

STATEMENT OF FINANCIAL POSITION	BANK			GROUP		
	UNAUDITED MAR 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)
A. ASSETS						
01. Cash (both local and foreign)	1,941,081	2,533,387	2,926,728	2,352,320	3,353,303	3,718,440
02. Balances due from central banks	13,083,872	11,212,300	7,102,226	14,344,899	12,707,755	8,533,822
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
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	18,909,448	36,732,012	33,468,850	18,909,448	36,732,012	33,468,850
b. Other securities	-	-	-	4,769,536	4,933,278	5,068,941
b) Fair value through other comprehensive income (FVOCI):						
a. Kenya Government securities	11,997,075	36,606,822	39,523,028	11,997,175	36,606,922	39,673,480
b. Other securities	4,900,673	5,271,939	5,276,044	4,652,270	4,857,607	4,861,778
06. Deposits and Balances due from local banking Institutions	1,254,708	1,109,584	233,256	1,254,708	1,109,584	233,256
07. Deposits and Balances due from banking Institutions abroad	48,180,946	12,394,484	11,197,904	48,180,946	12,999,793	11,940,761
08. Tax recoverable	-	79,972	-	67	72,535	-
09. Loans and advances to customers (net)	145,071,130	149,675,064	153,729,720	160,454,826	164,776,964	169,679,925
10. Balances due from banking institutions in the group	-	201,522	353,902	-	1,156	3,089
11. Investment in associates	-	-	-	-	-	-
12. Investment in subsidiary companies	2,750,753	2,750,753	2,750,753	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-
14. 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. Prepaid lease rentals	-	-	-	-	-	-
17. Intangible assets	1,302,974	1,607,476	1,682,817	2,312,785	2,607,648	2,692,204
18. Deferred tax asset	3,125,340	4,113,030	4,113,030	3,396,052	4,522,038	4,518,071
19. Retirement benefit asset	-	-	-	-	-	-
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. LIABILITIES						
22. 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. Deposits and balances due to local banking institutions	4,594,733	691,996	2,406,538	4,594,733	691,996	2,406,538
25. Deposits and balances due to foreign banking institutions	410,592	322,468	737,010	2,669,935	588,237	1,279,227
26. Other money market deposits	-	-	-	-	-	-
27. Borrowed funds	6,179,328	7,283,903	7,282,912	8,654,853	9,361,901	9,203,476
28. Balances due to banking institutions in the group	45,286	86,420	76,607	333,592	217,993	259,671
29. Tax payable	1,513,450	-	546,409	1,566,075	57,980	628,347
30. Dividends payable	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-
33. 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. Paid up/ Assigned share capital	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
37. Revaluation reserves - (Building)	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	32,914,255	36,447,463	37,057,781	33,550,907	36,800,446	37,481,577
39. Statutory loan loss reserves	5,329,117	4,580,387	5,431,728	5,570,468	5,179,151	6,058,651
40. Other Reserves - (AFS Portfolio)	(139,416)	306,076	36,249	(145,237)	183,218	(89,201)
41. Proposed dividends	-	2,478,527	2,478,527	-	2,478,527	2,478,527
42. Translation reserve	-	-	-	(330,137)	(252,101)	(247,570)
43. TOTAL SHAREHOLDERS' EQUITY	46,615,223	52,323,720	53,515,552	47,157,268	52,900,508	54,193,251
44. Non controlling interest	-	-	-	1,113,388	1,169,337	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

STATEMENT OF COMPREHENSIVE INCOME	BANK			GROUP		
	UNAUDITED MAR 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)
01. INTEREST INCOME						
1.1 Loans and advances	4,206,444	16,766,012	3,783,199	4,590,774	18,480,074	4,131,445
1.2 Government securities	738,896	4,369,812	1,660,880	854,373	4,840,980	1,779,117
1.3 Deposits and placements with banking institutions	132,232	241,301	8,902	132,339	256,329	18,274
1.4 Other interest income	-	-	-	-	-	-
1.5 Total interest income	5,077,572	21,377,125	5,452,981	5,577,486	23,577,383	5,928,836
02. INTEREST EXPENSE						
2.1 Customer deposits	2,250,118	9,085,250	1,936,048	2,400,979	9,754,274	2,130,598
2.2 Deposits and placements from banking institutions	31,005	77,186	59,951	61,545	157,195	63,999
2.3 Other interest expenses	90,152	392,820	115,760	139,577	545,926	146,183
2.4 Total interest expense	2,371,275	9,555,256	2,111,759	2,602,101	10,457,395	2,340,780
03. NET INTEREST INCOME/ (LOSS)	2,706,297	11,821,869	3,341,222	2,975,385	13,119,988	3,588,056
04. OTHER OPERATING INCOME						
4.1 Fees and commissions on loans and advances	343,964	1,533,422	316,514	388,381	1,645,264	341,065
4.2 Other fees and commissions	474,566	1,797,239	535,617	550,636	2,136,231	637,453
4.3 Foreign exchange trading income (Loss)	455,744	1,162,754	207,208	483,258	1,307,245	242,482
4.4 Dividend income	-	116,140	-	-	-	-
4.5 Other income	454,868	2,096,282	354,299	457,252	2,102,727	345,874
4.6 Total non-interest income	1,729,142	6,705,837	1,413,638	1,879,527	7,191,467	1,566,874
05. TOTAL OPERATING INCOME	4,435,439	18,527,706	4,754,860	4,854,912	20,311,455	5,154,930
06. OTHER OPERATING EXPENSES						
6.1 Loan loss provisions	531,427	1,601,678	694,217	538,757	1,857,277	704,896
6.2 Staff costs	801,475	3,016,650	792,924	913,918	3,548,976	906,549
6.3 Directors' emoluments	22,444	164,219	133,944	22,538	164,602	134,043
6.4 Rentals charges	93,097	359,324	95,468	101,846	399,448	102,704
6.5 Depreciation charge on property and equipment	132,700	563,913	165,819	156,083	660,730	193,493
6.6 Amortisation charges	69,026	308,692	90,597	77,177	375,209	90,597
6.7 Other operating expenses	558,482	2,224,199	693,806	645,874	2,607,035	767,547
6.8 Total other Operating Expenses	2,208,651	8,238,675	2,666,775	2,456,193	9,613,277	2,899,829
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	2,226,788	10,289,031	2,088,085	2,398,719	10,698,178	2,255,101
08. EXCEPTIONAL ITEMS						
09. PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	2,226,788	10,289,031	2,088,085	2,398,719	10,698,178	2,255,101
10. Current tax	(668,036)	(3,196,605)	(626,425)	(720,119)	(3,433,259)	(675,272)
11. Deferred tax	-	1,169,331	-	-	1,248,063	-
12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	1,558,752	8,261,757	1,461,660	1,678,600	8,512,982	1,579,829
13. Non controlling interest	-	-	-	(23,791)	(81,424)	(18,459)
14. PROFIT/ (LOSS) AFTER TAX , EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	1,558,752	8,261,757	1,461,660	1,654,809	8,431,558	1,561,370
15. OTHER COMPREHENSIVE INCOME						
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	160,664	269,437	5,407
15.2 Fair value changes in financial assets at FVOCI	(21,664)	605,469	(269,827)	(21,664)	438,273	(272,419)
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	(21,664)	423,828	(269,827)	139,000	576,228	(267,012)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	1,537,088	8,685,585	1,191,833	1,817,600	9,089,210	1,312,817

OTHER DISCLOSURES	BANK		
	UNAUDITED MAR 2020 (KSHS'000)	AUDITED DEC 2020 (KSHS'000)	UNAUDITED MAR 2021 (KSHS'000)
01. NON - PERFORMING LOANS AND ADVANCES			
a) Gross Non- performing Loans and advances	19,534,098	20,177,531	21,121,692
Less			
b) Interest in suspense	3,423,783	4,104,011	3,029,003
c) Total Non- performing loans and advances (a-b)	16,110,315	16,073,520	18,092,689
Less			
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/			