

STATEMENT OF FINANCIAL POSITION

	BANK				GROUP					
	30-Sep-19 Shs '000 (Un - Audited)	31-Dec-19 Shs '000 (Audited)	31-Mar-20 Shs '000 (Un-Audited)	30-Jun-20 Shs '000 (Un - Audited)	30-Sep-20 Shs '000 (Un - Audited)	30-Sep-19 Shs '000 (Un - Audited)	31-Dec-19 Shs '000 (Audited)	31-Mar-20 Shs '000 (Un-Audited)	30-Jun-20 Shs '000 (Un - Audited)	30-Sep-20 Shs '000 (Un - Audited)
A. ASSETS										
1 Cash (both Local & Foreign)	1,287,826	1,278,352	1,763,117	1,987,335	1,775,018	1,287,826	1,278,352	1,763,117	1,987,335	1,775,018
2 Balances with Central Bank of Kenya	3,812,592	2,969,996	4,295,097	2,783,160	2,144,193	3,812,592	2,969,996	4,295,097	2,783,160	2,144,193
3 Kenya Government & other Securities held for dealing purposes	406,454	301,538	204,310	1,413,240	-	406,454	301,538	204,310	1,413,240	-
4 Financial Assets at Fair Value through Profit & Loss	118,910	1,552,811	1,460,545	1,413,094	1,331,800	118,910	1,552,811	1,460,545	1,413,094	1,331,800
5 Investment Securities:										
a) Held to Maturity:										
i) Kenya Government securities	15,454,810	15,385,838	15,528,559	15,452,851	20,546,192	15,454,810	15,385,838	15,528,559	15,452,851	20,546,192
ii) Other securities	297,654	295,140	71,350	-	297,654	297,654	295,140	71,350	-	297,654
iii) Available for sale	-	-	-	-	-	-	-	-	-	-
iv) Kenya Government securities	26,917,058	27,133,666	26,303,108	27,561,939	22,082,622	26,917,058	27,133,666	26,303,108	27,561,939	22,082,622
v) Other securities	2,113	2,416	2,416	2,416	2,416	2,113	2,416	2,416	2,416	2,416
6 Deposits and balances due from local banking institutions	3,500,151	2,857,914	2,086,721	516,582	1,086,933	3,500,151	2,857,914	2,086,721	516,582	1,086,933
7 Deposits and balances due from banking institutions abroad	2,136,167	1,719,084	1,152,090	1,680,236	3,048,943	2,136,167	1,719,084	1,152,090	1,680,236	3,048,943
8 Tax recoverable	60,108	-	-	126,739	133,101	60,108	-	-	126,739	133,101
9 Loans and advances to customers (net)	14,322,475	15,463,645	20,872,597	22,665,168	24,281,477	14,322,475	15,463,645	20,872,597	22,665,168	24,281,477
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	1,964,366	1,892,928	1,785,955	1,979,831	1,879,350	1,964,366	1,892,928	1,785,955	1,979,831	1,879,350
16 Prepaid rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	239,302	203,385	174,994	137,880	103,859	239,302	203,385	174,994	137,880	103,859
18 Deferred tax asset	-	377,082	438,410	398,828	398,828	-	377,082	438,410	398,828	398,828
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	1,529,217	1,085,561	2,000,375	1,565,312	1,246,241	1,529,217	1,085,561	2,000,375	1,565,312	1,246,241
21 TOTAL ASSETS	72,049,204	72,519,356	78,139,646	79,684,610	80,060,974	72,049,204	72,519,356	78,139,646	79,684,610	80,060,974
B. LIABILITIES										
22 Balances due to Central Bank of Kenya	9,580,887	9,743,979	9,909,190	10,076,483	12,145,513	9,580,887	9,743,979	9,909,190	10,076,483	12,145,513
23 Customer deposits	51,346,424	50,561,335	55,715,613	57,475,064	55,103,922	51,346,424	50,561,335	55,715,613	57,475,064	55,103,922
24 Deposits and balances due to local banking institutions	-	-	347,183	-	300,000	-	-	347,183	-	300,000
25 Deposits and balances due to foreign banking institutions	130,390	11,515	18,231	11,658	23,257	130,390	11,515	18,231	11,658	23,257
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	594,484	657,854	65,116	-	-	594,484	657,854	65,116	-
30 Dividends Payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	203,393	-	-	-	202,415	203,393	-	-	-	202,415
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	2,634,507	3,730,807	3,607,546	3,856,026	3,807,839	2,634,507	3,730,807	3,607,546	3,856,026	3,807,839
34 TOTAL LIABILITIES	63,895,601	64,642,180	70,255,616	71,484,347	71,380,530	63,895,601	64,642,180	70,255,616	71,484,347	71,380,530
C. SHAREHOLDERS' EQUITY										
35 Paid up/Assigned capital	2,855,500	2,855,500	2,855,500	2,855,500	2,855,500	2,855,500	2,855,500	2,855,500	2,855,500	2,855,500
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	554,676	21,092	(35,946)	245,676	581,838	554,676	21,092	(35,946)	245,676	581,838
38 Retained earnings/ Accumulated Losses	(1,368,518)	(1,136,650)	(1,713,374)	(1,983,646)	(1,685,185)	(1,368,518)	(1,136,650)	(1,713,374)	(1,983,646)	(1,685,185)
39 Statutory Loan Reserves	-	25,289	665,904	970,787	816,347	-	25,289	665,904	970,787	816,347
40 Other Reserves	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	-	-	-	-	-
43 Capital grants	-	-	-	-	-	-	-	-	-	-
44 TOTAL SHAREHOLDERS' EQUITY	8,153,603	7,877,176	7,884,030	8,200,262	8,680,444	8,153,603	7,877,176	7,884,030	8,200,262	8,680,444
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	72,049,204	72,519,356	78,139,646	79,684,610	80,060,974	72,049,204	72,519,356	78,139,646	79,684,610	80,060,974

OTHER DISCLOSURES

	BANK				GROUP					
	30-Sep-19 Shs '000 (Un - Audited)	31-Dec-19 Shs '000 (Audited)	31-Mar-20 Shs '000 (Un-Audited)	30-Jun-20 Shs '000 (Un - Audited)	30-Sep-20 Shs '000 (Un - Audited)	30-Sep-19 Shs '000 (Un - Audited)	31-Dec-19 Shs '000 (Audited)	31-Mar-20 Shs '000 (Un-Audited)	30-Jun-20 Shs '000 (Un - Audited)	30-Sep-20 Shs '000 (Un - Audited)
1) NON-PERFORMING LOANS AND ADVANCES										
a) Gross Non-performing loans and advances	15,387,312	14,980,134	15,654,147	16,071,469	15,913,981	15,387,312	14,980,134	15,654,147	16,071,469	15,913,981
b) Total Interest in Suspense	1,856,942	1,803,949	2,004,411	2,201,758	2,390,333	1,856,942	1,803,949	2,004,411	2,201,758	2,390,333
c) Total Non-Performing Loans and Advances (a-b)	13,530,370	13,176,185	13,649,736	13,869,710	13,523,648	13,530,370	13,176,185	13,649,736	13,869,710	13,523,648
d) Less: Loan Loss Provisions	9,981,055	9,958,623	10,443,585	10,475,920	10,443,340	9,981,055	9,958,623	10,443,585	10,475,920	10,443,340
e) Net Non-Performing Loans (c-d)	3,549,315	3,217,562	3,206,151	3,393,790	3,080,308	3,549,315	3,217,562	3,206,151	3,393,790	3,080,308
f) Discounted Value of Securities	3,527,338	3,103,550	3,187,210	3,256,245	3,064,384	3,527,338	3,103,550	3,187,210	3,256,245	3,064,384
g) Net NPLs Exposure (e-f)	21,778	114,012	18,940	37,544	15,924	21,778	114,012	18,940	37,544	15,924
2) Insider Loans and Advances										
a) Directors, Shareholders and Associates	143,234	142,148	140,762	139,251	143,851	143,234	142,148	140,762	139,251	143,851
b) Employees	1,162,022	1,175,865	1,184,306	1,441,077	1,676,370	1,162,022	1,175,865	1,184,306	1,441,077	1,676,370
c) Total Insider Loans and Advances and Other Facilities	1,305,256	1,318,013	1,325,068	1,580,327	1,820,221	1,305,256	1,318,013	1,325,068	1,580,327	1,820,221
3) Off-Balance Sheet Items										
a) Letters of credit, guarantees, acceptances	1,339,135	1,723,296	1,669,796	1,366,670	1,566,806	1,339,135	1,723,296	1,669,796	1,366,670	1,566,806
b) Forwards, swaps and options	4,964,435	24,529	5,271,158	7,356,509	9,456,936	4,964,435	24,529	5,271,158	7,356,509	9,456,936
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-
d) Total Contingent Liabilities	6,303,570	1,747,825	6,940,954	8,723,179	11,023,742	6,303,570	1,747,825	6,940,954	8,723,179	11,023,742
4) Capital Strength										
a) Core capital	7,275,568	7,830,795	7,222,126	6,934,548	7,160,999	7,275,568	7,830,795	7,222,126	6,934,548	7,160,999
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/(Deficiency)	6,275,568	6,830,795	6,222,126	5,934,548	6,160,999	6,275,568	6,830,795	6,222,126	5,934,548	6,160,999
d) Supplementary Capital	-	25,289	539,580	567,370	593,953	-	25,289	539,580	567,370	593,953
e) Total capital (a+d)	7,275,568	7,856,083	7,761,706	7,501,919	7,754,952	7,275,568	7,856,083	7,761,706	7,501,919	7,754,952
f) Total risk weighted assets	32,243,174	33,983,208	43,166,365	45,389,616	47,516,210	32,243,174	33,983,208	43,166,365	45,389,616	47,516,210
g) Core capital/total deposit liabilities	14.1%	15.5%	13.0%	12.1%	13.0%	14.1%	15.5%	13.0%	12.1%	13.0%
h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(Deficiency)	6.1%	7.5%	5.0%	4.1%	5.0%	6.1%	7.5%	5.0%	4.1%	5.0%
j) Core capital/total risk weighted assets	22.6%	23.0%	16.7%	15.3%	15.3%	22.6%	23.0%	16.7%	15.3%	15.3%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(Deficiency) (j-k)	12.1%	12.5%	6.2%	4.8%	4.8%	12.1%	12.5%	6.2%	4.8%	4.8%
m) Total capital/total risk weighted assets	22.6%	23.1%	18.0%	16.5%	16.3%	22.6%	23.1%	18.0%	16.5%	16.3%
n) Minimum Statutory Ratio	8.1%	14.5%	14.5%	14.5%	14.5%	8.1%	14.5%	14.5%	14.5%	14.5%
o) Excess/(Deficiency) (m-n)	14.5%	8.6%	3.5%	2.0%	1.8%	14.5%	8.6%	3.5%	2.0%	1.8