

STATEMENT OF FINANCIAL POSITION	BANK					GROUP				
	UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITED SEP 2020 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITED SEP 2020 (KSHS'000)
A ASSETS										
01. Cash (both local and foreign)	1,424,181	1,501,493	1,941,081	1,859,493	1,926,773	1,752,071	1,782,558	2,352,320	2,654,983	2,915,656
02. Balances due from central banks	13,440,896	9,200,353	13,083,872	11,466,420	8,237,781	14,305,307	10,279,604	14,344,899	13,067,922	9,309,063
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss (FVTPL)	12,757,446	13,697,717	11,600,391	16,867,986	16,797,622	12,757,446	13,697,717	11,600,391	16,867,986	16,797,622
05. Investment Securities:	-	-	-	-	-	-	-	-	-	-
a) Held at amortised cost/ Held to Maturity	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	17,908,239	18,925,430	18,909,448	28,470,097	32,229,284	17,908,239	18,925,430	18,909,448	28,470,097	32,229,284
b. Other securities	-	-	-	-	-	1,985,297	4,704,010	4,769,536	4,758,526	4,882,510
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	10,693,169	10,729,628	11,997,075	14,787,186	28,618,363	10,311,936	10,729,728	11,997,175	14,787,286	28,618,464
b. Other securities	5,125,263	4,941,867	4,900,673	4,823,151	4,839,874	7,689,648	4,691,687	4,652,270	4,574,920	4,592,367
06. Deposits and Balances due from local banking institutions	9,009	1,123,415	1,254,708	1,376,590	389,028	9,009	1,123,415	1,254,708	1,376,590	389,028
07. Deposits and Balances due from banking Institutions abroad	48,844,253	39,450,265	48,180,946	31,109,668	16,220,979	49,214,324	39,450,265	48,180,946	31,238,433	16,781,019
08. Tax recoverable	469,674	-	-	1,033,034	1,750,448	487,768	8,927	67	1,426,209	1,878,882
09. Loans and advances to customers (net)	138,892,791	141,543,126	145,071,130	146,130,862	147,349,560	153,793,483	156,768,746	160,454,826	161,524,317	162,574,103
10. Balances due from banking institutions in the group	-	354,938	-	25,558	602,000	-	-	-	2,586	3,102
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	1,514,798	2,510,551	2,550,342	2,607,651	3,369,208	1,761,039	2,863,172	2,903,295	2,958,041	3,821,666
16. Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17. Intangible assets	881,239	1,132,558	1,302,974	1,416,880	1,540,767	1,936,790	2,127,627	2,312,785	2,413,105	2,534,644
18. Deferred tax asset	1,950,464	3,125,340	3,125,340	3,125,340	3,125,340	2,223,837	3,386,195	3,396,052	3,397,001	3,401,018
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20. Other assets	4,670,960	3,264,738	3,349,113	4,451,855	3,602,381	5,292,087	3,488,668	3,627,588	4,284,997	3,994,511
21. TOTAL ASSETS	261,333,135	254,252,172	270,017,846	272,302,524	273,350,161	281,428,281	274,027,749	290,756,306	293,802,999	294,722,939
B LIABILITIES										
22. Balances due to central banks	-	-	-	-	-	-	-	-	-	-
23. Customer deposits	199,596,218	195,404,638	203,818,648	214,092,970	210,176,049	213,891,326	209,025,201	217,841,289	229,154,817	226,438,430
24. Deposits and balances due to local banking institutions	4,513,989	113,250	4,594,733	115,858	2,130,676	4,513,989	113,250	4,594,733	115,858	2,130,676
25. Deposits and balances due to foreign banking institutions	277,078	323,020	410,592	164,550	756,171	1,802,743	2,324,033	2,669,935	2,207,055	1,765,221
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	7,863,131	5,946,116	6,179,328	5,229,558	5,305,283	10,529,259	8,415,675	8,654,853	7,319,207	7,288,277
28. Balances due to banking institutions in the group	61,397	99,326	45,286	55,301	118,941	183,096	499,491	333,592	333,592	58,343
29. Tax payable	-	845,413	1,513,450	-	-	9,647	868,187	1,566,075	453,934	218,151
30. Dividends Payable	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33. Other Liabilities	5,017,149	4,505,274	6,840,586	4,658,604	6,407,083	5,238,598	4,391,856	6,825,173	4,963,684	6,701,984
34. TOTAL LIABILITIES	217,328,962	207,237,037	223,402,623	224,316,841	224,894,203	236,168,658	225,637,693	242,485,650	244,214,555	244,601,082
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)	32,212,248	34,023,451	32,914,255	33,649,717	33,835,464	32,578,700	34,564,173	33,550,907	34,104,599	34,039,460
39. Statutory loan loss reserves	2,970,955	4,598,169	5,329,117	5,986,512	5,986,512	3,290,225	4,839,393	5,570,468	6,371,924	6,606,999
40. Other Reserves - (IFS portfolio)	309,703	(117,752)	(139,416)	(161,813)	122,715	206,854	(123,573)	(145,237)	(167,634)	116,894
41. Proposed dividends	-	-	-	-	-	-	-	-	-	-
42. Translation reserve	-	-	-	-	-	(371,268)	(448,786)	(330,137)	(327,286)	(279,022)
43. TOTAL SHAREHOLDERS' EQUITY	44,004,173	47,015,135	46,615,223	47,985,683	48,455,958	44,215,778	47,342,474	47,157,268	48,492,870	48,995,598
44. Non controlling interest	-	-	-	-	-	1,043,845	1,047,582	1,113,388	1,095,574	1,126,259
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	261,333,135	254,252,172	270,017,846	272,302,524	273,350,161	281,428,281	274,027,749	290,756,306	293,802,999	294,722,939

STATEMENT OF COMPREHENSIVE INCOME		BANK					GROUP				
		UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITED SEP 2020 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITED SEP 2020 (KSHS'000)
01. INTEREST INCOME											
1.1 Loans and advances		12,241,029	17,513,573	4,206,444	8,314,443	12,105,513	13,376,996	19,232,792	4,590,774	9,074,973	13,237,949
1.2 Government securities		2,311,132	3,019,518	738,896	1,588,911	2,815,463	2,650,874	3,472,243	854,373	1,822,331	3,166,323
1.3 Deposits and placements with banking institutions		400,001	559,429	132,232	178,048	218,135	401,055	560,620	132,339	179,097	223,827
1.4 Other interest income		22,588	22,588	-	-	-	22,588	22,588	-	-	-
1.5 Total interest income		14,974,750	21,115,108	5,077,572	10,081,402	15,139,111	16,451,513	23,288,243	5,577,486	11,076,401	16,628,099
02. INTEREST EXPENSE											
2.1 Customer deposits		6,445,077	8,682,835	2,250,118	4,684,352	7,013,400	6,891,728	9,265,228	2,400,979	4,987,632	7,490,238
2.2 Deposits and placements from banking institutions		67,268	109,838	31,005	66,233	73,604	126,506	193,252	61,545	120,394	145,942
2.3 Other interest expenses		332,785	577,770	90,152	200,231	288,979	485,906	787,463	139,577	293,603	408,921
2.4 Total interest expense		6,845,130	9,370,443	2,371,275	4,950,816	7,375,983	7,504,140	10,245,943	2,602,101	5,401,629	8,045,101
03. NET INTEREST INCOME/(LOSS)											
		8,129,620	11,744,665	2,706,297	5,130,586	7,763,128	8,947,373	13,042,300	2,975,385	5,674,772	8,582,998
04. OTHER OPERATING INCOME											
4.1 Fees and commissions on loans and advances		1,086,747	1,448,317	343,964	755,660	1,127,484	1,136,214	1,537,377	388,381	829,414	1,224,976
4.2 Other fees and commissions		1,315,011	1,769,131	474,566	888,651	1,320,115	1,590,408	2,079,550	550,636	1,042,207	1,546,792
4.3 Foreign exchange trading income Loss		1,544,756	2,076,866	455,744	684,213	889,207	1,657,978	2,214,834	483,258	742,467	990,068
4.4 Dividend income		48,759	48,759	-	68,640	116,140	-	-	-	-	-
4.5 Other income		1,134,198	1,454,373	454,868	1,107,683	1,807,019	1,111,308	1,409,297	457,252	1,098,252	1,789,862
4.6 Total non-interest income		5,129,471	6,797,446	1,729,142	3,504,847	5,259,965	5,495,908	7,241,058	1,879,527	3,712,340	5,551,698
05. TOTAL OPERATING INCOME											
		13,259,091	18,542,111	4,435,439	8,635,433	13,023,093	14,443,281	20,283,358	4,854,912	9,387,112	14,134,696
06. OTHER OPERATING EXPENSES											
6.1 Loan loss provisions		1,129,456	303,783	531,427	815,641	1,827,074	1,299,847	587,780	538,757	878,089	1,937,944
6.2 Staff costs		2,248,756	3,075,095	801,475	1,557,511	2,353,611	2,627,627	3,587,222	913,918	1,810,387	2,748,790
6.3 Directors' emoluments		82,605	124,008	22,444	102,241	146,921	82,887	124,379	22,538	102,336	147,207
6.4 Rentals charges		243,086	348,768	93,097	180,454	270,996	265,971	386,099	101,846	197,345	296,789
6.5 Depreciation charge on property and equipment		350,817	512,267	132,700	250,585	395,476	416,735	591,361	156,083	295,735	463,610
6.6 Amortisation charges		208,207	173,912	69,026	143,113	222,527	219,261	213,198	77,177	167,393	271,541
6.7 Other operating expenses		1,424,088	1,991,936	558,482	1,110,410	1,703,347	1,699,147	2,337,443	645,874	1,293,784	1,966,096
6.8 Total other Operating Expenses		5,687,015	6,529,769	2,208,651	4,159,955	6,919,952	6,611,475	7,827,482	2,456,193	4,745,069	7,831,977
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS											
		7,572,076	12,012,342	2,226,788	4,475,478	6,103,141	7,831,806	12,455,876	2,398,719	4,642,043	6,302,719
08. EXCEPTIONAL ITEMS											
		-	-	-	-	-	-	-	-	-	-
09. PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS											
		7,572,076	12,012,342	2,226,788	4,475,478	6,103,141	7,831,806	12,455,876	2,398,719	4,642,043	6,302,719
10. CURRENT TAX		(2,271,624)	(4,421,637)	(668,036)	(1,118,869)	(1,525,785)	(2,366,085)	(4,617,822)	(720,119)	(1,192,659)	(1,634,799)
11. DEFERRED TAX		-	1,148,164	-	-	-	-	1,183,399	-	-	-
12. PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS											
		5,300,452	8,738,869	1,558,752	3,356,609	4,577,356	5,465,721	9,021,453	1,678,600	3,449,384	4,667,920
13. Non controlling interest											
		-	-	-	-	-	(48,075)	(78,576)	(23,791)	(34,427)	(48,027)
14. PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST											
		5,300,452	8,738,869	1,558,752	3,356,609	4,577,356	5,417,646	8,942,877	1,654,809	3,414,957	4,619,893
15. OTHER COMPREHENSIVE INCOME											
15.1 Gains/(Losses) from translating the financial statements of foreign operations		-	-	-	-	-	66,852	(28,760)	160,664	167,102	232,705
15.2 Fair value changes in financial assets at FVOCI		365,131	(89,035)	(21,664)	(44,061)	240,467	365,132	50,163	(21,664)	(44,061)	240,467
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		-	26,711	-	-	-	-	(15,050)	-	-	-
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX											
		365,131	(62,324)	(21,664)	(44,061)	240,467	431,984	6,353	139,000	123,041	273,172
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR											
		5,665,583	8,676,545	1,537,088	3,312,548	4,817,823	5,897,705	9,027,806	1,817,600	3,572,425	5,141,092