Credit Bank My Friend, My Bank

QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

			Bank				<u>Group</u>	
I STATEMENT OF FINANCIAL POSITION				30th June 2020		30th Sep 2019		
A ASSETS	Shs. 'ooo' Unaudited	Shs. 'ooo' Audited	Shs. 'ooo' Unaudited	Shs. 'ooo' Unaudited	Shs. 'ooo' Unaudited	Shs. 'ooo' Unaudited	Shs. 'ooo' Audited	Shs. 'ooo' Unaudited
1 Cash (both Local & Foreign) 2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for dealing purposes 4 Financial Assets at fair value through profit and loss 5 Investment Securities:	310,037 477,235	364,293 891,993	400,434 1,361,327	512,699 1,510,186	356,969 785,912	310,037 501,930	394,082 891,993	383,581 785,913
 a) Held to Maturity: a. Kenya Government securities 	1,796,720 1,796,720	1,789,084 1,789,084	2,915,853 2,915,853	<mark>2,683,606</mark> 2,683,606	3,199,912 3,199,912	1,796,720 1,796,720	1,789,084 1,789,084	3,199,912 3,199,912
 b. Other securities b) Available for sale: a. Kenya Government securities 	1,757,319 1,751,356	1,246,602 1,246,602	379,990 379,990	599,233 599,233	<mark>623,937</mark> 623,937	1,757,319 1,751,356	1,246,602 1,246,602	623,937 623 , 937
 b. Other securities 6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad 	5,963 297,360	300,053 133,963	- - 87,805	- 86,077 279,513	10,000 - 307,095	5,963 297,360	300,053 133,963	10,000 - 307,095
8 Tax recoverable 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	52,587 14,948,785	- 15,226,683	- 15,675,351	61,025 15,682,352	91,918 15,789,269	52,587 14,948,785	- 15,226,683	91,918 15,789,269
11 Investments in associates 12 Investments in subsidiary companies 13 Investments in joint ventures	1,000	1,000	1,000	1,000	1,000			
14 Investment properties 15 Property and equipment 16 Prepaid lease rentals	253,637	786,326	753,993	797,310	768,416	253,792	786,471	768,529
17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset	136,820 131,927	188,707 176,656	157,409 175,315	162,877 175,315	154,735 175,315	136,890 131,927	188,750 176,645	154,735 175,262
20 Other assets 21 TOTAL ASSETS	660,867 20,824,293	435,379 21,540,739	824,794 22,733,271	413,675 22,964,867	552,005 22,816,483	707,847 20,895,193	526,290 21,660,616	583,254 22,873,405
B LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions 26 Other money market deposits 27 Borrowed funds	15,744,628 1,002,660 391,168	16,806,421 260,078 280,114	17,562,360 484,306 290,539	17,838,339 765,751 -	17,048,217 657,557 901,290	15,744,628 1,002,660 391,168	16,806,421 260,078 280,114	17,048,217 657,557 901,290
28 Balances due to banking institutions in the group 29 Tax payable 30 Dividends payable 31 Deferred tax liability		41,649	48,145			(2,805) 14	37,819	(5,650)
32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES	646,731 17,785,187	1,152,046 18,540,308	1,123,431 19,508,782	1,097,186 19,701,276	937,423 19,544,488	698,042 17,833,707	1,258,015 18,642,447	974,774 19,576,188
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves	2,633,507 64,007	2,633,507 59,908	2,759,453 107,834	2,766,490 103,220	2,794,110 99,060	2,633,507 64,007	2,633,507 59,908	2,794,110 99,060
38 Retained earnings/Accumulated losses 39 Statutory loan loss reserves 40 Other Reserves 41 Proposed dividends	241,191 89,313 11,089	143,845 164,684 (1,514)	202,926 164,684 (10,408)	217,322 164,684 11,875	154,196 214,684 9,946	263,571 89,313 11,089 -	161,583 164,684 (1,514)	179,417 214,685 9,945 -
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest	3,039,106	3,000,431	3,224,489	- 3,263,591	3,271,996	3,061,486	3,018,169	- 3,297,217
								21 211 1
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	20,824,293	21,540,739	22,733,271	22,964,867	22,816,483	20,895,193	21,660,616	22,873,405
							21,660,616	22,873,405
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS				22,964,867 30th June 2020 Shs. '000' Unaudited			21,660,616	22,873,405
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I.0 INTEREST INCOME 1.1 Loans and advances	30th Sep 2019 Shs. '000' Unaudited 1,363,834	31st Dec 2019 Shs. 'ooo' Audited 1,870,649	31st Mar 2020 Shs. 'ooo' Unaudited 530,109	30th June 2020 Shs. '000' Unaudited 1,030,013	30th Sep 2020 Shs. '000' Unaudited 1,533,157	30th Sep 2019 Shs. '000' Unaudited 1,363,834	21,660,616 31st Dec 2019 Shs. '000' Audited 1,870,649	22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482	31st Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063	31st Mar 2020 Shs. '000' Unaudited	30th June 2020 Shs. 'ooo' Unaudited	30th Sep 2020 Shs. '000' Unaudited	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482	21,660,616 31st Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063	22,873,405 30th Sep 2020 Shs. '000' Unaudited
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878	31st Dec 2019 Shs. '000' Audited 1,870,649 275,559	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180	30th June 2020 Shs. 'ooo' Unaudited 1,030,013 172,974	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878	21,660,616 31st Dec 2019 Shs. '000' Audited 1,870,649 275,559	22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762	31st Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 1,817,094 984,293	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 808,783	21,660,616 31st Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445	22,873,405 30th Sep 2020 Shs.'000' Unaudited 1,533,157 276,902 7,034 - 1,817,094
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I.0 INTEREST INCOME I.1 Loans and advances I.2 Government securities I.3 Deposits and placements with banking institutions I.4 Other Interest Income I.5 Total Interest Income 2.0 INTEREST EXPENSE I.2 Customer deposits I.2 Deposits and placement from banking institutions I.3 Other Interest expenses I.3 Other Interest expenses I.3 Deposits and placement from banking institutions I.4 Other Interest expenses I.5 Other Interest Interest expenses I.5 Other Interest Interest Interest Interest Interest Interest	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795	31st Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935	31st Mar 2020 Shs. 'ooo' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,353 28,250	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 1,817,094 984,293 984,293 17,867 43,641	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 808,783 32,795	21,660,616 3151 Dec 2019 Shs. '000' Audited 1,870,649 275,559 838 2,152,109 1,133,445 36,506 59,935	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 - 1,817,094 982,983 17,867 43,641
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS)	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762	31st Dec 2019 Shs. 'ooo' Audited 1,870,649 275,559 5,063 8,38 2,152,109 1,134,631 3,6,506	31st Mar 2020 Shs. 'ooo' Unaudited 530,109 75,180 5,778 6 611,067 329,455 1,894	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,353	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 7,034 1,817,094 984,293 17,867	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 808,783	21,660,616 315t Dec 2019 Shs. '000' Audited 1,870,649 2,75,559 5,063 838 2,152,109 1,133,445 3,6,506	22,873,405 30th Sep 2020 Shs. 'ooo' Unaudited 1,533,157 276,902 7,034 1,817,094 9,82,983 17,867
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Other Interest expenses 3.5 NET INTEREST INCOME/(LOSS) 4.0 ONN-INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557	31st Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 3,6,506 59,935 1,231,021	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 - - - - - - - - - - - - - - - - - - -	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,533 28,250 697,544	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 - 1,817,094 - 984,293 17,867 43,5641 1,045,801	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 808,783 32,795 841,578	21,660,616 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 4000000	22,873,405 2005 Shs. '000' Unaudited 1,533,157 276,902 7,034 1,817,094 982,983 17,867 43,641 1,044,491
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest income 3.0 NET INTEREST INCOME(LOSS) 4.0 NON-INTEREST INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - 1,209,837 - 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 - 1,817,094 984,293 17,867 43,641 1,045,861 771,293 139,564 196,690 97,627	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 11,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670	21,660,616 315t Dec 2019 Shs. (500) Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711	22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 1,817,094 982,983 17,867 43,641 1,044,491 772,603
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss)	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 14,82 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - - 611,067 - 329,455 1,894 14,806 346,155 264,912 52,833 83,141	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 - 1,817,094 984,293 17,867 43,641 1,045,801 771,293	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 14,82 780 1,557,975 808,783 32,795 841,578 716,396 244,728 281,647	21,660,616 315t Dec 2019 315t Jec 2019 315t - 300 4udited 1,870,649 275,559 5,063 3838 2,152,109 11,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 - 1,817,094 - 982,983 1,867 43,661 1,044,491 772,603 - 139,564 213,213
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Optorist and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 ONN-INTEREST INCOME/(LOSS) 4.1 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.3 Other interest income 4.5 Other interest income 4.5 Other interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING INCOME	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 8,063 8,38 2,152,109 1,134,631 3,6,506 5,99,935 1,231,071 9,21,038 3,14,355 3,73,721 117,711 5,1,421 8,57,208 1,778,246	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 1,817,094 984,293 17,867 43,5641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 808,783 32,795 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594	21,660,616 31st Dec 2019 31st Dec	22,873,405 22,873,405 30th Sep 2020 Shs.'000' Unaudited 1,533,157 276,902 - 1,817,094 982,983 17,867 43,641 1,044,491 772,603 - 139,564 213,213 97,627 - 52,322 502,726 1,275,328
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Loans and advances 1. Covernment securities 1. Covernment securities 1. Covernment securities 1. Total interest income 1. Total interest income 2. OINTEREST EXPENSE 2. Loustomer deposits 2. Obersits and placement from banking institutions 2. Other interest expenses 2. Other interest expenses 3. Other interest expenses 3. Other interest expenses 3. Other interest inCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Loan loss provision 6.2 Staff costs	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,678 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520	315t Dec 2019 3hs: 4000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 3,65,506 59,935 1,231,071 921,038 314,355 373,721 117,771 51,421 857,208 1,778,246 136,904 646,589	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - - 1,209,837 - - - - - - - - - - - - - - - - - - -	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 14,82 780 1,557,975 808,783 32,795 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594	21,660,616 31st Dec 2019 5hs. '000' Audited 1,870,649 275,559 5,063 3838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 139,564 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. Loans and advances I. Covernment securities I. 2 Covernment securities I. 2 Overnment securities I. 2 Overnment securities I. 2 Other Interest Income I. 5 Total Interest income I. 5 Total interest income I. 6 UNTEREST EXPENSE I. Customer deposits I. 2 Deposits and placement from banking institutions I. 4 Total interest expenses I. 4 Total interest INCOME(LOSS) I. 0 NON-INTEREST INCOME INCOME I. 0 NON-INTEREST INCOME INCOME I. 0 NON-INTEREST INCOME INCOME INCOME INCOME INCOME	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 107,873 476,745 55,828 88,2,950	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,9355 1,231,071 36,506 373,721 117,711 51,421 857,208 136,904 646,589 69,150 18,846	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 93,8390 346,019 385,8311 77,108 335,424 3,7341 7,315	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 - 1,817,094 984,293 17,867 43,564 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 11,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594	21,660,616 31st Dec 2019 Shs. '600' Audited 1,870,649 275,559 5,063 8388 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 18,846	22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 - 7,034 - 1,817,094 - - - - - - - - - - - - - - - - - - -
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Obposits and placement from banking institutions 2.3 Other interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 ONN-INTEREST INCOME/(LOSS) 4.0 ONN-INTEREST INCOME/(LOSS) 4.3 Foreign exchange trading income/(Loss) 4.4 Other Interest income 4.5 Other interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.4 Other interest expenses 3.5 Oreign exchange trading income/(Loss) 4.5 Other interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.2 Staff costs 6.3 Directors' emoluments 6.4 Anotal charges 6.5 Depreciation charge on property and equipment 6.6 Amotisation charges	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,828 82,950 46,314 38,568	3151 Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246 136,904 646,589 69,150 18,846 134,658 5,1423	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 262,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 - 346,019 858,311 77,108 335,424 37,941 7,315 75,103 29,181	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,522 486,203 1,257,495 83,554 508,644 57,088 13,638 113,029	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 808,783 32,795 841,578 716,396 244,728 284,567 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 83,950	21,660,616 31st Dec 2019 31st Dec	22,873,405 30th Sep 2020 Shs.'000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 139,564 233,213 97,627 - 52,322 502,726 1,275,328 83,554 513,655 513,655 513,655 514,65
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Loans and advances 1. Covernment securities 1. Covernment s	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,678 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,888 82,950 046,314 38,568 82,99,962 1,06,240	315t Dec 2019 3hs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 3,65,506 59,935 1,231,071 921,038 314,355 373,721 117,771 51,421 857,208 1,778,246 136,659 136,658 69,150 18,846 134,658 51,423 136,658 134,658 51,423 136,658 134,658 1421	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 460,502 47,365 170,739 19,151 2,297 36,779 14,335	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - - 1,209,837 - - - - - - - - - - - - - - - - - - -	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 7,034 9984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638 13,638 13,039 44,355	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 808,783 32,795 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 82,950 46,348 38,646 55,828	21,660,616 315 Dec 2019 315 Dec 2019 315,1000' Audited 1,870,649 275,559 5,063 338 2,152,109 1,133,445 5,9,935 1,229,885 922,224 314,355 369,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 1,878,649 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,904 136,905 136,915 13	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 139,564 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,661 13,638 13,651 13,638 13,651
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.4 Total interest INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opereciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 7.0 Profit/(Joss) Before Tax and Exceptional Items 6.6 Exceptional Items	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 107,873 476,745 55,828 88,2950 46,314 38,568 29,962 1,108,240 250,280	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,9355 1,231,071 314,355 373,721 117,711 51,421 857,208 136,904 646,589 69,150 18,846 134,651 85,1423 420,603 1,478,174 300,072	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - - - - - - - - - - - - - - - - - -	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 - 1,817,094 984,293 17,867 43,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638 13,029 44,355 332,927 1,153,435	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 11,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 82,950 46,348 38,646 330,504 1,116,935 256,659	21,660,616 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 117,714 314,355 389,153 117,711 117,744,864 136,904 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909	22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 - 1,817,094 982,983 17,867 43,641 1,044,491 772,603 - 139,554 139,554 52,322 52,322 52,322 52,325 52,322 52,325 52,325 52,325 52,325 52,325 52,325 52,325 52,325 52,325 52,325 52,325 52,325 53,554 518,24
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 DON-INTEREST INCOME/(LOSS) 4.0 ONO-INTEREST INCOME/(LOSS) 4.0 DON-INTEREST INCOME/(LOSS) 4.0 Dividend income 4.5 Other interest fincome 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.3 Directors' emoluments 6.4 Rental charges 6.3 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 1.0 Current Tax	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,678 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,888 82,950 046,314 38,568 82,99,962 1,06,240	315t Dec 2019 3hs: '000' Audited 1,870,649 275,559 3,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246 136,904 646,589 69,150 18,846 134,658 51,423 420,603 14,78,174 300,072 300,072 134,131	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 460,502 47,365 170,739 19,151 2,297 36,779 14,335	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - - 1,209,837 - - - - - - - - - - - - - - - - - - -	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 7,034 9984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638 13,638 13,039 44,355	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 808,783 32,795 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 82,950 46,348 38,646 55,828	21,660,616 31st Dec 2019 31st Dec	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 139,564 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,661 13,638 13,651 13,638 13,651
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.4 Total interest expenses 3.5 Other INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other Income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan los provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.5 Amortisation charges 6.5 Other Operating Expenses 6.3 Total Other Operating Expenses 6.3 Total Other Operating Expenses 6.3 Total Other Operating Expenses 6.3 Cotal Other Operating Expenses 6.3 Total Other Operating Expenses 6.3 Total Other Operating Expenses 6.4 Evertice operating Expenses 6.5 Other income 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other Operating Expenses 6.8 Total Other Operating Expenses 6.9 Depreciation charges 6.9 Other Income 6.0 CURRENT SUBJENCES 6.0 CLARENT SUBJENCES 6.0 CLARENT SUBJENCES 6.0 CLARENT SUBJENCES 6.0 CLARENT SUBJENCES 6.1 Loan Income 6.5 Depreciation charges 6.6 Other Income 6.7 Other Operating Expenses 6.8 Total Other Operating Expenses 6.9 Other Income 6.0 CURRENT SUBJENCES 6.0 CLARENT SUBJENCES 6.0	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,678 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,828 82,950 46,314 38,568 82,99,962 1,068,240 250,280	315t Dec 2019 3hs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 3,65,506 59,935 1,231,071 921,038 314,355 373,721 117,771 51,421 857,208 1,778,246 1,778,246 136,904 646,589 69,150 18,846 134,658 51,423 14,658 51,423 306,072 300,072	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - - - - - - - - - - - - - - - - - -	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - - 1,209,837 - - - - - - - - - - - - - - - - - - -	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638 13,638 13,029 44,355 332,927 1,152,235 104,261	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 808,783 32,795 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 82,950 46,348 38,646 55,828 83,959	21,660,616 21,660,616 31st Dec 2019 Sihs. '600' Audited 1,870,649 275,559 5,063 3838 2,152,109 1,133,445 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 1,8846 658,753 69,150 1,8846 658,753 69,150 1,8846 634,703 51,527 422,071 1,491,955 302,909 302,909 302,909	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 139,564 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,638 13,651 13,638 13,651 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,638 13,654 13,638 13,638 13,654 13,638 13,638 13,654 13,638 13,654 13,638 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,654 14,27,858 13,638 13,654 13,638 13,638 13,638 13,654 13,638 13,654 13,638 13,654 13,638 13,638 13,638 13,638 13,638 13,654 13,638 13,654 13,638 13,658 14,658 14,658 14,658 14,658 14,658 14,658 14,658 14,658 14,658 14,658
45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total Interest expenses 3.4 Total Interest expenses 3.5 Other interest income 4.5 Other interest income 4.5 Other interest income 4.5 Other interest income 4.5 Other interest expenses 3.6 NET INTEREST INCOME(LOSS) 4.0 NON-INTEREST INCOME(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 5.6 TotAl OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Other operating Expenses 7.0 Profit(Loss) Before Tax and Exceptional Items 8.0 Current Tax 1.0 Deferred Tax 1.0 Perfered Tax 1.0 Porfer(Loss) After Tax and Exceptional Items 1.3 Okinority Interest 1.0 Profit(Loss) After Tax, exceptional Items 1.3 Okinority Interest 1.0 Porfer(Loss) After Tax, exceptional Items 1.3 Okinority Interest 1.3 Okinority Interest 1.4 OPTOR(Loss) After Tax, exceptional Items 1.5 Okinority Interest 1.5 O	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,828 82,950 46,314 38,563 250,280 18,000	315t Dec 2019 Shs. '000' Audited 1,870,649 2,75,559 5,063 838 2,152,109 1,134,631 3,65,06 59,9355 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 136,904 646,589 69,150 18,846 134,658 51,423 0,1478,174 300,072 300,072 134,131 (44,290)	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - 1,209,837 - 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 946,019 345,019 345,019 335,424 37,941 7,315 75,103 29,181 210,762 772,834 85,478 85,478 85,478 85,478	30th Sep 2020 Shs, '000' Unaudited 1,533,157 276,902 - 1,817,094 984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,038 13,029 44,355 333,927 1,153,335 104,261 18,000	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 83,950 46,348 38,646 300,504 1,116,935 256,659 18,000	21,660,616 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st, Dec 2019 314,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 328,9153 117,711 51,1421 872,640 1,794,864 136,904 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909 302,909 302,909 302,909 302,909	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 13,95,64 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,061 44,400 333,722 1,163,707 111,622 14,620 13,000
45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.5 Other interest INCOME(LOSS) 4.4 Divident Income 4.5 Other Operating Expenses 4.7 Other operating Expenses 4.8 Other Operating Expenses 4.9 Orfit(loss) Before Tax and Exceptional Items 4.0 Defered Tax 4	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,828 82,950 46,314 38,563 250,280 18,000 232,280 232,280	315t Dec 2019 Shs. '000' Audited 1,870,649 2,75,559 5,063 838 2,152,109 1,134,631 3,65,06 59,9355 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 136,904 646,589 69,150 18,846 134,658 51,423 0,1478,174 300,072 300,072 134,131 (44,290) 210,231 210,231	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000 59,155 59,155	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 96,036 143,856 67,737 9345,090 346,019 335,424 37,941 77,108 335,424 37,941 29,181 210,762 772,834 85,478 85,478 85,478 85,478 85,478	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 - 984,293 17,867 43,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638 13,029 44,355 332,927 1,153,335 104,261 18,000 86,261	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 83,950 46,348 38,646 55,828 83,950 46,348 38,646 300,504 1,116,935 256,659 18,000	21,660,616 315 Dec 2019 S1s, '000' Audited 1,870,649 275,559 5,063 3,945 2,152,109 1,133,445 359,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 1,88,846 134,703 51,527 422,071 1,491,955 302,909 302,909 302,909 34,910 (44,020) 212,019 212,019	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 13,95,64 213,213 97,627 13,95,64 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,658 113,061 44,400 333,722 1,163,707 111,622 11,63,707 111,622 14,630 33,522 93,622
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Loans and advances 1. 2 Government securities 1. 3 Deposits and placements with banking institutions 1. 4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.5 Other interest INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.6 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.3 Other operating Expenses 7.0 Profit/(Loss) After Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 1.0 Deferred Tax 1.0 Deferred Tax 1.0 Profit/(Loss) After Tax and Exceptional Items 1.3 Other operating Expenses 1.3 On Minority Interest 1.4 Other Operating Expenses 1.5 Other down and Exceptional Items 1.5 Other Comprehensive Income 1.5 Cains/(Losso) from translating the financial statements of foreign 0.5 Tair value changes in available for sale financial assets 1.5 Revaluation surplus on Property, plant and equipment 1.5 Cains/(Losso) from translating the financial assets 1.5 Revaluation surplus on Property, plant and equipment 1.5 Cains/(Losso) from translating the financial assets 1.5 Revaluation surplus on Property, plant and equipment 1.5 Cains/(Losso) from translating the financial assets 1.5 Revaluation surplus on Property, plant and equipment 1.5 Cains/(Losso) from translating the financi	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,828 82,950 46,314 38,563 250,280 18,000 232,280 232,280 1,384	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 8,063 8,38 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246 136,904 646,589 69,150 18,846 134,658 51,423 420,603 14,78,744 300,072 300,072 134,131 (44,290) 2,10,231	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 - - - - - - - - - - - - - - - - - - -	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - - 1,209,837 - 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 96,036 143,856 67,737 938,390 346,019 345,8311 77,108 335,424 37,941 85,8311 20,762 772,834 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 12,000	30th Sep 2020 Shs, '000' Unaudited 1,533,157 276,902 - 1,817,094 984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,038 13,029 44,355 104,261 16,270	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 82,950 46,348 38,646 55,828 82,950 46,348 38,646 300,504 1,116,935 256,659 18,000 238,659 238,659 1,384	21,660,616 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 31st Dec 2019 30,649 275,559 30,559 32,152,109 314,355 348,153 314,355 348,153 314,355 348,153 314,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,355 348,153 344,155 348,153 344,155 348,153 344,155 348,153 344,155 348,153 344,155 348,153 349,153 349,155	22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 139,564 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,658 14,627 14,627 14,627 14,627 14,627 16,370
45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. Laans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.5 Other interest INCOME/(LOSS) 4.4 Dither Interest INCOME/(LOSS) 4.5 Oreign exchange trading income/(Loss) 4.4 Dividend income 4.5 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Uncome 6.3 Directors' emoluments 6.4 Rental charges 6.3 Directors' emoluments 6.4 Rental charges 6.3 Other operating expenses 6.3 Total Oncerating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other operating expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other operating expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other Operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other Operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other Operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other Operating Expenses 7.0 Other Operating Expenses 7.0 Other Operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other Operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 7.0 Other Operating Expenses 7.0 Other Operatin	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 809,762 32,795 842,557 715,418 244,728 267,552 92,670 38,153 643,102 1,358,520 107,873 476,745 55,828 82,950 46,314 38,563 250,280 18,000 232,280 232,280	315t Dec 2019 Shs. '000' Audited 1,870,649 2,75,559 5,063 838 2,152,109 1,134,631 3,65,06 59,9355 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 136,904 646,589 69,150 18,846 134,658 51,423 0,1478,174 300,072 300,072 134,131 (44,290) 210,231 210,231	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000 59,155 59,155	30th June 2020 Shs. '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 96,036 143,856 67,737 9345,090 346,019 335,424 37,941 77,108 335,424 37,941 29,181 210,762 772,834 85,478 85,478 85,478 85,478 85,478	30th Sep 2020 Shs, '000' Unaudited 1,533,157 276,902 - 984,293 17,867 43,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 13,638 13,029 44,355 332,927 1,153,335 104,261 18,000 86,261	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 841,578 716,396 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 83,950 46,348 38,646 55,828 83,950 46,348 38,646 300,504 1,116,935 256,659 18,000	21,660,616 315 Dec 2019 S1s, '000' Audited 1,870,649 275,559 5,063 3,945 2,152,109 1,133,445 359,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 1,88,846 134,703 51,527 422,071 1,491,955 302,909 302,909 302,909 34,910 (44,020) 212,019 212,019	22,873,405 22,873,405 30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 982,983 17,867 43,641 1,044,491 772,603 13,95,64 213,213 97,627 13,95,64 213,213 97,627 52,322 502,726 1,275,328 83,554 518,244 57,088 13,658 113,061 44,400 333,722 1,163,707 111,622 11,63,707 111,622 14,630 33,522 93,622
45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME I Laans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.5 Origin exchange trading income/(LOSS) 4.4 Other IntERST INCOME/(LOSS) 4.5 Origin exchange trading income/(LOSS) 4.4 Other interest income 3.5 Other interest income 3.5 Origin exchange trading income/(LOSS) 4.4 Other interest income 3.5 Origin exchange trading income/(LOSS) 4.4 Other interest income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.3 Other Operating Expenses 7.0 Profit/(LOSS) Metr Tax and Exceptional Items 7.0 Other operating expenses 7.0 Profit/(LOSS) After Tax and Exceptional Items 7.0 Other operating expenses 7.0 Profit/(LOSS) After Tax and Exceptional Items 7.1 Deferred Tax 7.1 Deferred Tax 7.2 Other comprehensive income 7.3 Calification charges 7.3 Other operating Expenses 7.3 Other operating Expenses 7.4 Other Operating Expenses 7.5 Other Operating Expenses 7.5 Other Operating Expenses 7.6 Stal Other Operating Expenses 7.7 Defit(LOSS) After Tax and Exceptional Items 7.8 Other operating expenses 7.9 Origit(LOSS) After Tax and Exceptional Items 7.9 Other Operating Expenses 7.9 Other Operating Expenses 7	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 809,762 32,795 842,557 715,418 244,728 244,728 244,728 244,728 244,728 244,728 244,728 244,728 244,728 244,728 244,728 244,728 244,728 250,280 107,873 476,745 55,828 82,959 46,314 38,558 2299,962 250,280 18,000 232,280 1,384 (415) 969	315t Dec 2019 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 5,9,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,220 857,220 857,220 136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072 300,072 134,131 (44,290) 210,231 210,231 (11,633)	31st Mar 2020 Shs. '000' Unaudited 530,109 75,180 5,778 - 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 262,590 460,502 47,365 170,739 19,151 2,297 36,779 104,681 395,347 65,155 6,000 59,155 (8,894)	30th June 2020 Shs, '000' Unaudited 1,030,013 172,974 6,850 - 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 697,544 512,292 96,036 143,856 67,737 - 335,424 37,941 37,941 37,941 37,941 20,762 772,834 85,478 8,478 8,4	30th Sep 2020 Shs. '000' Unaudited 1,533,157 276,902 7,034 984,293 17,867 43,641 1,045,801 771,293 139,564 196,690 97,627 52,322 486,203 1,257,495 83,554 508,644 57,088 136,38 136,38 136,38 133,292 14,355 332,927 14,53,235 104,261 104,261 104,261 16,370 (4,911)	30th Sep 2019 Shs. '000' Unaudited 1,363,834 191,878 1,482 780 1,557,975 841,578 244,728 281,647 92,670 38,153 657,198 1,373,594 107,873 484,786 55,828 82,950 46,348 38,646 300,504 1,116,935 256,659 256,659 256,659 256,659 256,659 238,659 1,384 1,384 (415) 969	21,660,616 31st Dec 2019 Shs. '600' Audited 1,870,649 275,559 5,063 888 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 1,8846 134,703 51,527 422,071 1,499,955 302,909	22,873,405 30th Sep 2020 Shs.'000' Unaudited 1,533,157 276,902 - 1,817,094 982,983 17,867 43,641 1,044,491 772,603 97,627 - 52,22 502,726 1,275,328 83,554 518,244 518,244 57,088 13,658 13,658 13,658 13,658 13,658 13,659 - 1,275,328 - 502,726 - - 502,726 - 502,726 - 502,726 - 502,726 - 502,726 - 502,726 - 502,726 - 502,726 - 502,726 - 502,707 - 502,707 - 502,707 - 502,707 - 502,707 - 502,707 - 502,707 - 502,707 - 502,707 - 502,707 - 502 - 502,707 - 502,707 - 502 - 502,707 - 502 -

19.0 DIVIDEND PER SHARE -DECLARED

NANGE STREET | WESTLANDS BRANCH: EMPRESS SUITES GATA RONGAI | KITENGELA BRANCH: SAFARI HOUSE, NA ANCH: STEMUKI BUILDING | KISII BRANCH: 5 HOSPITAL RC

III OTHER DISCLOSURES			Bank		
III OTHER DISCLOSURES	20th Sep 2010	21st Dec 2010	21st Mar 2020	30th June 2020	30th Sep 2020
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
	Unaudited	Audited	Unaudited	Unaudited	Unaudited
1.0 NON-PERFORMING LOANS AND ADVANCES	Unaudited	Audited	Unaudited	Unaudited	Unaudited
(a) Gross Non-performing loans and advances	1,218,636	1,592,274	1,625,983	1,659,175	1,706,094
(b) Less: Interest in Suspense	219,083	267,192	279,921	354,464	461,670
(c)Total Non-Performing Loans and Advances (a-b)	999,553	1,325,082	1,346,062	1,304,711	1,244,424
(d) Less: Loan Loss Provision	388,948	303,428	320,828	360,394	369,478
(e) Net Non-Performing Loans and Advances(c-d)	610,605	1,021,654	1,025,234	944,317	874,946
(f) Discounted Value of Securities	610,605	1,021,654	1,025,234	944,317	874,946
(g) Net NPLs Exposure (e-f)	-	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES					
(a) Directors, Shareholders and Associates	612,879	348,667	671,939	688,239	687,932
(b) Employees	862,822	900,703	932,384	939,410	992,123
(c)Total Insider Loans and Advances and other facilities	1,475,701	1,249,370	1,604,323	1,627,649	1,680,055
3.0 OFF-BALANCE SHEET ITEMS					
(a)Letters of credit, guarantees, acceptances	4,517,943	6,102,775	8,556,138	9,822,930	9,418,828
(b) Forwards, swaps and options		-			
(c)Other contingent liabilities	280,295	606,006	355,334	555,707	800,014
(d)Total Contingent Liabilities	4,798,238	6,708,781	8,911,472	10,378,637	10,218,842
4.0 CAPITAL STRENGTH					
(a)Core capital	2,822,565	2,837,260	3,040,634	3,058,219	3,004,162
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c)Excess/(Dificiency)(a-b)	1,822,565	1,837,260	2,040,634	2,058,219	2,004,162
(d) Supplementary Capital	89,313	164,684	164,684	164,684	214,684
(e) Total Capital (a+d)	2,911,878	3,001,944	3,205,319	3,222,903	3,218,846
(f)Total risk weighted assets	20,036,971	20,069,349	20,887,318	22,256,963	22,834,396
(g) Core Capital/Total deposits Liabilities	17.5%	16.9%	17.0%	17.1%	17.6%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
(I) Excess/(Deficiency) (g-h)	9.5%	8.9%	9.0%	9.1%	9.6%
(j) Core Capital / total risk weighted assets	14.1%	14.1%	14.6%	13.7%	13.2%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
(I) Excess (Deficiency) (j-k)	3.6%	3.6%	4.1%	3.2%	2.7%
(m) Total Capital/total risk weighted assets	14.5%	15.0%		5·2~ 14.5%	14.1%
(n) Minimum statutory Ratio	14.5% 14.5%	15.0% 14.5%	15.3 % 14.5%	14.5% 14.5%	14.1%
(o) Excess/(Deficiency) (m-n)					
(o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities*	0.0%	0.5%	0.8%	0.0%	-0.4%
	17.7%	17.0%	17.1%	17.2%	17.7%
(q) Adjusted Core Capital/Total Risk Weighted Assets*	14.3%	14.2%	14.6%	13.8%	13.2%
(r) Adjusted Total Capital/Total Risk Weighted Assets*	14.7%	15.0%	15.4%	14.5%	14.1%
14 LIQUIDITY				- (- 9)	- (()
14.1 (a) Liquidity Ratio	23.3%	26.0%	27.2%	26.1%	26.6%
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
14.3 (c) Excess (Deficiency) (a-b)	3.3%	6.0%	7.2%	6.1%	6.6%
otes					

Notes * The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website : www.creditbank.co.ke. They may also be accessed at the institutions

Betty Korir Chief Executive Officer

Moses My Director



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