



| STATEMENT OF FINANCIAL POSITION | BANK | | | | | GROUP | | | | |
|---|-------------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | UNAUDITED SEP 2020 (KSHS'000) | AUDITED DEC 2020 (KSHS'000) | UNAUDITED MAR 2021 (KSHS'000) | UNAUDITED JUN 2021 (KSHS'000) | UNAUDITED SEP 2021 (KSHS'000) | UNAUDITED SEP 2020 (KSHS'000) | AUDITED DEC 2020 (KSHS'000) | UNAUDITED MAR 2021 (KSHS'000) | UNAUDITED JUN 2021 (KSHS'000) | UNAUDITED SEP 2021 (KSHS'000) |
| A. ASSETS | | | | | | | | | | |
| 01. Cash (both local and foreign) | 1,926,773 | 2,533,387 | 2,926,728 | 2,315,451 | 1,966,570 | 2,915,656 | 3,353,303 | 3,718,440 | 3,531,233 | 2,812,183 |
| 02. Balances due from central banks | 8,237,781 | 11,212,300 | 7,102,226 | 7,252,236 | 9,940,274 | 9,309,063 | 12,707,755 | 8,533,822 | 8,629,992 | 11,354,675 |
| 03. Kenya Government and other securities held for dealing purposes | - | - | - | - | - | - | - | - | - | - |
| 04. Financial Assets at fair value through profit and loss (FVTPL) | 16,797,622 | 11,798,434 | 12,416,280 | 12,758,368 | 14,382,214 | 16,797,622 | 11,798,434 | 12,416,280 | 12,758,368 | 14,382,214 |
| 05. Investment Securities: | | | | | | | | | | |
| a) Held at amortised cost/ Held to Maturity | - | - | - | - | - | - | - | - | - | - |
| i. Kenya Government securities | 32,229,284 | 36,732,012 | 33,468,850 | 26,684,665 | 30,353,304 | 32,229,284 | 36,732,012 | 33,468,850 | 26,684,665 | 30,353,304 |
| b. Other securities | - | - | - | - | - | 4,882,510 | 4,933,278 | 5,068,941 | 5,383,386 | 5,415,467 |
| b) Fair value through other comprehensive income (FVOCI): | - | - | - | - | - | - | - | - | - | - |
| i. Kenya Government securities | 28,618,363 | 36,606,822 | 39,523,028 | 42,954,244 | 51,036,933 | 28,618,464 | 36,606,922 | 39,673,480 | 43,108,404 | 51,185,781 |
| b. Other securities | 4,839,874 | 5,271,939 | 5,276,044 | 5,804,496 | 5,727,443 | 4,592,367 | 4,857,607 | 4,861,778 | 5,389,594 | 5,313,972 |
| 06. Deposits and Balances due from local banking Institutions | 389,028 | 1,109,584 | 233,256 | 1,840,498 | 6,164 | 389,028 | 1,109,584 | 233,256 | 1,840,498 | 6,164 |
| 07. Deposits and Balances due from banking Institutions abroad | 16,220,979 | 12,394,484 | 11,197,904 | 6,959,882 | 2,771,937 | 16,781,019 | 12,999,793 | 11,940,761 | 7,269,382 | 3,634,896 |
| 08. Tax recoverable | 1,750,448 | 79,972 | - | 529,407 | 882,850 | 1,878,882 | 72,535 | - | 455,518 | 787,492 |
| 09. Loans and advances to customers (net) | 147,349,560 | 149,675,064 | 153,729,720 | 157,299,404 | 160,535,681 | 162,574,103 | 164,776,964 | 169,679,925 | 173,967,282 | 177,727,650 |
| 10. Balances due from banking institutions in the group | 602,000 | 201,522 | 353,902 | 177,244 | 40,585 | 3,102 | 1,156 | 3,089 | 2,707 | 2,509 |
| 11. Investment in associates | - | - | - | - | - | - | - | - | - | - |
| 12. Investment in subsidiary companies | 2,750,753 | 2,750,753 | 2,750,753 | 3,057,685 | 3,057,685 | - | - | - | - | - |
| 13. Investment in joint ventures | - | - | - | - | - | - | - | - | - | - |
| 14. Investment properties | - | - | - | - | - | - | - | - | - | - |
| 15. Property and equipment | 3,369,208 | 3,552,193 | 3,583,641 | 3,496,818 | 3,566,064 | 3,821,666 | 3,933,603 | 3,941,852 | 3,871,090 | 3,940,581 |
| 16. Prepaid lease rentals | - | - | - | - | - | - | - | - | - | - |
| 17. Intangible assets | 1,540,767 | 1,607,476 | 1,682,817 | 1,805,957 | 1,860,755 | 2,534,644 | 2,607,648 | 2,692,204 | 2,783,205 | 2,834,450 |
| 18. Deferred tax asset | 3,125,340 | 4,113,030 | 4,113,030 | 4,113,029 | 4,113,029 | 3,401,018 | 4,522,038 | 4,518,071 | 4,513,562 | 4,523,734 |
| 19. Retirement benefit asset | - | - | - | - | - | - | - | - | - | - |
| 20. Other assets | 3,602,381 | 3,929,575 | 4,497,877 | 5,127,006 | 4,674,067 | 3,994,511 | 4,076,846 | 4,635,414 | 5,345,599 | 4,884,163 |
| 21. TOTAL ASSETS | 273,350,161 | 283,568,547 | 282,856,056 | 282,176,390 | 294,915,555 | 294,722,939 | 305,089,478 | 305,386,163 | 305,534,485 | 319,158,845 |
| B. LIABILITIES | | | | | | | | | | |
| 22. Balances due to central banks | - | - | - | - | - | - | - | - | - | - |
| 23. Customer deposits | 210,176,049 | 218,152,863 | 212,867,701 | 212,553,619 | 221,635,358 | 226,438,430 | 235,306,158 | 230,617,592 | 231,242,300 | 241,058,982 |
| 24. Deposits and balances due to local banking institutions | 2,130,676 | 691,996 | 2,406,538 | 2,342,142 | 2,728,462 | 2,130,676 | 691,996 | 2,406,538 | 2,342,142 | 2,728,462 |
| 25. Deposits and balances due to foreign banking institutions | 756,171 | 322,468 | 737,010 | 426,131 | 1,945,561 | 1,765,221 | 588,237 | 1,279,227 | 995,222 | 2,402,920 |
| 26. Other money market deposits | - | - | - | - | - | - | - | - | - | - |
| 27. Borrowed funds | 5,305,283 | 7,283,903 | 7,282,912 | 11,500,072 | 11,775,267 | 7,288,277 | 9,361,901 | 9,203,476 | 13,383,126 | 13,527,925 |
| 28. Balances due to banking institutions in the group | 118,941 | 86,420 | 76,607 | 83,659 | 86,358 | 58,343 | 217,993 | 259,671 | 284,084 | 698,955 |
| 29. Tax payable | - | - | 546,409 | - | - | 218,151 | 57,980 | 628,347 | - | - |
| 30. Dividends payable | - | - | - | - | - | - | - | - | - | - |
| 31. Deferred tax liability | - | - | - | - | - | - | - | - | - | - |
| 32. Retirement benefit liability | - | - | - | - | - | - | - | - | - | - |
| 33. Other liabilities | 6,407,083 | 4,707,177 | 5,423,327 | 6,681,412 | 7,187,476 | 6,701,984 | 4,795,368 | 5,608,650 | 6,798,948 | 7,206,028 |
| 34. TOTAL LIABILITIES | 224,894,203 | 231,244,827 | 229,340,504 | 233,587,035 | 245,358,482 | 244,601,082 | 251,019,633 | 250,003,501 | 255,045,822 | 267,623,272 |
| 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) | 33,835,464 | 36,447,463 | 37,057,781 | 33,721,749 | 35,008,908 | 34,039,460 | 36,800,446 | 37,481,577 | 34,274,757 | 35,869,962 |
| 39. Statutory loan loss reserves | 5,986,512 | 4,580,387 | 5,431,728 | 6,044,048 | 6,097,427 | 6,606,999 | 5,179,151 | 6,058,651 | 6,863,094 | 6,633,320 |
| 40. Other Reserves - (AFS Portfolio) | 122,715 | 306,076 | 36,249 | 312,291 | (60,529) | 116,894 | 183,218 | (89,201) | 186,272 | (187,417) |
| 41. Proposed dividends | - | 2,478,527 | 2,478,527 | - | - | - | 2,478,527 | 2,478,527 | - | - |
| 42. Translation reserve | - | - | - | - | - | (279,022) | (252,101) | (247,570) | (312,346) | (296,093) |
| 43. TOTAL SHAREHOLDERS' EQUITY | 48,455,958 | 52,323,720 | 53,515,552 | 48,589,355 | 49,557,073 | 48,995,598 | 52,900,508 | 54,193,251 | 49,523,044 | 50,531,039 |
| 44. Non controlling interest | - | - | - | - | - | 1,126,259 | 1,169,337 | 1,189,411 | 965,619 | 1,004,534 |
| 45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY | 273,350,161 | 283,568,547 | 282,856,056 | 282,176,390 | 294,915,555 | 294,722,939 | 305,089,478 | 305,386,163 | 305,534,485 | 319,158,845 |

| STATEMENT OF COMPREHENSIVE INCOME | BANK | | | | | GROUP | | | | |
|---|-------------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | UNAUDITED DEC 2020 (KSHS'000) | AUDITED DEC 2020 (KSHS'000) | UNAUDITED MAR 2021 (KSHS'000) | UNAUDITED JUN 2021 (KSHS'000) | UNAUDITED SEP 2021 (KSHS'000) | UNAUDITED SEP 2020 (KSHS'000) | AUDITED DEC 2020 (KSHS'000) | UNAUDITED MAR 2021 (KSHS'000) | UNAUDITED JUN 2021 (KSHS'000) | UNAUDITED SEP 2021 (KSHS'000) |
| 01. INTEREST INCOME | | | | | | | | | | |
| 1.1 Loans and advances | 12,105,513 | 16,766,012 | 3,783,199 | 7,742,797 | 12,033,911 | 13,237,949 | 18,480,074 | 4,131,445 | 8,489,650 | 13,203,166 |
| 1.2 Government securities | 2,815,463 | 4,369,812 | 1,660,880 | 3,240,588 | 4,986,692 | 3,166,323 | 4,840,980 | 1,779,117 | 3,485,054 | 5,375,761 |
| 1.3 Deposits and placements with banking institutions | 218,135 | 241,301 | 8,902 | 13,649 | 33,065 | 223,827 | 256,329 | 18,274 | 31,851 | 61,211 |
| 1.4 Other interest income | - | - | - | - | - | - | - | - | - | - |
| 1.5 Total interest income | 15,139,111 | 21,377,125 | 5,452,981 | 10,997,034 | 17,053,668 | 16,628,099 | 23,577,383 | 5,928,836 | 12,006,555 | 18,640,138 |
| 02. INTEREST EXPENSE | | | | | | | | | | |
| 2.1 Customer deposits | 7,013,400 | 9,085,250 | 1,936,048 | 3,876,120 | 5,930,296 | 7,490,238 | 9,754,274 | 2,130,598 | 4,272,404 | 6,549,927 |
| 2.2 Deposits and placements from banking institutions | 73,604 | 77,186 | 59,951 | 156,977 | 188,164 | 145,942 | 157,195 | 63,999 | 164,208 | 197,718 |
| 2.3 Other interest expenses | 288,979 | 392,820 | 115,760 | 234,966 | 367,083 | 408,921 | 545,926 | 146,183 | 295,565 | 455,107 |
| 2.4 Total interest expense | 7,375,983 | 9,555,256 | 2,111,759 | 4,268,063 | 6,485,543 | 8,045,101 | 10,457,395 | 2,340,780 | 4,732,177 | 7,202,752 |
| 03. NET INTEREST INCOME/ (LOSS) | 7,763,128 | 11,821,869 | 3,341,222 | 6,728,971 | 10,568,125 | 8,582,998 | 13,119,988 | 3,588,056 | 7,274,378 | 11,437,386 |
| 04. OTHER OPERATING INCOME | | | | | | | | | | |
| 4.1 Fees and commissions on loans and advances | 1,127,484 | 1,533,422 | 316,514 | 704,087 | 1,029,310 | 1,224,976 | 1,645,264 | 341,065 | 755,206 | 1,100,008 |
| 4.2 Other fees and commissions | 1,320,115 | 1,797,239 | 535,617 | 1,049,266 | 1,589,396 | 1,546,792 | 2,136,231 | 637,453 | 1,221,063 | 1,846,228 |
| 4.3 Foreign exchange trading income (Loss) | 889,207 | 1,162,754 | 207,208 | 439,770 | 664,085 | 990,068 | 1,307,245 | 242,482 | 511,961 | 775,713 |
| 4.4 Dividend income | 116,140 | 116,140 | - | - | 27,500 | - | - | - | - | - |
| 4.5 Other income | 1,807,019 | 2,096,282 | 354,299 | 798,837 | 1,327,804 | 1,789,862 | 2,102,727 | 345,874 | 794,055 | 1,319,561 |
| 4.6 Total non-interest income | 5,259,965 | 6,705,837 | 1,413,638 | 2,991,960 | 4,638,095 | 5,551,698 | 7,191,467 | 1,566,874 | 3,282,285 | 5,041,510 |
| 05. TOTAL OPERATING INCOME | 13,023,093 | 18,527,706 | 4,754,860 | 9,720,931 | 15,206,220 | 14,134,696 | 20,311,455 | 5,154,930 | 10,556,663 | 16,478,896 |
| 06. OTHER OPERATING EXPENSES | | | | | | | | | | |
| 6.1 Loan loss provisions | 1,827,074 | 1,601,678 | 694,217 | 1,273,294 | 2,636,261 | 1,937,944 | 1,857,277 | 704,896 | 1,285,236 | 2,673,149 |
| 6.2 Staff costs | 2,353,611 | 3,016,650 | 792,924 | 1,842,032 | 2,859,459 | 2,748,790 | 3,548,976 | 906,549 | 2,115,739 | 3,310,948 |
| 6.3 Directors' emoluments | 146,921 | 164,219 | 44,353 | 118,930 | 171,216 | 147,207 | 164,602 | 44,452 | 119,028 | 171,316 |
| 6.4 Rentals charges | 270,996 | 359,324 | 95,468 | 190,723 | 279,007 | 296,789 | 399,448 | 102,704 | 209,967 | 310,496 |
| 6.5 Depreciation charge on property and equipment | 395,476 | 563,913 | 165,819 | 329,240 | 557,649 | 463,610 | 660,730 | 193,493 | 383,767 | 640,534 |
| 6.6 Amortisation charges | 222,527 | 308,692 | 90,597 | 185,985 | 283,767 | 271,541 | 375,209 | 90,597 | 208,819 | 332,852 |
| 6.7 Other operating expenses | 1,703,347 | 2,224,199 | 783,397 | 1,440,802 | 2,163,883 | 1,966,096 | 2,607,035 | 857,138 | 1,619,722 | 2,447,168 |
| 6.8 Total other Operating Expenses | 6,919,952 | 8,238,675 | 2,666,775 | 5,381,006 | 8,951,242 | 7,831,977 | 9,613,277 | 2,899,829 | 5,942,278 | 9,886,463 |
| 07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS | 6,103,141 | 10,289,031 | 2,088,085 | 4,339,925 | 6,254,978 | 6,302,719 | 10,698,178 | 2,255,101 | 4,614,385 | 6,592,433 |
| 08. EXCEPTIONAL ITEMS | - | - | - | - | - | - | - | - | - | - |
| 09. PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS | 6,103,141 | 10,289,031 | 2,088,085 | 4,339,925 | 6,254,978 | 6,302,719 | 10,698,178 | 2,255,101 | 4,614,385 | 6,592,433 |
| 10. Current tax | (1,525,785) | (3,196,605) | (626,425) | (1,301,977) | (1,876,493) | (1,634,799) | (3,433,259) | (675,272) | (1,384,065) | (1,986,620) |
| 11. Deferred tax | - | 1,169,331 | - | - | - | - | 1,248,063 | - | - | - |
| 12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS | 4,577,356 | 8,261,757 | 1,461,660 | 3,037,948 | 4,378,485 | 4,667,920 | 8,512,982 | 1,579,829 | 3,230,320 | 4,605,813 |
| 13. Non controlling interest | - | - | - | - | - | (48,027) | (81,424) | (18,459) | (25,956) | (36,018) |
| PROFIT/ (LOSS) AFTER TAX , EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST | 4,577,356 | 8,261,757 | 1,461,660 | 3,037,948 | 4,378,485 | 4,619,893 | 8,431,558 | 1,561,370 | 3,204,364 | 4,569,795 |
| 15. OTHER COMPREHENSIVE INCOME | | | | | | | | | | |
| 15.1 Gains/(Losses) from translating the financial statements of foreign operations | - | - | - | - | - | 232,705 | 269,437 | 5,407 | (52,184) | (7,078) |
| 15.2 Fair value changes in financial assets at FVOCI | 240,467 | 605,469 | (269,827) | 6,215 | (366,605) | 240,467 | 438,273 | (272,419) | 3,054 | (370,635) |
| 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 | 240,467 | 423,828 | (269,827) | 6,215 | (366,605) | 473,172 | 576,228 | (267,012) | (49,130) | (377,713) |
| 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR | 4,817,823 | 8,685,585 | 1,191,833 | 3,044,163 | 4,011,880 | 5,141,092 | 9,089,210 | 1,312,817 | 3,181,190 | 4,228,101 |