

NANCIAL POSITION	UNAUDITED MAR 202 (K5HS'000) 153,303 3,718,440 707,755 8,533,822 798,434 12,416,280 123,250 1	JUN 202: (KSHS'000) 3,531,23: 8,629,99; 12,758,368 26,684,661 5,383,386 31,840,498 45,389,594 41,840,498 455,518 455,518 43,108,400 43,108,4
NANOCIAL POSITION	15'000) (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (KSHS'000) (RSHS'000) (RS	(K\$H\$'000 3,531,23: 8,629,99; 12,758,366 15,383,386 15,383,386 15,383,386 173,967,386 173,387,206 173
1,559,493 2,533,387 2,262,728 2,315,451 2,569,893 3,367,992 2,22,223 3,067,992 2,22,233,491 2,259,493 3,367,992 2,233,491 2,259,293 3,067,992 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,491 2,243,292 2,233,292 2,	707,755 8,533,822 98,434 12,416,28(732,012 33,468,85(333,278 5,066,94 100,584 233,25(109,584 233,25(11,56 3,083 11,940,76 72,535 169,679,92! 1,156 3,083 133,603 3,941,852 1,156 3,083 133,603 3,941,852 1,156 3,083 133,603 3,941,852 1,2535 1,2535 1,2535 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,2535 1,253	2 8,629,99; 2 8,629,99; 3 12,758,368; 3 26,684,669; 5,383,386; 43,108,404; 5,389,594; 1,840,498; 4,7269,383; 4,55,518; 173,96728; 2,700; 3,871,090; 4,513,569; 3,345,599; 3,345,
11,250,000 11,250,000 12,758,266 13,067,922 12,000,922 12,	707,755 8,533,822 98,434 12,416,28(732,012 33,468,85(333,278 5,066,94 100,584 233,25(109,584 233,25(11,56 3,083 11,940,76 72,535 169,679,92! 1,156 3,083 133,603 3,941,852 1,156 3,083 133,603 3,941,852 1,156 3,083 133,603 3,941,852 1,2535 1,2535 1,2535 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,2535 1,253 1,2535 1,2535 1,253	2 8,629,99; 2 8,629,99; 3 12,758,368; 3 26,684,669; 5,383,386; 43,108,404; 5,389,594; 1,840,498; 4,7269,383; 4,55,518; 173,96728; 2,700; 3,871,090; 4,513,569; 3,345,599; 3,345,
1,000 Financia Assets of air Value Through Profit and Loss (FVTPL) 16,867,966 11,798,434 12,416,280 12,758,388 16,867,986 17,798,434 12,416,280 12,758,388 16,867,986 12,758,420 12,758,526	732,012 33,468,856 333,278 5,068,94 393,278 5,068,94 396,922 39,673,486 857,607 4,861,778 309,584 233,256 399,793 11,940,76 72,535 776,964 169,679,929 1,156 3,089 333,603 3,941,856 303,603 3,9	26,684,661 5,383,386 43,108,404 5,389,594 1,840,498 4,7269,388 4,55,518 173,967,288 2,703 2,703 4,513,566 4,513,566 3,345,599 3,345,488 2,2342,144 995,221 2,840,84 4,513,566 2,342,144 995,221 2,840,84 4,513,566 6,798,948
10 10 10 10 10 10 10 10	732,012 33,468,856 333,278 5,068,94 393,278 5,068,94 396,922 39,673,486 857,607 4,861,778 309,584 233,256 399,793 11,940,76 72,535 776,964 169,679,929 1,156 3,089 333,603 3,941,856 303,603 3,9	26,684,661 5,383,386 43,108,404 5,389,594 1,840,498 4,7269,388 4,55,518 173,967,288 2,703 2,703 4,513,566 4,513,566 3,345,599 3,345,488 2,2342,144 995,221 2,840,84 4,513,566 2,342,144 995,221 2,840,84 4,513,566 6,798,948
A Kenya Covernment securities 0. Potes rescurities 0. Potes re	333,278 5,068,94 306,922 39,673,484 857,607 4,861,778 309,584 233,254 309,793 11,940,76 72,535 776,964 169,679,921 1,156 3,083 3,941,852 303,3603 3,941,852 303,603 3,941,852 303,603 3,941,852 304,648 2,692,204 305,386,168 306,158 230,617,592 306,158 230,617,593 306,158 230,617,593 306,158 230,617,593 306,158 230,617,593 306,158 230,617,593 3076,846 4,635,414 308,478 305,386,163 306,158 230,617,593 307,648 305,386,163 307,648 305,386,163 308,158 230,017,593 309,968 305,386,163	5,383,386 43,108,404 5,389,594 1,840,496 7,269,386 455,516 173,967,286 2,770 2,770 3,871,090 4,513,566 5,345,596 3,05,534,488 2,231,242,300 2,342,147 995,227 2,840,084 2,550,045,827 2,980,000
b) Fair Value through Other Comprehensive Income (FVOCI): a. Remya Government securities b. Other securities b. Other securities control of the Comprehensive Income (FVOCI): b. Other securities control of the Comprehensive Income (FVOCI): b. Other securities control of the Comprehensive Income (FVOCI): c. Agents of the Comprehensive Income Inc	39,673,484 8857,607 4,861,778 109,584 233,256 109,584 233,256 11,940,76 776,964 169,679,921 1,156 3,085 333,603 3,941,852 307,648 2,692,203 4,518,07 306,484 4,635,412 306,158 230,617,592 2406,538 306,158 230,617,592 2406,538 306,158 230,617,592 2406,538 259,67 57,980 628,341 259,67 57,980 628,341 259,67 57,980 628,341 628,341 628,341 638,414 638,414 638,416 638,41	43,108,404 5,389,594 1,840,498 4,55,518 173,967,28; 2,700 2,700 2,700 2,783,200 4,513,563 305,534,481 2,342,144 995,22; 2,342,144 995,22; 2,342,144 995,22; 2,342,144 995,22; 2,342,146 2,342
A. Kenya Covernment securities 14,787,186 36,606,822 39,522,028 42,594,244 14,787,286 36,6	857,607 4,861,778 109,584 233,255 109,584 13,255 11,340,76 72,535 176,964 169,679,925 1,156 3,085 1,15	5,389,59-6 1,840,496 1,7,269,38; 455,516 173,967,28; 2,7,70; 2,3,871,090 4,2,783,201 4,513,56; 4,513,56; 5,345,599 3,05,534,48; 2,231,242,300 2,342,14; 995,22; 6,13,383,124 2,284,084 1,255,045,82; 0,6,798,948
Deposits and Balances due from banking Institutions abroad 1,376,590 1,109,584 233,256 1,840,498 1,376,590 1,109,584 233,256 1,840,498 1,376,590 1,109,584 233,256 1,840,498 1,376,590 1,109,584 1,376,590 1,109,582 1,109,585	109,584 233,256 109,584 233,257 11,940,76 172,535 176,964 169,679,921 1,156 3,085 1,156 3,	1,840,498 455,518 455,518 173,967,28; 2,700 2,700 2,700 4,513,561 4,513,562 4,513,563
Deposits and Balances due from banking institutions abroad 31,109,668 12,394,484 11,197,904 6,959,882 31,238,433 12,5	11,940,76 72,535 776,964 169,679,925 1,156 3,088 33,941,856 303,3941,856 307,648 2,692,204 32,038 4,518,07 305,386,168 305,386,168 305,386,168 305,386,168 305,386,168 306,158 230,617,596 391,996 2,406,538 388,237 1,279,227 361,901 9,203,477 217,993 259,677 57,980 628,346 295,368 5,608,656 2019,633 250,003,50 300,446 37,481,577 (900,446 37,481,5	7,269,38; 455,518 173,967,28; 2,70; 2,3,871,090 4,513,56; 4,513,56; 3,345,59; 3,305,534,48; 2,231,242,300 2,342,14; 995,22; 3,383,124 2,84,084 4,513,585 5,345,59; 6,798,948; 1,255,045,82; 2,980,000
1,03,034	776,964 169,679,925 1,156 3,089 1,156 3,089 1,156 3,089 1,156 3,089 1,156 3,089 1,156 3,089 1,156 2,692,204 1,276,846 4,635,414 1,289,478 305,386,163 1,279,22,77 1,279,32 1,2	2 3,871,090 4,513,566 5,345,599 305,534,481 2 231,242,300 3 2,342,147 995,227 6 13,383,124 2 284,084 7 255,045,827 2 2980,000
10. Balances due from banking institutions in the group 25,558 201,522 353,902 177,244 2,586 1.	1,156 3,089	2,70% 2,70% 2,783,20% 4,513,56% 5,345,59% 305,534,48% 2,342,144 995,22% 13,383,126 2,84,084 2,55,045,82% 2,980,000
12 Investment in joint ventures 2,750,753 2,750,753 2,750,753 3,057,685 -	507,648	2,783,201 4,513,562 5,345,591 305,534,481 2 231,242,300 2 231,242,300 2 231,242,141 95,22; 6 13,383,124 2 284,084 1 255,045,822
14, Investment properties 2,607,651 3,552,193 3,583,64 3,496,818 2,958,041 3,9 16, Prepaid lease rentals 1,416,880 1,607,476 1,682,817 1,805,957 2,413,05 2,6 17, Intangible assets 3,125,340 4,113,030 4,113,030 4,113,029 3,397,001 4,5 19, Retirement benefit asset 4,451,855 3,929,575 4,497,877 5,127,006 4,284,997 4,0 10, Control assets 4,451,855 3,929,575 4,497,877 5,127,006 4,284,997 4,0 11, Control assets 4,451,855 3,929,575 4,497,877 5,127,006 4,284,997 4,0 12, TOTAL ASSETS 272,302,524 283,568,547 282,856,056 282,176,390 293,802,999 305,0 18, Ballittes 214,092,970 218,152,863 212,867,701 212,553,619 229,154,817 235,1 12, Deposits and balances due to local banking institutions 115,858 691,996 2,406,538 2,342,142 115,858 6,0 12, Deposits and balances due to foreign banking institutions 116,858 691,996 2,406,538 2,342,142 115,858 6,0 12, Deposits and balances due to foreign banking institutions 164,550 322,468 737,010 426,131 2,207,055 5,0 12, Deposits and balances due to foreign banking institutions 164,550 322,468 737,010 426,131 2,207,055 5,0 18, Balances due to banking institutions in the group 5,239,588 7,283,903 7,282,912 11,500,072 7,319,207 9,3 18, Balances due to banking institutions in the group 5,331 86,420 7,66,07 83,659 1,300,072 1,319,300 1,350,300	507,648	2,783,201 4,513,562 5,345,591 305,534,481 2 231,242,300 2 231,242,300 2 231,242,141 95,22; 6 13,383,124 2 284,084 1 255,045,822
16. Prepaid lease rentals	507,648	2,783,201 4,513,562 5,345,591 305,534,481 2 231,242,300 2 231,242,300 2 231,242,141 95,22; 6 13,383,124 2 284,084 1 255,045,822
18. Deferred tax asset 3,125,340	22,038 4,518,07 076,846 4,635,414 089,478 305,386,163 306,158 230,617,59; 591,996 2,406,53; 588,237 1,279,22; 361,901 9,203,477 217,993 259,67 57,980 628,34;	4,513,56; 5,345,599 305,534,48! 2 231,242,300 3 2,342,14; 995,22; 5 13,383,12; 2 284,084 0 6,798,944; 2 255,045,82;
20. Other assets	089,478 305,386,163 306,158 230,617,593 591,996 2,406,533 588,237 1,279,221 361,901 9,203,474 217,993 259,67 57,980 628,341 	3 305,534,485 2 231,242,300 3 2,342,14; 995,22; 5 13,383,12; 2 284,084 0 6,798,945 1 255,045,82;
B LIABILITIES 22. Balances due to central banks 23. Customer deposits 24. Deposits and balances due to local banking institutions 115,858 691,996 2,406,538 2,342,142 115,858 652. 25. Deposits and balances due to foreign banking institutions 164,550 322,468 737,010 426,131 2,207,055 5 26. Other money market deposits 27. Borrowed funds 28. Balances due to banking institutions in the group 29. Tax payable 20. Tax payable 21. Tax payable 224,316,841 231,244,827 229,340,504 229,340,504 229,80,000 2,98	3006,158 230,617,593 591,996 2,406,533 588,237 1,279,221 3861,901 9,203,477 217,993 259,67 57,980 628,341 - - '95,368 5,608,650 196,633 250,003,50 180,000 2,980,000 531,267 5,531,267 5,531,267 1,779,151 6,058,655 183,218 (89,201	2 231,242,300 3 2,342,14; 995,22; 5 13,383,12; 284,084 0 6,798,948 1 255,045,82;
22. Balances due to central banks 214,092,970 218,152,863 212,867,701 215,533,619 229,154,817 235,235 235,2468 737,010 426,131 2,207,055 526,000 2,0	591,996	3 2,342,14; 995,22; 5 13,383,12; 284,084 7 2 0 6,798,948 255,045,82; 0 2,980,000
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 28. Balances due to banking institutions in the group in	591,996	3 2,342,14; 995,22; 5 13,383,12; 284,084 7 2 0 6,798,948 255,045,82; 0 2,980,000
25. Deposits and balances due to foreign banking institutions 26. Other money market deposits 27. Borrowed funds 28. Balances due to banking institutions in the group 29. Tax payable 30. Dividends Payable 31. Deferred tax liability 32. Retirement benefit liability 33. Other liabilities 34.658,604 34.707,177 35.423,327 36.681,412 37. Other liabilities 38. April 1014,1000 39. SHAREHOLDERS' EQUITY 39. Statutory loan loss reserves 40. Other Reserves - (Building) 39. Statutory loan loss reserves 40. Other Reserves - (AFS Portfolio) 40. TOTAL LIABILITIES & 2. (AFS, 502) 40. Other Reserves - (AFS Portfolio) 41. Proposed dividends 42. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY 47.85,683 52.323,720 53.515,552 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355 48.589,355	1,279,221 361,901 9,203,474 217,993 259,67 57,980 628,341 	995,22; 5 13,383,126 284,084 6 6,798,948 255,045,82; 0 2,980,000
27. Borrowed funds	217,993 259,67 57,980 628,34: 	284,084 6,798,948 255,045,822 2,980,000
29. Tax payable 30. Dividends Payable 31. Deferred tax liability 32. Retirement benefit liability 33. Other liabilities 34.658,604 4,707,177 5,423,327 6,681,412 4,963,684 4,7 34. TOTAL LIABILITIES 35. Paid up/ Assigned share capital 36. Share premium/ (discount) 37. Revaluation reserves - (Building) 38. Retained earnings/(Accumulated losses) 39. Statutory loan loss reserves 40. Other Reserves - (AFS Portfolio) 41. Proposed dividends 42. Translation reserve 43. TOTAL LIABILITIES 45. TOTAL LIABILITIES 46. AVA TOTAL LIABILITIES 57. ALIABILITIES 57	57,980 628,347 - 195,368 5,608,650 1919,633 250,003,50 180,000 2,980,000 531,267 5,531,267 100,446 37,481,577 1,779,151 6,058,655 183,218 (89,201	6,798,948 255,045,822 2,980,000
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 4,7 34 TOTAL LIABILITIES 224,316,841 231,244,827 229,340,504 233,587,035 244,214,555 251,0 C SHAREHOLDERS' EQUITY 35. Paid up/ Assigned share capital 2,980,000 2,9	250,003,50 2,980,000 531,267 5,531,267 5,531,267 100,446 37,481,577 179,151 6,058,657 183,218 (89,201	255,045,822
33. Other liabilities	250,003,50 2,980,000 531,267 5,531,267 5,531,267 100,446 37,481,577 179,151 6,058,657 183,218 (89,201	255,045,822
C SHAREHOLDERS' EQUITY 35. Paid up/ Assigned share capital 36. Share premium/ (discount) 37. Revaluation reserves - (Building) 38. Retained earnings/ (Accumulated losses) 39. Statutory loan loss reserves 40. Other Reserves - (AFS Portfolio) 41. Proposed dividends 42. Translation reserve 42. Translation reserve 43. TOTAL SHAREHOLDERS' EQUITY 45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY 47.985,683 BANK STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 48. 314,443 2,980,000	80,000 2,980,000 531,267 5,531,263 	2,980,000
35. Paid up/ Assigned share capital 2,980,000 2,	531,267 5,531,267 500,446 37,481,577 6,058,65 183,218 (89,201	
37. Revaluation reserves - (Building) 38. Retained earnings/(Accumulated losses) 33,649,717 36,447,463 37,057,781 33,721,749 34,104,599 36,8 35. Statutory loan loss reserves 40. Other Reserves - (AFS Portfolio) (161,813) 306,076 36,249 312,291 (167,634) 41. Proposed dividends - 2,478,527 2,478,527 - 2,278	- 37,481,577 ,179,151 6,058,65 183,218 (89,201	5,531,26
38. Retained earnings/(Accumulated losses) 39. Statutory loan loss reserves 5,986,512 4,580,387 5,431,728 6,044,048 6,371,924 5,366,512 4,580,387 5,431,728 6,044,048 6,371,924 5,366,512 4,580,387 5,431,728 6,044,048 6,371,924 6,371,924	,179,151 6,058,65 183,218 (89,201	
40. Other Reserves - (AFS Portfolio) (161,813) 306,076 36,249 312,291 (167,634) 7. 41. Proposed dividends - 2,478,527 - (327,286) (2 42. Translation reserve (327,286) (2 43. TOTAL SHAREHOLDERS' EQUITY 47,985,683 52,323,720 53,515,552 48,589,355 48,492,870 52,9 44. Non controlling interest 1,095,574 1,7 45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY 272,302,524 283,568,547 282,856,056 282,176,390 293,802,999 305,0 BANK STATEMENT OF UNAUDITED JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 J	183,218 (89,201	
42. Translation reserve (327,286) (2 43. TOTAL SHAREHOLDERS' EQUITY 47,985,683 52,323,720 53,515,552 48,589,355 48,492,870 52,9 44. Non controlling interest		186,272
44. Non controlling interest 45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY 272,302,524 283,568,547 282,856,056 282,176,390 293,802,999 305,0 BANK STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. INTEREST INCOME 1. INTEREST INCOME 8,314,443 16,766,012 3,783,199 7,742,797 9,074,973 18,4	252,101) (247,570	(312,346
STATEMENT OF	000,508 54,193,25 169,337 1,189,41	
STATEMENT OF	089,478 305,386,163	305,534,48!
JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021 JUN 2021 JUN 2021 JUN 2020 DEC 2020 MAR 2021 JUN 2021	GROUP	
COMPREHENSIVE INCOME (KŚHS'000) (KSHS'000) (KSHS'000) (KŚHS'000) (UDITED UNAUDITED	
1.1 Loans and advances 8,314,443 16,766,012 3,783,199 7,742,797 9,074,973 18,4	IS'000) (KSHS'000	
	180,074 4,131,445	8,489,650
	40,980 1,779,117	3,485,054
1.3 Deposits and placements with banking institutions 178,048 241,301 8,902 13,649 179,097 2 1.4 Other interest income -	256,329 18,274 -	31,85
I.5 Total interest income 10,081,402 21,377,125 5,452,981 10,997,034 11,076,401 23,5 02. INTEREST EXPENSE	577,383 5,928,836	12,006,55!
2.1 Customer deposits 4,684,352 9,085,250 1,936,048 3,876,120 4,987,632 9,7	754,274 2,130,598 157,195 63,999	
2.3 Other interest expenses 200,231 392,820 115,760 234,966 293,603 5	45,926 146,183	295,565
03. NET INTEREST INCOME/(LOSS) 5,130,586 11,821,869 3,341,222 6,728,971 5,674,772 13,1	457,395 2,340,780 119,988 3,588,056	
	545,264 341,06 <u>5</u>	
	136,231 637,453 307,245 242,482	
4.4 Dividend income 68,640 116,140	102,727 345,874	-
4.6 Total non-interest income 3,504,847 6,705,837 1,413,638 2,991,960 3,712,340 7,1	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 20,3 06. OTHER OPERATING EXPENSES	311,455 5,154,930	10,556,663
	857,277 704,896 548,976 906,549	
6.3 Directors' emoluments 102,241 164,219 44,353 118,930 102,336 1	164,602 44,452 199,448 102,704	119,028
6.5 Depreciation charge on property and equipment 250,585 563,913 165,819 329,240 295,735 6	560,730 193,493 375,209 90,593	383,767
6.7 Other operating expenses 1,110,410 2,224,199 783,397 1,440,802 1,293,784 2,6	507,035 857,138	1,619,722
	513,277 2,899,829 598,178 2,255,10	
08. EXCEPTIONAL ITEMS		•
10. Current tax (1,118,869) (3,196,605) (626,425) (1,301,977) (1,192,659) (3,43	598,178 2,255,10 33,259) (675,272	
	248,063 512,982 1,579,829	3,230,320
13. Non controlling interest (34,427)	81,424) (18,459	
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 8,4	131,558 1,561,370	3,204,364
15. OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) from translating the financial statements		
	50.40-	* '
of foreign operations	269,437 5,407 438,273 (272,419	3,054
or toreign operations 15.2 Fair value changes in financial assets at FVOCI (44,061) 605,469 (269,827) 6,215 (44,061) 4 15.3 Revaluation surplus on property, plant and equipment		3,05
or toreign operations 15.2 Fair value changes in financial assets at FVOCI (44,061) 605,469 (269,827) 6,215 (44,061) 4 15.3 Revaluation surplus on property, plant and equipment 15.4 Statutory credit reserve 15.5 Lorgon taw eaking to components of other comprehensive		3,05
of Toreign operations 15.2 Fair value changes in financial assets at FVOCI (44,061) 605,469 (269,827) 6,215 (44,061) 4 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) - (1.	138,273 (272,419 - -	-

			BANK			
OTHER DISCLOSURES		UNAUDITED JUN 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITEE JUN 202 (KSHS'000	
01.	NON-PERFORMING LOANS AND ADVANCES					
	a) Gross Non-performing Loans and advances Less	19,027,275	20,177,531	21,121,692	21,003,57	
	b) Interest in suspense	3,522,410	4,104,011	3,029,003	3,472,56	
	c) Total Non-performing loans and advances (a-b) Less	15,504,865	16,073,520	18,092,689	17,531,01	
	d) Loan loss provisions	8,932,292	9,728,751	10,051,860	10,203,78	
	e) Net Non Performing Loans (c-d)	6,572,573	6,344,769	8,040,829	7,327,22	
	f) Discounted value of securities	6,572,573	6,344,769	8,040,829	7,327,22	
	g) Net NPLs exposure (e-f)	-	-	-		
02.	INSIDER LOANS AND ADVANCES					
	a) Directors, shareholders and associates b) Employees	3,250,991 1,129,957	3,954,733 1,429,516	4,036,424 1,559,481	4,079,18 1,674,68	
	c) Total Insider Loans and Advances	4,380,948	5,384,249	5,595,905	5,753,86	
3.	OFF-BALANCE SHEET ITEMS					
	a) Letters of Credit, Guarantees, Acceptances b) Forwards, swaps and options	43,302,555 34,169,492	49,059,353 7,409,365	53,301,286 16,008,534	52,645,99 17,094,26	
	c) Other contingent liabilities d) Total Contingent liabilities	1,677,545 79.149.592	1,573,635 58.042,353	1,767,025 71,076,845	2,046,59 71,786,84	
)4.	CAPITAL STRENGTH	13,143,332	30,012,333	7 1,07 0,0 13	7 1,7 00,0 1	
14.	a) Core capital	37,732,028	42,208,078	42,087,566	37,141,88	
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,00	
	c) Excess/ (deficiency)	36,732,028	41,208,078	41,087,566	36,141,88	
	d) Supplementary capital	8,767,805	7,126,493	7,793,118	8,265,33	
	e) Total capital (a+d)	46,499,833	49,334,571	49,880,684	45,407,22	
	f) Total risk weighted assets	215,814,231	223,975,941	230,579,768	236,699,18	
	g) Core capital/Total deposit liabilities	17.60%	19.20%	19.56%	17.28	
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.009	
	i) Excess /(Deficiency) (g-h) j) Core capital/Total risk weighted assets	9.60%	11.20% 18.84%	11.56% 18.25%	9.289 15.699	
	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50	
	l) Excess /(Deficiency) (j-k)	6.98%	8.34%	7.75%	5.199	
	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%	4.689	
_	p) Adjusted Core Capital/Total Deposit Liabilities*	17.76%	19.29%	19.61%	17.34	
	q) Adjusted Core Capital/Total Risk Weighted Assets* r) Adjusted Total Capital/Total Risk Weighted Assets*	17.64% 21.70%	18.93% 22.11%	18.30% 21.68%	15.75° 19.24°	
05.	r) Adjusted Total Capital/Total Risk Weighted Assets* LIQUIDITY	21.70%	22.11%	∠1.58%	19.24	
		40.6101	E0 4701	40.25%	45.50	
	a)Liquidity ratio	48.64% 20.00%	50.47% 20.00%	48.25% 20.00%	45.60° 20.00°	
	b)Minimum statutory ratio					
	c)Excess /(Deficiency) (a-b)	28.64%	30.47%	28.25%	25.60	

^{*} The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK Guidance Note issue in April 2018 on implementation of IFRS 9

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 30 June 2021 includes I&M Bank (T) Limited, I&M Bancassurance intermediary Limited (Formerly I&M Insurance Agency Limited) and Youjays Insurance Brokers Limited.

These statements can be accessed on the institution's website www.imbank.com as well as at the registered office at 1 Park Avenue, First Parklands Avenue, Nairobi.

The financial statements were approved by the Board of Directors on 13 August 2021 and signed on its behalf by:

Director

Kihara Maina



I&M Bank is regulated by the Central Bank of Kenya