

			BANK			GROUP	
ST	ATEMENT OF	UNAUDITED MAR 2020	AUDITED DEC 2020	UNAUDITED MAR 2021	UNAUDITED MAR 2020	AUDITED DEC 2020	UNAUDITED MAR 2021
	IANCIAL POSITION	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)
<b>A.</b> 01.	ASSETS Cash (both local and foreign)	1,941,081	2,533,387	2,926,728	2,352,320	3,353,303	3,718,440
02. 03.	Balances due from central banks Kenya Government and other securities held for dealing purposes	13,083,872	11,212,300	7,102,226	14,344,899	12,707,755	8,533,822
04.	Financial Assets at fair value through profit and loss (FVTPL)	11,600,391	11,798,434	12,416,280	11,600,391	11,798,434	12,416,280
05.	Investment Securities: a) Held at amortised cost/ Held to Maturity	-	-	-	-	-	-
	a. Kenya Government securities b. Other securities	18,909,448	36,732,012	33,468,850	18,909,448 4,769,536	36,732,012 4,933,278	33,468,850 5,068,941
	b) Fair value through other comprehensive income (FVOCI):	-	- 36,606,822	-	-	-	-
	a. Kenya Government securities b. Other securities	11,997,075 4,900,673	5,271,939	39,523,028 5,276,044	11,997,175 4,652,270	36,606,922 4,857,607	39,673,480 4,861,778
06. 07.	Deposits and Balances due from local banking Institutions Deposits and Balances due from banking Institutions abroad	1,254,708 48,180,946	1,109,584 12,394,484	233,256 11,197,904	1,254,708 48,180,946	1,109,584 12,999,793	233,256 11,940,761
08. 09.	Tax recoverable Loans and advances to customers (net)	- 145,071,130	79,972 149,675,064	- 153,729,720	67 160,454,826	72,535 164,776,964	- 169,679,925
10.	Balances due from banking institutions in the group	-	201,522	353,902		1,156	3,089
11. 12.	Investment in associates Investment in subsidiary companies	2,750,753	2,750,753	- 2,750,753		-	-
13. 14.	Investment in joint ventures Investment properties			-			-
15.	Property and equipment	2,550,342	3,552,193	3,583,641	2,903,295	3,933,603	3,941,852
16. 17.	Prepaid lease rentals Intangible assets	- 1,302,974	- 1,607,476	- 1,682,817	- 2,312,785	- 2,607,648	- 2,692,204
18. 19.	Deferred tax asset Retirement benefit asset	3,125,340	4,113,030	4,113,030	3,396,052	4,522,038	4,518,071
20.	Other assets	3,349,113	3,929,575	4,497,877	3,627,588	4,076,846	4,635,414
21.	TOTAL ASSETS	270,017,846	283,568,547	282,856,056	290,756,306	305,089,478	305,386,163
<b>B.</b> 22.	LIABILITIES Balances due to central banks						
23.	Customer deposits	203,818,648	- 218,152,863	212,867,701	217,841,289	- 235,306,158	230,617,592
24. 25.	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	4,594,733 410,592	691,996 322,468	2,406,538 737,010	4,594,733 2,669,935	691,996 588,237	2,406,538 1,279,227
26.	Other money market deposits	-	-	-	-	-	-
27. 28.	Borrowed funds Balances due to banking institutions in the group	6,179,328 45,286	7,283,903 86,420	7,282,912 76,607	8,654,853 333,592	9,361,901 217,993	9,203,476 259,671
29. 30.	Tax payable Dividends payable	1,513,450	-	546,409	1,566,075	57,980	628,347
31.	Deferred tax liability	-	-	-	-	-	-
32. 33.	Retirement benefit liability Other liabilities	- 6,840,586	- 4,707,177	- 5,423,327	- 6,825,173	- 4,795,368	- 5,608,650
34.	TOTAL LIABILITIES	223,402,623	231,244,827	229,340,504	242,485,650	251,019,633	250,003,501
C.	SHAREHOLDERS' EQUITY						
35. 36.	Paid up/ Assigned share capital Share premium/ (discount)	2,980,000 5,531,267	2,980,000 5,531,267	2,980,000 5,531,267	2,980,000 5,531,267	2,980,000 5,531,267	2,980,000 5,531,267
37.	Revaluation reserves - (Building)	-	-	-	-	-	-
38. 39.	Retained earnings/(Accumulated losses) Statutory loan loss reserves	32,914,255 5,329,117	36,447,463 4,580,387	37,057,781 5,431,728	33,550,907 5,570,468	36,800,446 5,179,151	37,481,577 6,058,651
40. 41.	Other Reserves - (AFS Portfolio) Proposed dividends	(139,416)	306,076 2,478,527	36,249 2,478,527	(145,237)	183,218 2,478,527	(89,201) 2,478,527
42.	Translation reserve		2,470,527	- 2,470,527	(330,137)	(252,101)	(247,570)
<b>43</b> . 44	TOTAL SHAREHOLDERS' EQUITY	46,615,223	52,323,720	53,515,552	47,157,268	<b>52,900,508</b> 1,169,337	54,193,251
	Non controlling interest	-		-	1,115,500	1,109,557	1,189,411
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	270,017,846	283,568,547	282,856,056	290,756,306	305,089,478	305,386,163
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	270,017,846	283,568,547 BANK	282,856,056	290,756,306	305,089,478 GROUP	305,386,163
		UNAUDITED	BANK AUDITED	UNAUDITED	UNAUDITED	GROUP	UNAUDITED
ST	ATEMENT OF	UNAUDITED MAR 2020	BANK AUDITED DEC 2020	UNAUDITED MAR 2021	UNAUDITED MAR 2020	GROUP AUDITED DEC 2020	UNAUDITED MAR 2021
ST/ C0		UNAUDITED	BANK AUDITED DEC	UNAUDITED MAR	UNAUDITED MAR	GROUP AUDITED DEC	UNAUDITED MAR
ST/ CO	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances	UNAUDITED MAR 2020 (KSHS'000) 4,206,444	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012	UNAUDITED MAR 2021 (KSHS'000) 3,783,199	UNAUDITED MAR 2020 (KSHS'000) 4,590,774	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074	UNAUDITED MAR 2021 (KSHS'000) 4,131,445
ST/ CO	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	UNAUDITED MAR 2020 (KSHS'000)	BANK AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	GROUP AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000) 4,131,445
ST/ CO	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	UNAUDITED MAR 2020 (KSHS'000) 4,206,444 738,896 132,232	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274
ST/ CO 01.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income	UNAUDITED MAR 2020 (KSHS'000) 4,206,444 738,896	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274
ST/ CO 01.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	UNAUDITED MAR 2020 (KSHS'000) 4,206,444 738,896 132,232	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274
ST/ CO 01.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	UNAUDITED MAR 2020 (KSHS'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 132,339 5,577,486 2,400,979 61,545	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195	UNAUDITED MAR 2021 (KSH5'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999
ST/ CO 01.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,307 21,377,125 9,085,250	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183
ST/ CO 01.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	UNAUDITED MAR 2020 (KSHS'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 132,339 5,577,486 2,400,979 61,545 139,577	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780
ST/ CO 01. 02.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056
ST/ CO 01. 02.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest INCOME/ (LOSS)	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 132,339 5,577,486 2,400,979 61,545 139,577 2,602,101	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780
ST/ CO 01. 02.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss)	UNAUDITED MAR 2020 (KSH5 000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964	BANK AUDITED DEC 2020 (KSH3'000) 16,766,012 4,369,812 241,301 21,377,125 9,085,250 77,186 392,820 9,055,256 11,821,869 11,533,422 1,797,239 1,162,754	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 2,339 2,5 <b>577,486</b> 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453
ST/ CO 01. 02.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 2.4 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964 474,566	BANK AUDITED DEC 2020 (KSHS'000) 16,766,012 4,369,812 241,301 241,301 241,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482
ST/ CO 01. 02.	ATEMENT OF MPREHENSIVE INCOME INTERST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses DITERST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964 474,566 455,744	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 2,339 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 226,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2442,482 - - - - - -
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTERST INCOME INTERST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 2.4 Total interest expense EXTINTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income CATEMENT INCOME COMPARIANCE COMPARIAN	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 32,232 32,232 32,232 32,232 32,232 32,232 343,964 474,566 455,744 454,868	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 2,339 2,5 <b>577,486</b> 2,400,979 2,400,979 2,615,45 139,577 <b>2,602,101</b> <b>2,975,385</b> 388,381 550,636 483,258	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 - 345,874 1,566,874
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 3392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 12,339 2,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,252 1,879,527 4,854,912	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2,442,482 345,874 1,566,874 5,154,930
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses X-4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 6.6 Total non-interest income TOTAL OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439 531,427 801,475	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,258 457,252 1,879,527 4,854,912	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 341,065 345,874 1,566,874 5,154,930 704,896 906,549
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 2.4 Total interest expense 2.4 Total interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total on-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 316,514 535,617 207,208 4,754,860 694,217	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 - - 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2,442,482 345,874 1,566,874 5,154,930 704,896 906,549 134,043
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTERST INCOME INTERST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income INTAL OPERATING INCOME INTER OPERATING INCOME INTEL OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 788,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439 531,427 801,475 22,444 93,097 132,700	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 - 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 156,083	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 341,065 3441,065 3442,822 345,874 1,566,874 1,566,874 5,154,930 704,896 906,549 134,043 102,704 193,493
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income COTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Director's enoluments 6.4 Rentals charges	UNAUDITED MAR 2020 (K5H5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964 474,566 455,744 455,744 454,868 1,729,142 4,435,439 531,427 801,475 22,444 93,097	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 3364,229 1,413,638 4,754,860 694,217 792,924 133,944 133,944	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,258 18,757 9,13,918 2,538,757 9,13,918 22,538 101,846	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 1,566,874 5,154,930 7704,896 906,549 134,043 102,704
ST/ CO 01. 02. 03. 04.	ATEMENT OF MPREHENSIVE INCOME INTERST INCOME INTERST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.5 Other income COTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439 531,427 801,475 22,444 93,097 132,700 69,026	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 563,913 308,692	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 3,341,222 316,514 535,617 207,208 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,258 1,879,527 4,854,912 538,757 913,918 22,538 101,846 156,083 77,177	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 1,566,874 5,154,930 7704,896 906,549 134,043 102,704
ST/ CO 01. 02. 03. 04. 05. 06.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses <b>4.8 Total other Operating Expenses</b> <b>PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS</b>	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439 531,427 801,475 22,444 93,097 132,700 69,026 558,482	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 563,913 308,692 2,224,199	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 5,577,486 2,400,979 2,400,979 2,400,979 2,400,979 2,400,979 2,602,101 2,975,385 388,381 550,636 483,258 483,258 483,258 1879,527 4,854,912 538,757 913,918 22,538 101,846 156,083 77,177 645,874 2,456,193 2,398,719	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 226,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 660,730 375,209 2,607,035	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2,442,482 345,874 1,566,874 1,566,874 5,154,930 7704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829
ST/ CO 01. 02. 03. 04. 05. 06. 05. 06.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Jonal loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439 531,427 801,475 22,444 93,097 132,700 69,026 558,482 2,208,651 2,226,788	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 563,913 308,692 2,224,199 8,238,675 10,289,031	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 2,339 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,258 483,258 101,846 156,083 77,177 645,874 2,456,193 2,398,719	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 675,209 2,607,035 9,613,277 10,698,178	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2,340,780 3,588,056 341,065 637,453 2,442,482 3,588,874 1,566,874 5,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101
STI CO 01. 02. 03. 03. 04. 05. 06. 06. 07. 08. 09. 010.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME / (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other operating expenses 4.8 Total other Operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS Current tax	UNAUDITED MAR 2020 (KSH5'000) 4,206,444 738,896 132,232 5,077,572 2,250,118 31,005 90,152 2,371,275 2,706,297 2,706,297 2,706,297 343,964 474,566 455,744 454,868 1,729,142 4,435,439 531,427 801,475 22,444 93,097 132,700 69,026 558,482 2,208,651	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,533,422 1,533,422 1,533,422 1,533,422 1,533,422 1,533,422 1,601,678 3,016,650 164,219 359,324 559,324 16,01,678 3,016,650 164,219 359,324 559,324 10,289,031 (3,196,605)	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 5,577,486 2,400,979 2,400,979 2,400,979 2,400,979 2,400,979 2,602,101 2,975,385 388,381 550,636 483,258 483,258 483,258 1879,527 4,854,912 538,757 913,918 22,538 101,846 156,083 77,177 645,874 2,456,193 2,398,719	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259)	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2,42,482 345,874 1,566,874 1,566,874 1,566,874 1,566,874 2,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101
ST/ CO 01. 02. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME / (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566           455,744           454,868           1,729,142           4,435,439           531,427 801,475           22,244           93,097           132,700           69,026           558,482           2,208,651           2,226,788           (668,036)	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,533,422 1,533,422 1,533,422 1,533,422 1,533,422 1,533,422 1,601,678 3,016,650 164,219 359,324 559,324 16,01,678 3,016,650 164,219 359,324 559,324 10,289,031 (3,196,605) 1,169,331	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425)	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,055 63,7453 2,42,482 345,874 1,566,874 5,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101 (675,272)
5 ST. CO 01. 02. 02. 03. 04. 04. 04. 04. 04. 05. 06. 07. 08. 09. 09. 10. 11. 12.	ATEMENT OF MPREHENSIVE INCOME INTERST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income INTERST EXPENSE 21 Customer deposits 22 Deposits and placements from banking institutions 23 Other interest expenses 24 Total interest expenses 24 Total interest expenses NET INTEREST INCOME / (LOSS) OTHER OPERATING INCOME 41 Fees and commissions on loans and advances 42 Other fees and commissions 43 Foreign exchange trading income (Loss) 44 Dividend income 45 Other income 45 Other income 45 Other income 46 Total non-interest income TOTAL OPERATING EXPENSES 61 Loan loss provisions 62 Staff costs 63 Directors' emoluments 64 Rentals charges 65 Depreciation charges on property and equipment 66 Amortisation charges 6.7 Other operating Expenses PROFIT / (LOSS) BFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS ) AFTER EXCEPTIONAL ITEMS Current tax Defred tax PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	UNAUDITED MAR 2020 (K5H5 000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,178           2,250,178           343,964 474,566           455,744           454,868           1,729,142           4,435,439           531,427           801,475 22,444           93,097           132,700           69,026           558,482           2,208,651           2,226,788	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 4,563,913 308,692 2,224,199 8,238,675 10,289,031 (3,196,605) 1,169,331 8,261,757	UNAUDITED MAR 2021 (KSHS'000) 3,783,199 1,660,880 8,902 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 133,944 133,944 95,468 165,819 90,597 633,806 2,666,775 2,088,085	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 433,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 116,083 77,177 645,874 2,456,193 2,398,719 (720,119) - 2,398,719	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101 (675,272) 
557, CO 01. 02. 02. 02. 03. 04. 05. 06. 06. 07. 08. 09. 10. 11. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME / (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Arentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS ) AFTER EXCEPTIONAL ITEMS Current tax Defined tax PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Current tax Defined tax PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Current tax Defined tax PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Current tax Defined tax	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566 455,744           454,868           1,729,142           4,435,439           531,427 801,475 22,444           93,097 132,700 69,026 558,482           2,208,651           2,226,788 (668,036)           1,558,752           1,558,752	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,533,422 1,533,422 6,705,837 18,527,706 16,01,678 3,016,650 164,219 359,324 559,324 16,4219 359,324 559,325 10,289,031 (3,196,605) 1,169,331 8,261,757	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425) - - - 2,088,085	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 433,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 1156,083 77,177 645,874 2,456,193 2,398,719 (720,119) - (720,119) - (720,119) -	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982 (81,424)	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 341,065 3,588,056 341,065 345,874 1,566,874 1,566,874 1,566,874 1,566,874 1,54,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101 (675,272) 
557, CO 01. 02. 02. 02. 03. 04. 05. 06. 06. 07. 08. 09. 10. 11. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTERST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income INTERST EXPENSE 21 Customer deposits 22 Deposits and placements from banking institutions 23 Other interest expenses 24 Total interest expenses 24 Total interest expenses NET INTEREST INCOME / (LOSS) OTHER OPERATING INCOME 41 Fees and commissions on loans and advances 42 Other fees and commissions 43 Foreign exchange trading income (Loss) 44 Dividend income 45 Other income 45 Other income 45 Other income 46 Total non-interest income TOTAL OPERATING EXPENSES 61 Loan loss provisions 62 Staff costs 63 Directors' emoluments 64 Rentals charges 65 Depreciation charges on property and equipment 66 Amortisation charges 6.7 Other operating Expenses PROFIT / (LOSS) BFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS ) AFTER EXCEPTIONAL ITEMS Current tax Defred tax PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566           455,744           454,868           1,729,142           4,435,439           531,427 801,475           22,244           93,097           132,700           69,026           558,482           2,208,651           2,226,788           (668,036)	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 4,563,913 308,692 2,224,199 8,238,675 10,289,031 (3,196,605) 1,169,331 8,261,757	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425)	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 433,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 116,083 77,177 645,874 2,456,193 2,398,719 (720,119) - 2,398,719	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 242,482 345,874 1,566,874 5,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101 (675,272) 1,579,829 (18,459)
STJ CO 01. 02. 02. 03. 04. 04. 04. 05. 06. 06. 07. 08. 09. 01. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income INTEREST EXPENSE 21 Customer deposits 22 Deposits and placements from banking institutions 23 Other interest expenses 24 Total interest expense NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 41 Fees and commissions on loans and advances 42 Other fees and commissions 43 Foreign exchange trading income (Loss) 43 Dividend income 45 Other income 44 Dotal non-interest income TOTAL OPERATING EXPENSES 61 Loan loss provisions 62 Staff costs 63 Directors' emoluments 64 Aentals charges 65 Depreciation charges on property and equipment 66 Amortisation charges 67 Other Operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS PROFIT / (LOSS I AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS I AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS I AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566 455,744           454,868           1,729,142           4,435,439           531,427 801,475 22,444           93,097 132,700 69,026 558,482           2,208,651           2,226,788 (668,036)           1,558,752           1,558,752	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,533,422 1,533,422 6,705,837 18,527,706 16,01,678 3,016,650 164,219 359,324 559,324 16,4219 359,324 559,325 10,289,031 (3,196,605) 1,169,331 8,261,757	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425) - - - 2,088,085	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 2,577,486 2,400,979 6,1545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,258 483,258 101,846 156,083 77,177 645,874 2,456,193 2,398,719 (720,119) 7,20,119 (720,119) (720,119) 1,678,600 (23,791) 1,678,600	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982 (81,424) 8,431,558	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 637,453 2,340,780 3,588,056 341,065 637,453 2,442,482 345,874 1,566,874 5,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101 (675,272) - - - - - - - - - - - - - - - - - - -
5T, CO 01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME / LOSSI OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividen income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 Other OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SUPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.7 Other operating expenses 6.7 Other operating expenses 6.7 Other operating expenses 6.8 Total other Operating Expenses PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREEST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losse) from translating the financial statements of foreign operations	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566 455,744           454,868           1,729,142           4,435,439           531,427 801,475 22,444           93,097 132,700 69,026 558,482           2,208,651           2,226,788 (668,036)           (668,036)           1,558,752           1,558,752	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 559,324 559,323 10,289,031 (3,196,605) 1,169,331 8,261,757 - 8,261,757	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425) - - - 2,088,085	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 156,083 77,177 645,874 2,456,193 2,398,719 (720,119) - 1,678,600 (23,791) 1,654,809	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982 (81,424) 8,431,558	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 341,065 341,065 341,065 344,080 3,588,056 341,055 341,056 341,056 341,057 344,080 3,588,056 341,055 341,056 341,057 342,255 342,255 10,579,829 2,255,101 (675,272) 1,579,829 (18,459) 1,561,370 5,407
5T, CO 01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME 01 HER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS PROFIT / (LOSS I AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 151 Gains/(Losses) from translating the financial astatements of foreign operations 152 Fair value changes in financial astates at FVOCI 153 Revaluation surplus on property, plant and equipment	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566 455,744           454,868           1,729,142           4,435,439           531,427 801,475 22,444           93,097 132,700 69,026 558,482           2,208,651           2,226,788 (668,036)           1,558,752           1,558,752	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,533,422 1,533,422 6,705,837 18,527,706 16,01,678 3,016,650 164,219 359,324 559,324 16,4219 359,324 559,325 10,289,031 (3,196,605) 1,169,331 8,261,757	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425) - 1,461,660 - 1,461,660	UNAUDITED MAR 2020 (KSH5'000) 4,590,774 854,373 132,339 2,577,486 2,400,979 6,1545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 388,381 550,636 483,258 483,258 101,846 156,083 77,177 645,874 2,456,193 2,398,719 (720,119) 7,20,119 (720,119) (720,119) 1,678,600 (23,791) 1,678,600	GROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982 (81,424) 8,431,558	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 341,065 341,065 341,065 344,080 3,588,056 341,055 341,056 341,056 341,057 344,080 3,588,056 341,055 341,056 341,057 342,255 342,255 10,579,829 2,255,101 (675,272) 1,579,829 (18,459) 1,561,370 5,407
5T, CO 01. 02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Jaans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense 2.4 Total interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME 0THER OPERATING INCOME 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses PROFIT (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS Non controlling interest PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT (LOSS I AFTER TAX AND EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 151 Cains/(Losse) from translating the financial statements of foreign operations 152 Fair value changes in financial assets at FVOCI	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566 455,744           454,868           1,729,142           4,435,439           531,427 801,475 22,444           93,097 132,700 69,026 558,482           2,208,651           2,226,788 (668,036)           (668,036)           1,558,752           1,558,752	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 - 21,377,125 9,085,250 77,186 392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,140 2,096,282 6,705,837 18,527,706 1,601,678 3,016,650 164,219 359,324 559,324 559,323 10,289,031 (3,196,605) 1,169,331 8,261,757 - 8,261,757	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425) - 1,461,660 - 1,461,660	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 156,083 77,177 645,874 2,456,193 2,398,719 (720,119) - 1,678,600 (23,791) 1,654,809	CROUP AUDITED DEC 2020 (KSH5'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 15,7195 545,926 10,457,395 13,119,988 1,645,264 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982 (81,424) 8,431,558	UNAUDITED MAR 2021 (KSHS'000) 4,131,445 1,779,117 18,274 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065 341,065 341,065 344,065 344,065 345,874 5,154,930 704,896 906,549 134,043 102,704 193,493 90,597 767,547 2,899,829 2,255,101 (675,272) 1,579,829 (18,459) 1,561,370
ST/ CO 01. 02. 03. 04. 04. 05. 06. 05. 06. 07. 08. 09. 10. 11. 11. 12. 13.	ATEMENT OF MPREHENSIVE INCOME INTEREST INCOME 11 Jaans and advances 12 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME/ LLOSSI OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 5.6 Depreciation charges 6.7 Other Operating Expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT / (LOSS J AFTER EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS J AFTER TAX, EXCEPTIONAL ITEMS EXCEPTIONAL LING INTEREST OTHER COMPREHENSIVE INCOME THER OPERATING EXPENSES Non controlling interest PROFIT / (LOSS J AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS J AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS J AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losse) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at PVOCI 15.3 Revaluation surplus on property, plant and equipment 15.4 Statutory credit nearve	UNAUDITED MAR 2020 (KSH5'000)           4,206,444 738,896 132,232           5,077,572           2,250,118 31,005 90,152           2,250,128 31,005 90,152           2,270,297           2,371,275           2,706,297           343,964 474,566 455,744           454,868           1,729,142           4,435,439           531,427 801,475 22,444           93,097 132,700 69,026 558,482           2,208,651           2,226,788 (668,036)           (668,036)           1,558,752           1,558,752	BANK AUDITED DEC 2020 (KSH5'000) 16,766,012 4,369,812 241,301 21,377,125 9,085,250 77,186 3392,820 9,555,256 11,821,869 1,533,422 1,797,239 1,162,754 116,167 8,261,757 18,527,706 1,601,678 3,016,650 164,219 359,324 563,913 308,659 2,224,199 8,238,675 10,289,031 (3,196,605) 1,169,331 8,261,757 - - - - - - - - - - - - -	UNAUDITED MAR 2021 (KSH5'000) 3,783,199 1,660,880 8,902 - 5,452,981 1,936,048 59,951 115,760 2,111,759 3,341,222 316,514 535,617 207,208 354,299 1,413,638 4,754,860 694,217 792,924 133,944 95,468 165,819 90,597 693,806 2,666,775 2,088,085 (626,425) - 1,461,660 - 1,461,660	UNAUDITED MAR 2020 (KSHS'000) 4,590,774 854,373 132,339 - 5,577,486 2,400,979 61,545 139,577 2,602,101 2,975,385 388,381 550,636 483,258 457,252 1,879,527 4,854,912 538,757 913,918 22,538 101,846 156,083 77,177 645,874 2,456,193 2,398,719 (720,119) - 1,678,600 (23,791) 1,654,809	GROUP AUDITED DEC 2020 (KSHS'000) 18,480,074 4,840,980 256,329 23,577,383 9,754,274 157,195 545,926 10,457,395 13,119,988 1,645,264 2,136,231 1,307,245 2,102,727 7,191,467 20,311,455 1,857,277 3,548,976 164,602 399,448 660,730 375,209 2,607,035 9,613,277 10,698,178 (3,433,259) 1,248,063 8,512,982 (81,424) 8,431,558	UNAUDITED MAR 2021 (KSH5'000) 4,131,445 1,779,117 18,274 - 5,928,836 2,130,598 63,999 146,183 2,340,780 3,588,056 341,065

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ОΤΙ	HER	UNAUDITED MAR 2020	AUDITED DEC 2020	UNAUDITED MAR 2021
DIS	CLOSURES	(KSHS'000)	(KSHS'000)	(KSHS'000)
01.	NON - PERFORMING LOANS AND ADVANCES a) Gross Non- performing Loans and advances Less	19,534,098	20,177,531	21,121,692
	b) Interest in suspense	3,423,783	4,104,011	3,029,003
	c) Total Non- performing loans and advances (a-b) Less	16,110,315	16,073,520	18,092,689
	d) Loan loss provisions	8,299,342	9,728,751	10,051,860
	e) Net Non Performing Loans(c-d)	7,810,973	6,344,769	8,040,829
	f)Discounted value of securities	7,810,973	6,344,769	8,040,829
	g) Net NPLs exposure (e-f)	-	-	-
02.	INSIDER LOANS AND ADVANCES			
	a) Directors, shareholders and associates	3,429,290	3,954,733	4,036,424
	b) Employees	1,150,531	1,429,516	1,559,481
	c) Total Insider Loans and Advances	4,579,821	5,384,249	5,595,905
03.	OFF- BALANCE SHEET ITEMS			
	a) Letters of Credit, Guarantees, Acceptances	42,100,676	49,059,353	53,301,286
	b) Forwards, swaps and options	46,168,708	7,409,365	16,008,534
	c) Other contingent liabilities	1,744,385	1,573,635	1,767,025
	d) Total Contingent liabilities	90,013,769	58,042,353	71,076,845
04.	CAPITAL STRENGTH			
	a) Core capital	37,895,494	42,208,078	42,087,566
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
	c) Excess/ (deficiency)	36,895,494	41,208,078	41,087,566
	d) Supplementary capital	8,186,792	7,126,493	7,793,118
	e) Total capital (a+d)	46,082,286	49,334,571	49,880,684
	f) Total risk weighted assets	215,539,399	223,975,941	230,579,768
	g) Core capital/Total deposit liabilities	18.34%	19.20%	19.56%
	h)Minimum statutory ratio	8.00%	8.00%	8.00%
	i) Excess /(Deficiency) (g-h)	10.34%	11.20%	11.56%
	j) Core capital/Total risk weighted assets	17.58%	18.84%	18.25%
	k)Minimum statutory ratio	10.50%	10.50%	10.50%
	l) Excess /(Deficiency) (j-k)	7.08%	8.34%	7.75%
	m) Total capital/Total risk weighted assets	21.38%	22.03%	21.63%
	n)Minimum statutory ratio	14.50%	14.50%	14.50%
	o) Excess /(Deficiency) (m-n)	6.88%	7.53%	7.13%
	(p) Adjusted Core Capital/Total Deposit Liabilities*	18.51%	19.29%	19.61%
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	17.74%	18.93%	18.30%
	(r) Adjusted Total Capital/Total Risk Weighted Assets*	21.54%	22.11%	21.68%
05.	LIQUIDITY			
	a)Liquidity ratio	47.81%	50.47%	48.25%
	b) Minimum statutory ratio	20.00%	20.00%	20.00%
	c) Excess /(Deficiency) (a-b)	27.81%	30.47%	28.25%

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

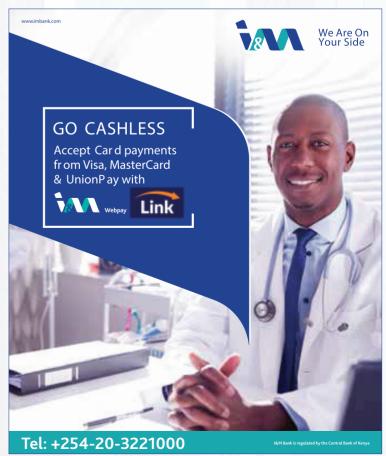
## MESSAGE FROM THE DIRECTOR

The above are extracts from the Bank's financial statements. The Group's financial statements as at 31 March 2021 includes I&M Bank (T) Limited, I&M Bancassurance Intermediary Limited (Formerly known as 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 05 May 2021 and signed on its behalf by:





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

Kihara Maina Chief Executive Officer