

	BANK					GROUP				
STATEMENT OF FINANCIAL POSITION	UNAUDITED SEP 2018 (KSHS'000)	AUDITED DEC 2018 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000)	UNAUDITED JUN 2019 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)	UNAUDITED SEP 2018 (KSHS'000)	AUDITED DEC 2018 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000)	UNAUDITED JUN 2019 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)
A ASSETS										
01. Cash (both local and foreign)	1,502,765	1,502,713	1,347,010	2,034,132	1,424,181	1,909,210	1,843,558	1,751,556	2,365,235	1,752,071
02. Balances due from central banks	9,826,527	8,607,502	13,172,479	13,876,286	13,440,896	11,599,106	10,158,473	14,333,646	15,301,697	14,305,307
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss (FVTPL)	10,471,248	13,144,378	13,132,072	9,098,293	12,757,446	10,471,248	13,144,378	13,132,072	9,098,293	12,757,446
05. Investment Securities:	-	-	-	-	-	-	-	-	-	-
a) Held at amortised cost/ Held to Maturity	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	20,552,748	18,306,701	21,471,173	22,228,552	17,908,239	20,552,748	18,306,701	21,471,173	22,228,552	17,908,239
b. Other securities	-	-	-	-	-	4,172,700	4,430,026	4,446,381	4,514,099	1,985,297
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	10,327,978	9,514,653	10,007,204	11,245,985	10,693,169	10,327,978	9,514,653	10,007,204	10,878,021	10,311,936
b. Other securities	4,572,287	4,825,263	4,825,263	5,125,263	5,125,263	4,333,101	4,429,195	4,428,644	5,097,388	7,689,648
06. Deposits and Balances due from local banking Institutions	975,863	1,892,921	1,142,853	1,039,819	9,009	975,863	1,892,921	1,142,853	1,039,819	9,009
07. Deposits and Balances due from banking Institutions abroad	29,896,743	28,965,362	29,036,735	40,130,958	48,844,253	30,235,764	29,312,689	29,258,376	40,386,763	49,214,324
08. Tax recoverable	808,383	64,449	-	438,019	469,674	846,058	84,281	10,607	456,168	487,768
09. Loans and advances to customers (net)	130,605,322	132,319,259	134,613,619	137,313,787	138,892,791	145,799,538	147,623,509	149,665,872	152,395,958	153,793,483
10. Balances due from banking institutions in the group	996,681	768,111	861,926	256,008	-	530	321	554,933	307,139	-
11. Investment in associates	-	-	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	2,750,753	2,750,753	2,750,753	2,750,753	2,750,753	-	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-
15. Property and equipment	608,104	633,417	1,269,169	1,536,919	1,514,798	814,856	827,527	1,530,046	1,796,831	1,761,039
16. Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17. Intangible assets	712,309	1,037,775	1,146,687	875,534	881,239	1,518,854	1,902,386	2,046,395	1,842,722	1,936,790
18. Deferred tax asset	1,338,451	1,950,464	1,950,464	1,950,464	1,950,464	1,496,782	2,219,356	2,215,692	2,220,403	2,223,837
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20. Other assets	4,344,937	2,877,413	3,510,175	3,651,818	4,670,960	4,833,707	2,949,592	3,127,122	3,760,123	5,292,087
21 TOTAL ASSETS	230,291,099	229,161,134	240,237,582	253,552,590	261,333,135	249,888,043	248,639,566	259,122,572	273,689,211	281,428,281
B LIABILITIES										
22. Balances due to central banks	-	-	-	-	-	-	-	-	-	-
23. Customer deposits	172,738,118	176,753,511	187,250,141	201,828,401	199,596,218	186,899,470	191,334,148	200,800,318	215,734,890	213,891,326
24. Deposits and balances due to local banking institutions	6,444,682	69,381	161,407	113,093	4,513,989	6,444,682	69,381	161,407	113,093	4,513,989
25. Deposits and balances due to foreign banking institutions	413,496	426,719	325,753	259,708	277,078	2,234,763	1,269,874	1,695,778	2,381,542	1,802,743
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	8,909,350	9,293,886	5,618,842	4,881,958	7,863,131	10,822,521	12,131,612	8,388,553	7,554,835	10,529,259
28. Balances due to banking institutions in the group	115,350	48,057	239,650	84,735	61,397	394,052	166,430	60,137	68,684	183,096
29. Tax payable	-	-	696,748	-	-	121,761	31,488	755,282	70,435	9,647
30. Dividends payable	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33. Other liabilities	4,101,415	4,230,990	5,630,602	4,311,771	5,017,149	4,312,742	4,250,043	5,863,400	4,546,026	5,238,598
34 TOTAL LIABILITIES	192,722,411	190,822,544	199,923,143	211,479,666	217,328,962	211,229,991	209,252,976	217,724,875	230,469,505	236,168,658
C SHAREHOLDERS' EQUITY										
35. Paid up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000
36. Share premium/ (discount)	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
37. Revaluation reserves - (Building)	-	-	-	-	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	28,162,635	28,440,796	30,218,104	31,079,431	32,212,248	28,736,480	28,804,385	30,677,358	31,546,171	32,578,700
39. Statutory loan loss reserves	1,010,650	1,441,955	1,441,955	2,220,955	2,970,955	981,901	1,656,304	1,633,648	2,403,341	3,290,225
40. Other Reserves - (AFS Portfolio)	(115,864)	(55,428)	143,113	261,271	309,703	(108,812)	(158,278)	40,263	158,422	206,854
41. Proposed dividends	-	-	-	-	-	-	-	-	-	-
42. Translation reserve	-	-	-	-	-	(433,244)	(425,151)	(469,066)	(416,292)	(371,268)
43 TOTAL SHAREHOLDERS' EQUITY	37,568,688	38,338,590	40,314,439	42,072,924	44,004,173	37,687,592	38,388,527	40,393,470	42,202,909	44,215,778
44. Non controlling interest	-	-	-	-	-	970,460	998,063	1,004,227	1,016,797	1,043,845
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	230,291,099	229,161,134	240,237,582	253,552,590	261,333,135	249,888,043	248,639,566	259,122,572	273,689,211	281,428,281
	BANK					GROUP				
STATEMENT OF COMPREHENSIVE INCOME	UNAUDITED SEP 2018 (KSHS'000)	AUDITED DEC 2018 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000)	UNAUDITED JUN 2019 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)	UNAUDITED SEP 2018 (KSHS'000)	AUDITED DEC 2018 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000)	UNAUDITED JUN 2019 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)
01. INTEREST INCOME										
1.1 Loans and advances	10,705,939	16,147,964	3,925,020	8,128,419	12,241,029	11,753,086	17,727,941	4,272,916	8,842,855	13,376,996
1.2 Government securities	3,206,725	3,892,861	782,954	1,604,958	2,311,132	3,521,214	4,313,333	885,453	1,820,650	2,650,874
1.3 Deposits and placements with banking institutions	134,654	242,885	101,851	233,711	400,001	138,158	247,614	102,276	234,333	401,055
1.4 Other interest income	30,527	40,819	10,064	20,240	22,588	30,527	40,819	10,064	20,240	22,588
1.5 Total interest income	14,077,845	20,324,529	4,819,889	9,987,328	14,974,750	15,442,985	22,329,707	5,270,709	10,918,078	16,451,513
02. INTEREST EXPENSE										
2.1 Customer deposits	5,456,215	7,500,855	2,055,043	4,224,319	6,445,077	5,939,327	8,147,609	2,204,250	4,520,097	6,891,728
2.2 Deposits and placements from banking institutions	76,083	114,355	1,450	52,874	67,268	107,014	163,546	14,791	89,586	126,506
2.3 Other interest expenses	540,108	731,625	163,731	245,678	332,785	651,641	890,705	216,672	352,080	485,906
2.4 Total interest expense	6,072,406	8,346,835	2,220,224	4,522,871	6,845,130	6,697,982	9,201,860	2,435,713	4,961,763	7,504,140
03. NET INTEREST INCOME/(LOSS)	8,005,439	11,977,694	2,599,665	5,464,457	8,129,620	8,745,003	13,127,847	2,834,996	5,956,315	8,947,373
04. OTHER OPERATING INCOME										
4.1 Fees and commissions on loans and advances	977,577	1,385,808	301,034	715,425	1,086,747	1,077,700	1,485,931	316,564	741,873	1,136,214
4.2 Other fees and commissions	1,329,166	1,775,618	429,148	850,801	1,315,011	1,525,554	2,085,852	521,557	1,061,152	1,590,408
4.3 Foreign exchange trading income (Loss)	1,543,497	2,051,968	515,025	1,025,769	1,544,756	1,641,703	2,188,135	561,785	1,110,687	1,657,978
4.4 Dividend income	15,000	57,500	-	48,759	48,759	-	-	-	-	-
4.5 Other income	359,176	609,082	412,889	856,429	1,134,198	331,421	602,190	402,786	840,476	1,111,308
4.6 Total non-interest income	4,224,416	5,879,976	1,658,096	3,497,183	5,129,471	4,576,378	6,362,108	1,802,692	3,754,188	5,495,908
05. TOTAL OPERATING INCOME	12,229,855	17,857,670	4,257,761	8,961,640	13,259,091	13,321,381	19,489,955	4,637,688	9,710,503	14,443,281
06. OTHER OPERATING EXPENSES										
6.1 Loan loss provisions	1,697,342	3,415,940	178,193	1,027,815	1,129,456	1,766,332	3,691,665	200,851	1,127,174	1,299,847
6.2 Staff costs	2,112,077	2,575,450	763,120	1,445,930	2,248,756	2,576,286	3,010,965	863,842	1,683,040	2,627,627
6.3 Directors' emoluments	86,760	119,260	23,231	58,711	82,605	86,950	119,545	23,323	58,898	82,887
6.4 Rentals charges	496,727	671,108	145,610	398,905	243,086	553,649	748,192	151,445	413,609	265,971
6.5 Depreciation charge on property and equipment	149,958	193,337	87,021	91,537	95,370	186,207	241,561	109,610	137,670	416,735
6.6 Amortisation charges	78,871	112,423	49,796	114,898	208,207	101,334	142,567	53,779	122,754	219,261
6.7 Other operating expenses	1,297,765	2,044,826	471,778	941,502	1,424,088	1,372,858	2,355,045	546,626	1,096,726	1,699,147
6.8 Total other Operating Expenses	5,919,500	9,132,344	1,718,749	4,079,298	5,687,015	6,643,616	10,309,540	1,949,476	4,639,871	6,611,475
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	6,310,355	8,725,326	2,539,012	4,882,342	7,572,076	6,677,765	9,180,415	2,688,212	5,070,632	7,831,806
08. EXCEPTIONAL ITEMS										
09. PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	6,310,355	8,725,326	2,539,012	4,882,342	7,572,076	6,677,765	9,180,415	2,688,212	5,070,632	7,831,806
10. Current tax	(1,952,752)	(2,854,705)	(761,704)	(1,464,707)	(2,271,624)	(2,067,879)	(3,066,842)	(806,906)	(1,535,590)	(2,366,085)
11. Deferred tax	-	468,235	-	-	-	-	522,458	-	-	-
12. PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	4,357,603	6,338,856	1,777,308	3,417,635	5,300,452	4,609,886	6,636,031	1,881,306	3,535,042	5,465,721
13. Non controlling interest	-	-	-	-	-	(65,016)	(83,122)	(21,580)	(36,807)	(48,075)
14. PROFIT/(LOSS) AFTER TAX , EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	4,357,603	6,338,856	1,777,308	3,417,635	5,300,452	4,544,870	6,552,909	1,859,726	3,498,235	5,417,646
15. OTHER COMPREHENSIVE INCOME										
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	(158,978)	(148,152)	(68,		