



STATEMENT OF FINANCIAL POSITION	BANK				GROUP			
	UNAUDITED JUN 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)
A. ASSETS								
01. Cash (both local and foreign)	1,859,493	2,533,387	2,926,728	2,315,451	2,654,983	3,353,303	3,718,440	3,531,233
02. Balances due from central banks	11,466,420	11,212,300	7,102,226	7,252,236	13,067,922	12,707,755	8,533,822	8,629,992
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
04. Financial Assets at Fair Value Through Profit and Loss (FVTPL)	16,867,986	11,798,434	12,416,280	12,758,368	16,867,986	11,798,434	12,416,280	12,758,368
05. Investment Securities:	-	-	-	-	-	-	-	-
a) Held at amortised cost/ Held to Maturity:	-	-	-	-	-	-	-	-
a. Kenya Government securities	28,470,097	36,732,012	33,468,850	26,684,665	28,470,097	36,732,012	33,468,850	26,684,665
b. Other securities	-	-	-	-	4,758,526	4,933,278	5,068,941	5,383,386
b) Fair Value through Other Comprehensive Income (FVOCI):	-	-	-	-	-	-	-	-
a. Kenya Government securities	14,787,186	36,606,822	39,523,028	42,954,244	14,787,286	36,606,922	39,673,480	43,108,404
b. Other securities	4,823,151	5,271,939	5,276,044	5,804,496	4,574,920	4,857,607	4,861,778	5,389,594
06. Deposits and Balances due from local banking Institutions	1,376,590	1,109,584	233,256	1,840,498	1,376,590	1,109,584	233,256	1,840,498
07. Deposits and Balances due from banking Institutions abroad	31,109,668	12,394,484	11,197,904	6,959,882	31,238,433	12,999,793	11,940,761	7,269,382
08. Tax recoverable	1,033,034	79,972	-	529,407	1,426,209	72,535	-	455,518
09. Loans and advances to customers (net)	146,130,862	149,675,064	153,729,720	157,299,404	161,524,317	164,776,964	169,679,925	173,967,282
10. Balances due from banking institutions in the group	25,558	201,522	353,902	177,244	2,586	1,156	3,089	2,707
11. Investment in associates	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	2,750,753	2,750,753	2,750,753	3,057,685	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-
15. Property and equipment	2,607,651	3,552,193	3,583,641	3,496,818	2,958,041	3,933,603	3,941,852	3,871,090
16. Prepaid lease rentals	-	-	-	-	-	-	-	-
17. Intangible assets	1,416,880	1,607,476	1,682,817	1,805,957	2,413,105	2,607,648	2,692,204	2,783,205
18. Deferred tax asset	3,125,340	4,113,030	4,113,030	4,113,029	3,397,001	4,522,038	4,518,071	4,513,562
19. Retirement benefit asset	-	-	-	-	-	-	-	-
20. Other assets	4,451,855	3,929,575	4,497,877	5,127,006	4,284,997	4,076,846	4,635,414	5,345,599
21. TOTAL ASSETS	272,302,524	283,568,547	282,856,056	282,176,390	293,802,999	305,089,478	305,386,163	305,534,485
B LIABILITIES								
22. Balances due to central banks	-	-	-	-	-	-	-	-
23. Customer deposits	214,092,970	218,152,863	212,867,701	212,553,619	229,154,817	235,306,158	230,617,592	231,242,300
24. Deposits and balances due to local banking institutions	115,858	691,996	2,406,538	2,342,142	115,858	691,996	2,406,538	2,342,142
25. Deposits and balances due to foreign banking institutions	164,550	322,468	737,010	426,131	2,207,055	588,237	1,279,227	995,222
26. Other money market deposits	-	-	-	-	-	-	-	-
27. Borrowed funds	5,229,558	7,283,903	7,282,912	11,500,072	7,319,207	9,361,901	9,203,476	13,383,126
28. Balances due to banking institutions in the group	55,301	86,420	76,607	83,659	-	217,993	259,671	284,084
29. Tax payable	-	-	546,409	-	453,934	57,980	628,347	-
30. Dividends Payable	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-
33. Other liabilities	4,658,604	4,707,177	5,423,327	6,681,412	4,963,684	4,795,368	5,608,650	6,798,948
34 TOTAL LIABILITIES	224,316,841	231,244,827	229,340,504	233,587,035	244,214,555	251,019,633	250,003,501	255,045,822
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
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
37. Revaluation reserves - (Building)	-	-	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	33,649,717	36,447,463	37,057,781	33,721,749	34,104,599	36,800,446	37,481,577	34,274,757
39. Statutory loan loss reserves	5,986,512	4,580,387	5,431,728	6,044,048	6,371,924	5,179,151	6,058,651	6,863,094
40. Other Reserves - (AFS Portfolio)	(161,813)	306,076	36,249	312,291	(167,634)	183,218	(89,201)	186,272
41. Proposed dividends	-	2,478,527	2,478,527	-	-	2,478,527	2,478,527	-
42. Translation reserve	-	-	-	-	(327,286)	(252,101)	(247,570)	(312,346)
43. TOTAL SHAREHOLDERS' EQUITY	47,985,683	52,323,720	53,515,552	48,589,355	48,492,870	52,900,508	54,193,251	49,523,044
44. Non controlling interest	-	-	-	-	1,095,574	1,169,337	1,189,411	965,619
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	272,302,524	283,568,547	282,856,056	282,176,390	293,802,999	305,089,478	305,386,163	305,534,485
STATEMENT OF COMPREHENSIVE INCOME	BANK				GROUP			
	UNAUDITED JUN 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)
01. INTEREST INCOME								
1.1 Loans and advances	8,314,443	16,766,012	3,783,199	7,742,797	9,074,973	18,480,074	4,131,445	8,489,650
1.2 Government securities	1,588,911	4,369,812	1,660,880	3,240,588	1,822,331	4,840,980	1,779,117	3,485,054
1.3 Deposits and placements with banking institutions	178,048	241,301	8,902	13,649	179,097	256,329	18,274	31,851
1.4 Other interest income	-	-	-	-	-	-	-	-
1.5 Total interest income	10,081,402	21,377,125	5,452,981	10,997,034	11,076,401	23,577,383	5,928,836	12,006,555
02. INTEREST EXPENSE								
2.1 Customer deposits	4,684,352	9,085,250	1,936,048	3,876,120	4,987,632	9,754,274	2,130,598	4,272,404
2.2 Deposits and placements from banking institutions	66,233	77,186	59,951	156,977	120,394	157,195	63,999	164,208
2.3 Other interest expenses	200,231	392,820	115,760	234,966	293,603	545,926	146,183	295,565
2.4 Total interest expense	4,950,816	9,555,256	2,111,759	4,268,063	5,401,629	10,457,395	2,340,780	4,732,177
03. NET INTEREST INCOME/(LOSS)	5,130,586	11,821,869	3,341,222	6,728,971	5,674,772	13,119,988	3,588,056	7,274,378
04. OTHER OPERATING INCOME								
4.1 Fees and commissions on loans and advances	755,660	1,533,422	316,514	704,087	829,414	1,645,264	341,065	755,206
4.2 Other fees and commissions	888,651	1,797,239	535,617	1,049,266	1,042,207	2,136,231	637,453	1,221,063
4.3 Foreign exchange trading income (Loss)	684,213	1,162,754	207,208	439,770	742,467	1,307,245	242,482	511,961
4.4 Dividend income	68,640	116,140	-	-	-	-	-	-
4.5 Other income	1,107,683	2,096,282	354,299	798,837	1,098,252	2,102,727	345,874	794,055
4.6 Total non-interest income	3,504,847	6,075,837	1,413,638	2,991,960	3,712,340	7,191,467	1,566,874	3,282,285
05. TOTAL OPERATING INCOME	8,635,433	18,527,706	4,754,860	9,720,931	9,387,112	20,311,455	5,154,930	10,556,663
06. OTHER OPERATING EXPENSES								
6.1 Loan loss provisions	815,641	1,601,678	694,217	1,273,294	878,089	1,857,277	704,896	1,285,236
6.2 Staff costs	1,557,511	3,016,650	792,924	1,842,032	1,810,387	3,548,976	906,549	2,115,739
6.3 Directors' emoluments	102,241	164,219	44,353	118,930	102,336	164,602	44,452	119,028
6.4 Rentals charges	180,454	359,324	95,468	190,723	197,345	399,448	102,704	209,967
6.5 Depreciation charge on property and equipment	250,585	563,913	165,819	329,240	295,735	660,730	193,493	383,767
6.6 Amortisation charges	143,113	308,692	90,597	185,985	167,393	375,209	90,597	208,819
6.7 Other operating expenses	1,110,410	2,224,199	783,397	1,440,802	1,293,784	2,607,035	857,138	1,619,722
6.8 Total other Operating Expenses	4,159,955	8,238,675	2,666,775	5,381,006	4,745,069	9,613,277	2,899,829	5,942,278
07. PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	4,475,478	10,289,031	2,088,085	4,339,925	4,642,043	10,698,178	2,255,101	4,614,385
08. EXCEPTIONAL ITEMS	-	-	-	-	-	-	-	-
09. PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	4,475,478	10,289,031	2,088,085	4,339,925	4,642,043	10,698,178	2,255,101	4,614,385
10. Current tax	(1,118,869)	(3,196,605)	(626,425)	(1,301,977)	(1,192,659)	(3,433,259)	(675,272)	(1,384,065)
11. Deferred tax	-	1,169,331	-	-	-	1,248,063	-	-
12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	3,356,609	8,261,757	1,461,660	3,037,948	3,449,384	8,512,982	1,579,829	3,230,320
13. Non controlling interest	-	-	-	-	(34,427)	(81,424)	(18,459)	(25,956)
14. PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	3,356,609	8,261,757	1,461,660	3,037,948	3,414,957	8,431,558	1,561,370	3,204,364
15. OTHER COMPREHENSIVE INCOME								
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	167,102	269,437	5,407	(52,184)
15.2 Fair value changes in financial assets at FVOCI	(44,061)	605,469	(269,827)	6,215	(44,061)	438,273	(272,419)	3,054
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-
15.4 Statutory credit reserve	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	(181,641)	-	-	-	(131,482)	-	-
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(44,061)	423,828	(269,827)	6,215	123,041	576,228	(267,012)	(49,130)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	3,312,548	8,685,585	1,191,833	3,044,163	3,572,425	9,089,210	1,312,817	3,181,190

OTHER DISCLOSURES	BANK			
	UNAUDITED JUN 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED JUN 2021 (KSHS'000)
01. NON-PERFORMING LOANS AND ADVANCES				
a) Gross Non-performing Loans and advances	19,027,275	20,177,531	21,121,692	21,003,571
Less				
b) Interest in suspense	3,522,410	4,104,011	3,029,003	3,472,561
c) Total Non-performing loans and advances (a-b)	15,504,865	16,073,520	18,092,689	17,531,010
Less				
d) Loan loss provisions	8,932,292	9,728,751	10,051,860	10,203,788
e) Net Non Performing Loans (c-d)	6,572,573	6,344,769	8,040,829	7,327,222
f) Discounted value of securities	6,572,573	6,344,769	8,040,829	7,327,222
g) Net NPLs exposure (e-f)	-	-	-	-
02. INSIDER LOANS AND ADVANCES				
a) Directors, shareholders and associates	3,250,991	3,954,733	4,036,424	4,079,181
b) Employees	1,129,957	1,429,516	1,559,481	1,674,686
c) Total Insider Loans and Advances	4,380,948	5,384,249	5,595,905	5,753,867
03. OFF-BALANCE SHEET ITEMS				
a) Letters of Credit, Guarantees, Acceptances	43,302,555	49,059,353	53,301,286	52,645,991
b) Forwards, swaps and options	34,169,492	7,409,365	16,008,534	17,094,266
c) Other contingent liabilities	1,677,545	1,573,635	1,767,025	2,046,592
d) Total Contingent liabilities	79,149,592	58,042,353	71,076,845	71,786,849
04. CAPITAL STRENGTH				
a) Core capital	37,732,028	42,208,078	42,087,566	37,141,889
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/ (deficiency)	36,732,028	41,208,078	41,087,566	36,141,889
d) Supplementary capital	8,767,805	7,126,493	7,793,118	8,265,333
e) Total capital (a+d)	46,499,833	49,334,571	49,880,684	45,407,222
f) Total risk weighted assets	215,814,231	223,975,941	230,579,768	236,699,188
g) Core capital/Total deposit liabilities	17.60%	19.20%	19.56%	17.28%
h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
i) Excess /(Deficiency) (g-h)	9.60%	11.20%	11.56%	9.28%
j) Core capital/Total risk weighted assets	17.48%	18.84%	18.25%	15.69%
k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
l) Excess /(Deficiency) (j-k)	6.98%	8.34%	7.75%	5.19%
m) Total capital/Total risk weighted assets	21.55%	22.03%	21.63%	19.18%
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
o) Excess /(Deficiency) (m-n)	7.05%	7.53%	7.13%	4.68%
p) Adjusted Core Capital/Total Deposit Liabilities*	17.76%	19.29%	19.61%	17.34%
q) Adjusted Core Capital/Total Risk Weighted Assets*	17.64%	18.93%	18.30%	15.75%
r) Adjusted Total Capital/Total Risk Weighted Assets*	21.70%	22.11%	21.68%	19.24%
05. LIQUIDITY				
a) Liquidity ratio	48.64%	50.47%	48.25%	45.60%
b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
c) Excess /(Deficiency) (a-b)	28.64%	30.47%	28.25%	25.60%