005	20,371,738	20,294,625	15,452,851	21,077,005	20,371,738	20,294,625
ii) Other securities	-	109,274	113,027	-	-	109,274	113,027	-
b) Available for sale:								
i) Kenya Government securities	27,561,939	19,911,113	20,234,154	20,788,232	27,561,939	19,911,113	20,234,154	20,788,232
ii) Other securities	2,416	1,397	1,397	2,468	2,468	1,397	1,437	2,468
6 Deposits and balances due from local banking institutions	516,582	543,042	-	3,364,899	516,582	543,042	-	3,364,899
7 Deposits and balances due from banking institutions	1,680,236	2,052,193	3,601,352	1,695,032	1,680,236	2,052,193	3,601,352	1,695,032
8 Tax recoverable	126,739	-	-	246,948	126,739	772	-	249,102
9 Loans and advances to customers (net)	22,665,168	25,023,214	25,298,275	25,981,737	22,665,168	25,023,214	25,298,275	25,981,737
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	1,979,831	2,044,983	1,926,239	1,801,164	1,985,514	2,044,983	1,926,239	1,801,164
16 Prepaid lease rentals	-	-	-	-	-	-	-	-
17 Intangible assets	137,880	81,990	67,618	64,455	137,880	81,990	67,618	64,455
18 Deferred tax asset	398,828	851,635	851,635	1,187,078	399,805	852,613	852,613	1,188,056
19 Retirement benefit asset	-	-	-	-	-	-	-	-
20 Other assets	1,565,312	807,452	985,812	1,205,187	1,566,482	807,452	985,812	1,205,186
21 TOTAL ASSETS	79,684,610	79,189,802	79,151,145	82,320,357	79,692,492	79,191,592	79,152,163	82,323,528
B. LIABILITIES								
22 Balances due to Central Bank of Kenya	10,076,483	9,729,114	9,410,847	9,194,869	10,076,483	9,729,114	9,410,847	9,194,869
23 Customer deposits	57,475,064	56,032,695	56,434,440	59,435,200	57,460,127	56,018,274	56,420,021	59,420,784
24 Deposits and balances due to local banking institutions	-	1,046,351	1,400,619	1,272,651	-	1,046,351	1,400,619	1,272,651
25 Deposits and balances due to foreign banking institutions	11,658	15,080	9,671	7,877	11,658	15,080	9,671	7,877
26 Other money market deposits	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-
29 Tax payable	65,116	1,805	12,492	302,448	62,539	-	9,915	302,448
30 Dividends Payable	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-
33 Other liabilities	3,856,026	3,493,768	3,320,213	3,325,538	3,888,727	3,519,595	3,346,040	3,350,942
34 TOTAL LIABILITIES	71,484,347	70,318,813	70,588,281	73,538,583	71,499,534	70,328,414	70,597,113	73,549,571
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	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	6,701,945	6,701,945
37 Revaluation reserves	245,676	360,253	27,189	110,341	245,676	360,253	27,189	110,341
38 Retained earnings/Accumulated Losses	(1,983,646)	(1,612,837)	(1,608,441)	(1,600,656)	(1,990,951)	(1,620,649)	(1,616,255)	(1,608,473)
39 Statutory Loan Reserves	970,787	1,156,129	1,176,671	1,304,644	970,787	1,156,129	1,176,671	1,304,644
40 Other Reserves	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	8,200,262	8,870,990	8,562,864	8,781,774	8,192,958	8,863,178	8,555,050	8,773,958
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	79,684,610	79,189,802	79,151,145	82,320,357	79,692,492	79,191,592	79,152,163	82,323,528

II. STATEMENT OF COMPREHENSIVE INCOME

	BANK			GROUP				
	30-Jun-20 Shs '000 Un-audited	31-Dec-20 Shs '000 Audited	31-Mar-21 Shs '000 Un-audited	30-Jun-21 Shs '000 Un-audited	30-Jun-20 Shs '000 Un-audited	31-Dec-20 Shs '000 Audited	31-Mar-21 Shs '000 Un-audited	30-Jun-21 Shs '000 Un-audited
1.0 INTEREST INCOME								
1.1 Loans and Advances	873,031	1,983,483	560,029	1,161,903	873,031	1,983,483	560,029	1,161,903
1.2 Government securities	2,392,941	4,759,088	1,160,002	2,344,090	2,392,941	4,759,088	1,160,002	2,344,090
1.3 Deposits and placements with banking institutions	32,554	41,507	4,457	7,605	32,554	41,507	4,457	7,605
1.4 Other Interest Income	268,514	567,473	167,222	281,953	268,514	567,473	167,222	281,953
1.5 Total Interest Income	3,567,041	7,351,551	1,891,710	3,795,551	3,567,041	7,351,551	1,891,710	3,795,551
2.0 INTEREST EXPENSE								
2.1 Customer Deposits	1,681,103	2,802,796	778,537	1,571,697	1,681,103	2,802,796	778,537	1,571,697
2.2 Deposits and placement from banking institutions	4,479	40,405	13,574	34,396	4,479	40,405	13,574	34,396
2.3 Other Interest Expenses	372,368	775,046	205,678	415,553	372,368	775,046	205,678	415,553
2.4 Total Interest Expenses	2,057,949	3,618,247	997,790	2,021,646	2,057,949	3,618,247	997,790	2,021,646
3.0 NET INTEREST INCOME/(LOSS)	1,509,092	3,733,304	893,920	1,773,905	1,509,092	3,733,304	893,920	1,773,905
4.0 NON INTEREST INCOME								
4.1 Fees and commissions on loans and advances	115,075	176,221	27,431	77,058	115,075	176,221	27,431	77,058
4.2 Other Fees and Commissions	92,714	188,872	49,838	107,429	92,714	188,872	49,838	107,429
4.3 Foreign exchange trading income (loss)	190,252	330,386	106,849	220,484	190,252	330,386	106,849	220,484
4.4 Dividend Income	-	-	-	-	-	-	-	-
4.5 Other income	890,948	1,332,417	444,958	744,869	890,948	1,332,423	444,958	744,869
4.6 Total Non-Interest Income	1,288,989	2,027,896	629,076	1,149,841	1,288,990	2,027,902	629,076	1,149,841
5.0 TOTAL OPERATING INCOME	2,798,081	5,761,199	1,522,996	2,923,745	2,798,082	5,761,206	1,522,996	2,923,745
6.0 OPERATING EXPENSES								
6.1 Loan Loss Provision	356,933	370,407	363,542	513,027	356,933	370,407	363,542	513,027
6.2 Staff costs	1,124,309	2,362,136	553,697	1,134,524	1,124,525	2,362,352	553,697	1,134,524
6.3 Directors' emoluments	37,275	83,891	23,708	47,168	37,275	83,891	23,708	47,168
6.4 Rental charges	-	65,905	14,334	28,873	-	65,905	14,334	28,873
6.5 Depreciation charge on property and equipment	307,735	577,117	133,228	262,230	307,756	577,117	133,228	262,230
6.6 Amortisation Charges	101,448	144,777	14,372	28,189	101,448	144,777	14,372	28,189
6.7 Other Operating Expenses	740,855	1,540,214	384,493	782,034	740,867	1,540,759	384,495	782,039
6.8 Total Operating Expenses	2,668,554	5,144,447	1,487,373	2,796,045	2,668,804	5,145,209	1,487,375	2,796,050
7.0 Profit/(Loss) before tax and exceptional items	129,527	616,752	35,623	127,700	129,278	615,997	35,621	127,695
8.0 Exceptional items	-	-	-	-	-	-	-	-
9.0 Profit/(Loss) after exceptional items	129,527	616,752	35,623	127,700	129,278	615,997	35,621	127,695
10.0 Current tax	(52,772)	(436,652)	(10,687)	(302,448)	(52,772)	(436,652)	(10,687)	(302,448)
11.0 Deferred tax	21,745	474,553	-	335,443	21,745	474,553	-	335,443
12.0 Profit/(Loss) after tax and exceptional items	98,501	654,653	24,936	160,694	98,252	653,898	24,934	160,689
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	224,584	339,161	(333,064)	(249,912)	224,584	339,161	(333,064)	(249,912)
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	224,584	339,161	(333,064)	(249,912)	224,584	339,161	(333,064)	(249,912)
15.0 Total comprehensive income for the year	323,085	993,814	(308,128)	(89,218)	322,836	993,059	(308,130)	(89,223)

III. OTHER DISCLOSURES

	BANK			GROUP				
	30-Jun-20 Shs '000 Un-audited	31-Dec-20 Shs '000 Audited	31-Mar-21 Shs '000 Un-audited	30-Jun-21 Shs '000 Un-audited	30-Jun-20 Shs '000 Un-audited	31-Dec-20 Shs '000 Audited	31-Mar-21 Shs '000 Un-audited	30-Jun-21 Shs '000 Un-audited
1) NON-PERFORMING LOANS AND ADVANCES								
a) Gross Non-performing loans and advances	16,071,469	16,225,120	16,298,219	16,364,002	16,071,469	16,225,120	16,298,219	16,364,002
b) Les: Interest in Suspense	2,201,758	2,526,922	2,781,744	2,995,944	2,201,758	2,526,922	2,781,744	2,995,944