

I. STATEMENT OF FINANCIAL POSITION

	BANK				GROUP					
	30-Sep-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-Sep-21 Shs'000 Un-audited	30-Sep-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-Sep-21 Shs'000 Un-audited
A. ASSETS										
1 Cash (both Local & Foreign)	1,775,018	2,025,202	944,040	1,192,963	1,200,566	1,775,018	2,025,202	944,040	1,192,963	1,200,566
2 Balances with Central Bank of Kenya	2,144,193	3,422,969	3,044,714	3,137,468	4,699,756	2,144,193	3,422,969	3,044,714	3,137,468	4,699,756
3 Kenya Government & other Securities held for dealing purposes	-	-	525,709	215,468	326,606	-	-	525,709	215,468	326,606
4 Financial Assets at Fair Value through Profit & Loss	1,331,800	1,238,333	1,185,434	1,143,706	1,058,608	1,331,800	1,238,333	1,185,434	1,143,706	1,058,608
5 Investment Securities:										
a) Held to Maturity:										
i) Kenya Government securities	20,546,192	21,077,005	20,371,738	20,294,625	20,855,992	20,546,192	21,077,005	20,371,738	20,294,625	20,855,992
ii) Other securities	-	109,274	113,027	-	-	-	109,274	113,027	-	-
b) Available for sale:										
i) Kenya Government securities	22,082,622	19,911,113	20,234,154	20,788,232	17,072,547	22,082,622	19,911,113	20,234,154	20,788,232	17,072,547
ii) Other securities	2,416	1,397	1,397	1,397	1,397	2,468	1,437	1,437	1,437	1,437
6 Deposits and balances due from local banking institutions	1,086,933	543,042	-	3,364,899	88,421	1,086,933	543,042	-	3,364,899	88,421
7 Deposits and balances due from banking institutions abroad	3,048,943	2,052,193	3,601,352	1,695,032	3,232,127	3,048,943	2,052,193	3,601,352	1,695,032	3,232,127
8 Tax recoverable	133,101	-	-	246,948	370,422	133,101	772	-	249,102	372,576
9 Loans and advances to customers (net)	24,281,477	25,023,214	25,298,275	25,981,737	27,902,292	24,281,477	25,023,214	25,298,275	25,981,737	27,902,292
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	1,879,350	2,044,983	1,926,239	1,801,164	1,804,117	1,879,350	2,044,983	1,926,239	1,801,164	1,804,117
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	103,859	81,990	67,618	64,455	53,745	103,859	81,990	67,618	64,455	53,745
18 Deferred tax asset	398,828	851,635	851,635	1,187,078	1,296,501	398,828	852,613	852,613	1,188,056	1,297,479
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	1,246,241	807,452	985,812	1,205,187	957,762	1,248,394	807,452	985,812	1,205,187	957,762
21 TOTAL ASSETS	80,060,974	79,189,802	79,151,145	82,320,357	80,920,858	80,063,179	79,191,592	79,152,163	82,323,528	80,924,029
B. LIABILITIES										
22 Balances due to Central Bank of Kenya	12,145,513	9,729,114	9,410,847	9,194,869	8,985,421	12,145,513	9,729,114	9,410,847	9,194,869	8,985,421
23 Customer deposits	55,103,922	56,032,695	56,434,440	59,435,200	54,323,498	55,089,504	56,018,274	56,420,021	59,420,784	54,309,085
24 Deposits and balances due to local banking institutions	300,000	1,046,351	1,400,619	1,272,651	5,224,979	300,000	1,046,351	1,400,619	1,272,651	5,224,979
25 Deposits and balances due to foreign banking institutions	23,257	15,080	9,671	7,877	9,232	23,257	15,080	9,671	7,877	9,232
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	1,805	12,492	302,448	389,212	-	-	9,915	302,448	389,212
30 Dividends Payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	3,807,839	3,493,768	3,320,213	3,325,538	3,368,095	3,832,265	3,519,595	3,346,040	3,350,942	3,393,498
34 TOTAL LIABILITIES	71,380,530	70,318,813	70,588,281	73,538,583	72,300,436	71,390,538	70,328,414	70,597,113	73,549,571	72,311,426
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	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	6,701,945	6,701,945
37 Revaluation reserves	581,838	360,253	27,189	110,341	(151,052)	581,838	360,253	27,189	110,341	(151,052)
38 Retained earnings/Accumulated Losses	(1,685,185)	(1,612,837)	(1,608,441)	(1,600,656)	(1,509,554)	(1,692,988)	(1,620,649)	(1,616,255)	(1,608,473)	(1,517,373)
39 Statutory Loan Reserves	816,347	1,156,129	1,176,671	1,304,644	1,313,583	816,347	1,156,129	1,176,671	1,304,644	1,313,583
40 Other Reserves	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	8,680,444	8,870,990	8,562,864	8,781,774	8,620,422	8,672,641	8,863,178	8,555,050	8,773,958	8,612,603
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	80,060,974	79,189,802	79,151,145	82,320,357	80,920,858	80,063,179	79,191,592	79,152,163	82,323,528	80,924,029

II. STATEMENT OF COMPREHENSIVE INCOME

	BANK				GROUP					
	30-Sep-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-Sep-21 Shs'000 Un-audited	30-Sep-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-Sep-21 Shs'000 Un-audited
1.0 INTEREST INCOME										
1.1 Loans and Advances	1,429,495	1,983,483	560,029	1,161,903	1,819,372	1,429,495	1,983,483	560,029	1,161,903	1,819,372
1.2 Government securities	3,594,545	4,759,088	1,160,002	2,344,090	3,512,289	3,594,545	4,759,088	1,160,002	2,344,090	3,512,289
1.3 Deposits and placements with banking institutions	36,281	41,507	4,457	7,605	12,220	36,281	41,507	4,457	7,605	12,220
1.4 Other Interest Income	370,836	567,473	167,222	281,953	411,291	370,836	567,473	167,222	281,953	411,291
1.5 Total Interest Income	5,431,157	7,351,551	1,891,710	3,795,551	5,755,172	5,431,157	7,351,551	1,891,710	3,795,551	5,755,172
2.0 INTEREST EXPENSE										
2.1 Customer Deposits	2,211,270	2,802,796	778,537	1,571,697	2,412,483	2,211,270	2,802,796	778,537	1,571,697	2,412,483
2.2 Deposits and placement from banking institutions	26,351	40,405	13,574	34,396	55,823	26,351	40,405	13,574	34,396	55,823
2.3 Other Interest Expenses	571,749	775,046	205,678	415,553	632,075	571,749	775,046	205,678	415,553	632,075
2.4 Total Interest Expenses	2,809,370	3,618,247	997,790	2,021,646	3,100,381	2,809,370	3,618,247	997,790	2,021,646	3,100,381
3.0 NET INTEREST INCOME/(LOSS)	2,621,787	3,733,304	893,920	1,773,905	2,654,791	2,621,787	3,733,304	893,920	1,773,905	2,654,791
4.0 NON INTEREST INCOME										
4.1 Fees and commissions on loans and advances	147,051	176,221	27,431	77,058	115,168	147,051	176,221	27,431	77,058	115,168
4.2 Other Fees and Commissions	138,076	188,872	49,838	107,429	170,028	138,076	188,872	49,838	107,429	170,028
4.3 Foreign exchange trading income (loss)	251,368	330,386	106,849	220,484	320,096	251,368	330,386	106,849	220,484	320,096
4.4 Dividend Income	-	-	-	-	-	-	-	-	-	-
4.5 Other income	1,345,081	1,332,417	444,958	744,869	1,271,790	1,345,081	1,332,417	444,958	744,869	1,271,790
4.6 Total Non-Interest Income	1,881,576	2,027,896	629,076	1,149,841	1,877,081	1,881,577	2,027,902	629,076	1,149,841	1,877,081
5.0 TOTAL OPERATING INCOME	4,503,363	5,761,199	1,522,996	2,923,745	4,531,872	4,503,364	5,761,206	1,522,996	2,923,745	4,531,872
6.0 OPERATING EXPENSES										
6.1 Loan Loss Provision	677,911	370,407	363,542	513,027	834,386	677,911	370,407	363,542	513,027	834,386
6.2 Staff costs	1,686,072	2,362,136	553,697	1,134,524	1,775,907	1,686,072	2,362,136	553,697	1,134,524	1,775,907
6.3 Directors' emoluments	56,055	83,891	23,708	47,168	70,620	56,055	83,891	23,708	47,168	70,620
6.4 Rental charges	-	65,905	14,334	28,873	42,540	-	65,905	14,334	28,873	42,540
6.5 Depreciation charge on property and equipment	479,184	577,117	133,228	262,230	393,243	479,184	577,117	133,228	262,230	393,243
6.6 Amortisation Charges	145,669	144,777	14,372	28,189	41,647	145,669	144,777	14,372	28,189	41,647
6.7 Other Operating Expenses	1,135,312	1,540,214	384,493	782,034	1,168,446	1,135,312	1,540,214	384,493	782,034	1,168,446
6.8 Total Operating Expenses	4,180,002	5,144,447	1,487,373	2,796,045	4,326,790	4,180,750	5,145,209	1,487,375	2,796,050	4,326,798
7.0 Profit/(Loss) before tax and exceptional items	323,361	616,752	35,623	127,700	205,082	323,361	616,752	35,623	127,695	205,074
8.0 Exceptional items										
9.0 Profit/(Loss) after exceptional items</										