

## UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

	Bank					Group				
	30th September 2020	31st December 2020	31st March 2021	30th June 2021	30th September 2021	30th September 2020	31st December 2020	31st March 2021	30th June 2021	30th September 2021
	Shs.'000' Unaudited	Shs.'000' Audited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Audited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Unaudited
<b>I STATEMENT OF FINANCIAL POSITION</b>										
<b>A ASSETS</b>										
1 Cash (both Local & Foreign)	356,969	357,909	398,233	333,505	294,357	383,581	386,776	428,296	368,755	322,852
2 Balances due from Central Bank of Kenya	785,912	758,929	1,346,496	1,788,913	771,306	785,913	758,929	1,346,496	1,788,913	771,306
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:										
a. Kenya Government securities	3,199,912	3,361,329	3,613,408	3,546,225	4,076,803	3,199,912	3,361,329	3,613,408	3,546,225	4,076,803
b. Other securities	3,199,912	3,361,329	3,613,408	3,546,225	4,076,803	3,199,912	3,361,329	3,613,408	3,546,225	4,076,803
(b) Available for sale:										
a. Kenya Government securities	633,937	585,270	951,710	920,972	1,509,645	633,937	585,270	951,710	920,972	1,509,645
b. Other securities	623,937	585,270	951,710	920,972	1,509,645	623,937	585,270	951,710	920,972	1,509,645
6 Deposits and balances due from local banking institutions										
(a) Deposits and balances due from banking institutions		700,123	491,883	210,984	12,303		700,123	491,882.57	210,984	12,303
7 broad	307,095	84,526	216,387	217,027	404,881	307,095	84,526	216,387	217,027	404,881
8 Tax recoverable	91,918	86,275	84,405	86,810	113,731	91,918	86,867	89,119	93,446	120,856
9 Loans and advances to customers (net)	15,789,269	15,631,035	15,571,197	15,120,349	15,899,422	15,789,269	15,631,035	15,571,196	15,120,349	15,188,195
10 Balances due from banking institutions in the group										
11 Investments in associates	1,000	1,000	1,000	1,000	5,000					
12 Investments in subsidiary companies										
13 Investments in joint ventures										
14 Investment properties										
15 Property and equipment	768,416	332,001	315,792	298,883	286,166	768,529	332,103	315,884	298,964	286,236
16 Prepaid lease rentals										
17 Intangible assets	154,735	150,066	147,154	122,608	115,792	154,735	150,066	147,153	122,608	115,792
18 Deferred tax asset	175,315	164,385	164,385	164,385	164,385	175,262	164,343	164,465	164,466	164,466
19 Retirement benefit asset										
20 Other assets	552,005	932,490	972,708	900,962	910,252	583,254	968,662	1,019,804	938,893	944,365
<b>21 TOTAL ASSETS</b>	<b>22,816,483</b>	<b>23,145,338</b>	<b>24,274,757</b>	<b>23,711,687</b>	<b>23,854,042</b>	<b>22,878,405</b>	<b>23,213,029</b>	<b>24,385,803</b>	<b>23,791,602</b>	<b>23,917,700</b>
<b>B LIABILITIES</b>										
22 Balances due to Central Bank of Kenya										
23 Customer deposits	17,048,217	17,638,463	18,524,958	18,548,206	18,672,118	17,048,217	17,638,463	18,524,958	18,548,206	18,672,118
24 Deposits and balances due to local banking institutions	657,557	510,781	669,764	96,314	104,177	657,557	510,781	669,764	96,314	104,177
25 Deposits and balances due to foreign banking institutions										
26 Other money market deposits	901,290					901,290				
27 Borrowed Funds		891,391	888,567	872,775	904,460		891,391	888,567	872,775	904,460
28 Balances due to banking institutions in the group										
29 Tax payable							(5,650)			
30 Dividends payable										
31 Deferred tax liability										
32 Retirement benefit liability										
33 Other liabilities	937,423	886,492	921,819	877,003	864,046	974,774	929,043	975,524	927,112	899,317
<b>34 TOTAL LIABILITIES</b>	<b>19,544,487</b>	<b>19,927,127</b>	<b>21,008,107</b>	<b>20,494,926</b>	<b>20,544,801</b>	<b>19,576,188</b>	<b>19,969,678</b>	<b>21,058,812</b>	<b>20,444,408</b>	<b>20,580,071</b>
<b>C SHAREHOLDERS' FUNDS</b>										
35 Paid up/Assigned capital	2,794,110	2,903,018	2,903,018	2,915,911	2,915,911	2,794,110	2,903,018	2,903,018	2,915,911	2,915,911
36 Share premium/(discount)	99,060	97,344	97,344	97,344	95,066	99,060	97,344	97,344	97,344	95,066
37 Revaluation reserves										
38 Retained earnings/Accumulated losses	154,196	(130,575)	(65,116)	(39,565)	(413,285)	179,417	(105,435)	(37,775)	(9,732)	(384,898)
39 Statutory loan loss reserves	214,684	350,166	350,166	350,166	691,241	214,685	350,166	350,166	350,166	691,241
40 Other Reserves	9,946	(1,742)	(15,762)	(6,555)	20,249	9,945	(1,742)	(15,762)	(6,555)	20,249
41 Proposed dividends										
42 Capital grants										
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,271,996</b>	<b>3,218,211</b>	<b>3,269,650</b>	<b>3,307,361</b>	<b>3,309,242</b>	<b>3,297,217</b>	<b>3,243,351</b>	<b>3,296,991</b>	<b>3,347,194</b>	<b>3,337,628</b>
44 Minority Interest										
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>22,816,483</b>	<b>23,145,338</b>	<b>24,274,757</b>	<b>23,711,687</b>	<b>23,854,042</b>	<b>22,878,405</b>	<b>23,213,029</b>	<b>24,385,803</b>	<b>23,791,602</b>	<b>23,917,700</b>
<b>II STATEMENT OF COMPREHENSIVE INCOME</b>										
	Shs.'000' Unaudited	Shs.'000' Audited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Audited	Shs.'000' Unaudited	Shs.'000' Unaudited	Shs.'000' Unaudited
<b>1.0 INTEREST INCOME</b>										
1.1 Loans and advances	1,533,157	2,106,881	494,125	938,028	1,323,623	1,533,157	2,106,881	494,125	938,028	1,323,476
1.2 Government securities	276,902	399,642	117,616	253,742	405,147	276,902	399,642	117,616	253,742	405,147
1.3 Deposits and placements with banking institutions	7,034	15,355	4,890	1,201	16,472	7,034	15,355	4,890	1,203	16,472
1.4 Other Interest Income										
1.5 Total Interest Income	1,817,094	2,521,857	616,631	1,201,983	1,745,242	1,817,094	2,521,857	616,631	1,201,983	1,745,092
<b>2.0 INTEREST EXPENSE</b>										
2.1 Customer deposits	984,293	1,307,085	318,393	641,751	981,408	982,983	1,305,139	317,441	639,938	979,002
2.2 Deposits and placements from banking institutions	17,867	60,173	14,517	28,566	42,581	17,867	60,173	14,517	28,566	42,581
2.3 Other interest expenses	43,641	57,947	14,192	28,566	42,087	43,641	57,947	14,192	28,566	42,087
2.4 Total interest expenses	1,045,801	1,425,205	347,101	698,877	1,066,276	1,044,811	1,423,260	346,149	696,862	1,063,670
<b>3.0 NET INTEREST INCOME/(LOSS)</b>	<b>771,293</b>	<b>1,096,652</b>	<b>269,530</b>	<b>503,310</b>	<b>678,966</b>	<b>772,603</b>	<b>1,098,597</b>	<b>270,482</b>	<b>505,123</b>	<b>681,426</b>
<b>4.0 NON-INTEREST INCOME</b>										
4.1 Fees and commissions on loans and advances	139,564	181,643	44,623	90,830	146,042	139,564	181,643	44,623	90,830	146,042
4.2 Other fees and commissions	196,690	278,705	75,729	156,663	226,115	213,213	300,988	80,650	166,626	240,966
4.3 Foreign exchange trading income/(Loss)	97,627	130,335	25,744	55,388	86,275	97,627	130,335	25,744	55,388	86,275
4.4 Dividend Income										
4.5 Other Income	52,322	42,554	5,740	27,105	40,807	52,322	42,554	5,740	27,105	40,807
4.6 Total Non-Interest Income	486,203	634,237	185,737	329,868	499,239	499,726	655,520	160,658	350,949	514,088
<b>5.0 TOTAL OPERATING INCOME</b>	<b>1,257,496</b>	<b>1,730,889</b>	<b>455,267</b>	<b>834,696</b>	<b>1,178,205</b>	<b>1,272,329</b>	<b>1,754,111</b>	<b>431,139</b>	<b>855,072</b>	<b>1,195,514</b>
<b>6.0 OTHER OPERATING EXPENSES</b>										
6.1 Loan loss provision	83,554	287,130	29,045	51,593	104,849	83,554	287,130	29,045	51,593	104,849
6.2 Staff costs	508,644	685,156	152,227	307,995	458,498	518,244	698,260	155,580	314,260	468,511
6.3 Directors' emoluments	57,088	70,073	20,181	38,342	56,073	57,088	70,073	20,181	38,342	56,073
6.4 Rental charges	13,638	106,078	27,463	52,857	79,669	13,638	106,078	27,463	52,857	79,669
6.5 Depreciation charge on property and equipment	113,029	66,933	17,621	34,939	51,770	113,029	66,933	17,621	34,960	51,802
6.6 Share of other comprehensive income of associates	44,355	59,418	15,114	30,029	42,170	44,400	59,382	15,114	30,029	42,170
6.7 Other operating expenses	333,297	446,678	96,156	191,537	306,711	333,722	447,930	96,463	192,137	306,595
6.8 Total Other Operating Expenses	1,183,225	1,721,526	357,808	706,893	1,098,740	1,163,707	1,735,988	361,479	714,119	1,109,669
6.9 Profit/(Loss) before Tax and Exceptional Items	104,261	8,362	67,458	125,804	79,466	111,622	18,130	69,660	130,894	85,847
6.10 Exceptional Items										
6.11 Profit/(Loss) After Exceptional Items	104,261	8,362	67,458	125,804	79,466	111,622	18,130	69,660	130,894	85,847
6.12 Current Tax	18,000	60,515	2,000	34,794	23,840	18,000	63,005	2,000	34,794	23,840
6.13 Deferred Tax		10,931					10,931			
6.14 Profit/(Loss) After Tax and Exceptional Items	86,261	(63,084)	65,458	91,010	55,626	93,622	(55,806)	67,660	96,100	62,007
6.15 Minority Interest										
6.16 Profit/(Loss) after tax, exceptional items and Minority Interest	86,261	(63,084)	65,458	91,010	55,626	93,622	(55,806)	67,660	96,100	62,007
<b>14.0 Interest</b>										
14.1 Other Comprehensive Income										
14.2 Gains/(Losses) from translating the financial statements										
15.1 of foreign operations										
15.2 Fair value changes in available for sale financial assets	16,370	(228)	(14,020)	11,969	31,416	16,370	(228)	(14,020)	11,969	31,4