

The Board of Directors of I&M Holdings PLC is pleased to announce unaudited results of the Group for the period ended 30 September 2020

	EMENT OF FINANCIAL POSITION	UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	COMPANY UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITED SEP 2020 (KSHS'000)	UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITED SEP 2020 (KSHS'000
11.	ASSETS Cash (both local and foreign)	-	-	-	-	-	2,313,162	2,361,064	2,901,161	3,256,534	3,471,018
12. 13.	Balances due from central banks Kenya Government and other securities held for dealing purposes	_	-	-	-	-	15,778,289	13,024,765	16,092,625	15,811,334	11,397,554
14.	Financial Assets at Fair Value Through Profit or Loss [FVTPL]	-	-	-	-	-	12,757,446	13,744,048	11,633,652	16,871,845	16,832,540
15.	Investment securities: a) Held at amortised cost: a. Kenya Government securities	-	-	-	- -	-	- 17,908,239	18,925,430	18,909,448	28,470,097	32,229,284
	b. Other securities b) Fair Value through Other Comprehensive	-	-	-	-	-	6,534,966	8,145,589	8,792,556	8,901,796	9,627,104
	Income [FVOCI]: a. Kenya Government securities	451,760	27,679	26,508	27,609	27,484	10,763,696	10,757,407	12,023,683	14,814,896	28,645,847
16.	b. Other securities Deposits and balances due from local banking institutions	-	-	-	-	-	5,492,538 9,009	2,351,791	2,693,102 1,254,708	3,179,619 1,376,590	4,047,169
17.	Deposits and balances due from banking institutions abroad	-	_	-	-	-	51,980,458	42,538,989	51,612,713	33,869,014	20,843,788
18. 19. 0.	Tax recoverable Loans and advances to customers (net) Balances due from banking institutions in	3,299	5,253 -	4,826	-	-	535,494 174,111,284	37,819 175,329,426	19,156 182,881,841	1,492,656 184,564,775	1,882,608 185,693,798
1.	the Group Investment in associates	-	-	-	-	-	-			-	
2. 3.	Investment in subsidiary companies Investment in joint ventures	25,662,294 1,679,971	25,662,294 2,110,591	25,662,294 2,110,591	25,662,294 2,515,591	25,662,294 2,515,591	4,834,574	5,398,545	5,040,093	5,068,398	5,194,172
ί. 5.	Investment properties Property and equipment	-	-	-		-	8,583,933	10,152,429	10,364,298	- 10,807,554	11,852,29
6. 7. 8.	Prepaid lease rentals Intangible assets Deferred tax asset	-	-	-	- -	-	230,291 5,021,624 1,954,603	5,156,678	5,355,277 3,025,892	5,447,504 3,025,708	5,557,48 3,031,89
э. 9. Э.	Retirement benefit asset Other assets	118,887	88,157	2,024,054	56,151	971,783	5,540,233	3,014,836	3,356,919	3,681,592	3,975,26
	TOTAL ASSETS LIABILITIES	27,916,211	27,893,974	29,828,273	28,261,645	29,177,152	324,349,839	315,290,674	335,957,124	340,639,912	344,670,84
2.	Balances due to central banks Customer deposits	-	-	-	-	-	236,229,016	229,736,509	_ 240,728,556	252,483,719	252,828,73
	Deposits and balances due to local banking institutions	_	_	-	-	-	4,513,989	113,250	4,594,733	115,858	2,130,67
	Deposits and balances due to foreign banking institutions	-	-	-	-	-	6,265,386	7,892,354	8,588,434	9,350,100	7,279,60
	Other money market deposits Borrowed funds	-	-	-	-	-	13,512,579	10,855,626	11,769,791	9,976,507	11,723,72
	Balances due to banking institutions in the Group Tax payable	-	-	-	3,746	- 2,801	96,508	894,694	1,685,656	495,445	273,08
	Dividends payable Deferred tax liability	-	-	-	3,740	2,001	70,300	074,074	1,000,000	475,445	2/3,00
I.	Retirement benefit liability Other liabilities	1,972,163	- 1,972,173	1,975,311	2,101,573	1,987,470	6,113,890	4,936,068	5,941,585	6,148,638	6,593,98
٠.	TOTAL LIABILITIES SHAREHOLDERS' EQUITY	1,972,163	1,972,173	1,975,311	2,105,319	1,990,271	266,731,368	254,428,501	273,308,755	278,570,267	280,829,81
	Paid up/ Assigned share capital Share premium/ (discount)	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,811 18,390,507	826,8 18,390,5
	Revaluation reserves - (Buildings) Retained earnings/ (Accumulated losses)	6,712,839	6,704,522	8,636,047	6,939,065	7,968,945	820,277 31,652,494	875,985 33,918,324	869,480 34,818,048	864,746 33,399,587	864,7 34,470,7
	Statutory loan loss reserves Other reserves	13,891	(39)	(403)	(57)	618	3,841,201 [96,999]	5,518,392 [374,844]	6,252,252 [373,417]	7,056,021 (370,405)	7,291,1 (81,23
	Proposed dividends Translation reserve	-	-	-	- -	- -	(915,512)	(1,416,566)	(1,454,673)	(1,451,556)	(1,297,85
		00.011.010									
	TOTAL SHAREHOLDERS' EQUITY Non-controlling interest	25,944,048	25,921,801	27,852,962	26,156,326	27,186,881	54,518,779 3,099,692	57,738,609 3,123,564	59,329,008 3,319,361	58,715,711 3,353,934	
		25,944,048	25,921,801	27,852,962	28,261,645	27,186,881					3,376,11
	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS'	27,916,211 UNAUDITED SEP 2019	27,893,974 AUDITED DEC 2019	29,828,273 COMPANY UNAUDITED MAR 2020	28,261,645 UNAUDITED JUN 2020	29,177,152 UNAUDITED SEP 2020	3,099,692 324,349,839 UNAUDITED SEP 2019	3,123,564 315,290,674 AUDITED DEC 2019	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020	3,353,934 340,639,912 UNAUDITED JUN 2020	60,464,91 3,376,11 344,670,84 UNAUDITEI SEP 200
ΓΑΤ	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME INTEREST INCOME	27,916,211 UNAUDITED	27,893,974 AUDITED	29,828,273 COMPANY UNAUDITED	28,261,645 UNAUDITED	29,177,152 UNAUDITED	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS 000)	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS'000)	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000)	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000)	3,376,111 344,670,84 UNAUDITE SEP 202 (KSHS'000
ΑΤ	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME	27,916,211 UNAUDITED SEP 2019 (KSHS 000) - 20,648	27,893,974 AUDITED DEC 2019 (KSHS '000)	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS 000)	28,261,645 UNAUDITED JUN 2020 (KSHS'000)	29,177,152 UNAUDITED SEP 2020 (KSHS 000)	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS'000) 15,512,957 3,147,620	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072	3,376,1" 344,670,84 UNAUDITE SEP 202 (KSHS'00) 15,798,10 3,680,5"
ΙΑΤ	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619	AUDITED DEC 2019 (KSHS'000)	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000)	28,261,645 UNAUDITED JUN 2020 [KSH5'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 (KSHS'000)	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS'000) 15,512,957 3,147,620 475,478 22,588	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588	3,376,1 344,670,84 UNAUDITE SEP 202 (KSHS'00 15,798,11 3,680,5 259,94
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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	27,916,211 UNAUDITED SEP 2019 (KSHS 000) - 20,648	27,893,974 AUDITED DEC 2019 (KSHS '000)	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS 000)	28,261,645 UNAUDITED JUN 2020 (KSHS'000)	29,177,152 UNAUDITED SEP 2020 (KSHS 000)	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS 000) 22,364,083 4,120,736 656,440 22,588 27,163,847	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 - 6,469,775	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 - 13,116,189	3,376,1 344,670,84 UNAUDITE SEP 20; (KSHS'00 15,798,11 3,680,5 259,9,1
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619	AUDITED DEC 2019 (KSHS'000)	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000)	28,261,645 UNAUDITED JUN 2020 [KSH5'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 (KSHS'000)	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415	3,123,564 315,290,674 315,290,674 DEC 2019 (KSHS '000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS '000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326	3,376,1 344,670,84 UNAUDITE SEP 20; [KSHS'00 15,798,11 3,680,5 259,9,
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 1.3 Other interest expenses	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 - 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 17,708 - 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 - 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 - 6,469,775 2,601,711 170,275 201,174	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943	3,376,1 344,670,84 UNAUDITE SEP 20: (KSHS'00 15,798,1 3,680,5 259,9; 19,738,54 8,225,7; 506,44 605,7(
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 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 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 3.7 Total interest expenses 3.8 Total interest expenses 4.8 Total interest expenses 4.9 Total interest expenses 4.0 Total interest	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619	AUDITED DEC 2019 (KSHS'000)	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000)	28,261,645 UNAUDITED JUN 2020 [KSH5'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 (KSHS'000)	3,099,692 324,349,839 UNAUDITED SEP 2019 IKSHS'0001 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 IKSHS'0001 5,311,702 1,010,145 147,928 - 6,469,775 2,601,711 170,275	3,353,934 340,639,912 UNAUDITED JUN 2020 (IKSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615	3,376,1 344,670,8/ UNAUDITE SEP 20; IKSHS'00 15,798,11 3,680,5 259,9/ 19,738,5/ 8,225,7/ 506,4/ 605,7/ 9,337,9;
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 - 35,267	27,893,974 AUDITED DEC 2019 (KSHS 000) 24,309 17,708 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 - 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,579,216	3,123,564 315,290,674 315,290,674 DEC 2019 (KSHS '000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS '000) 5,311,702 1,010,145 147,928 - 6,469,775 2,601,711 170,275 201,174 2,973,160	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 	3,376,1 344,670,8 UNAUDITE SEP 20: [KSHS'00 15,798,1 3,680,5 259,9 19,738,5 8,225,7 506,4 605,7 9,337,9,1
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 A.1 Total interest expenses A.2 Total interest expenses A.2 Total of the companies of the com	27,916,211 UNAUDITED SEP 2019 (IKSHS'000) 20,648 14,619 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159	3,099,692 324,349,839 UNAUDITED SEP 2019 IKSHS'0001 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 - 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305	3,376,1 344,670,8 UNAUDITE SEP 20: (KSHS'00 15,798,1 3,680,5 259,9 19,738,5i 8,225,7 506,4 605,7 9,337,9: 10,400,6i
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Oovernment 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/ (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	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619	27,893,974 AUDITED DEC 2019 (KSHS 000) 24,309 17,708 - 42,017 - 42,017 - 351,580 16,866	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS'0001 755 1,423 2,178 2,178 1,937,000	28,261,645 UNAUDITED JUN 2020 [KSHS 000] 1,510 18,886 - 20,396 - 20,396 - 20,396	29,177,152 UNAUDITED SEP 2020 [KSHS'000] 2,273 18,886 21,159	3,099,692 324,349,839 UNAUDITED SEP 2019 IKSHS'0001 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 1,379,132 1,379,132 1,853,325 1,920,199 1,183,456	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,834 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305	3,376,1 344,670,8 UNAUDITE SEP 20 (KSHS'00 15,798,1 3,680,5 259,9 19,738,5 8,225,7 506,4 605,7 10,400,6 1,426,6 1,618,2 1,369,2
AT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 2.4 Total interest expenses NET INTEREST INCOME/LIOSS) 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 4.6 Total non-interest income TOTAL OPERATING INCOME	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 - 35,267 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 17,708 - 42,017 42,017 - 351,580	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199	3,123,564 315,290,674 AUDITED DEC 2019 IKSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,008 15,509,841 1,867,240 2,126,408 2,577,518	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090	3,376,1 344,670,8 UNAUDITE SEP 20: [KSHS'00 15,798,1 3,680,5 259,9 19,738,5: 8,225,7 506,4 605,7 9,337,9: 10,400,6:
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.THERST 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 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 7.5 Total OPERATING INCOME 0 THER OPERATING INCOME 0 THER OPERATING INCOME 0 THER OPERATING INCOME 0 THER OPERATING INCOME	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 35,267 - 35,267 - 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 - 21,159 - 3,377,000 318 3,377,318	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 1,211,812 4,213,054 11,132,359	3,376,1 344,670,84 UNAUDITE SEP 20; IKSHS'00 15,798,1; 3,680,5 259,9, 19,738,5; 8,225,7; 506,4 605,7; 9,337,9; 10,400,6; 1,426,6 1,618,2; 1,369,2; 1,949,3; 6,408,5; 16,809,1; 2,149,7;
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.TEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other 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) 4.5 Other 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 INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 35,267 - 35,267 - 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 - 21,159 - 3,377,000 318 3,377,318	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 - 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 32,416	3,376,1 344,670,84 UNAUDITE SEP 20; IKSHS'00 15,798,11 3,680,5 259,9, 19,738,54 605,71 10,400,65 1,426,6 1,618,2; 1,943,3 6,408,5; 16,809,14 2,149,7; 3,511,81 48,66,48
AT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 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 4.9 Foreign exchange trading income/ (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING SEPENSES 6.1 Loan loss provisions 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 35,267 - 35,267 - 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 - 21,159 - 3,377,000 318 3,377,318	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS'0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 116,508	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588	3,376,1 344,670,84 344,670,84 UNAUDITE SEP 20: [KSHS'00 15,798,11 3,680,5 259,9, 19,738,56 8,225,73 506,4 605,71 506,4 1,426,6 1,426,6 1,4369,21 1,994,3 6,408,5: 16,809,11 2,149,7; 3,511,8 48,6 319,0
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 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 2.1 Customer deposits 2.9 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 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 Arnortisation charges	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 - 35,267 - 35,267 - 351,580 12,153 363,733 399,000	27,893,974 AUDITED DEC 2019 (KSHS'000) 17,708 - 24,309 17,708 - 42,017 42,017 - 351,580 16,866 368,446 410,463	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 - 20,396 - 20,396 - 2,342,000 2,362,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 3,377,000 318 3,377,318 3,377,318	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,181,563,325 1,920,199 1,182,539 1,299,351 3,518,576 42,781 210,580 545,208	3,123,564 315,290,674 AUDITED DEC 2019 IKSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,008 2,577,518 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 -6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 15,202 11,65,364 16,208 114,608 120,902 114,821	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 - 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175	3,376,1 344,670,84 UNAUDITE SEP 20; IKSHS'00 15,798,11 3,680,5 259,9, 19,738,5i 8,225,7; 10,400,6i 1,426,6 1,618,2; 1,369,2i 1,426,6 1,618,2; 1,369,2i 1,426,6 1,618,2; 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i 1,369,2i
1. TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.1 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total 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 4.2 Other 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 5.5 University in the income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OFFICIAL	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 35,267 - 35,267 - 35,267	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000	28,261,645 UNAUDITED JUN 2020 (KSHS'000) 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 - 21,159 - 3,377,000 318 3,377,318	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 643,951 821,799	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588	3,376,1 344,670,84 344,670,84 344,670,84 UNAUDITE SEP 20; IKSHS'00 15,798,11 3,680,5 259,9, 19,738,56 8,225,71 506,4 605,71 506,4 1,426,6 1,618,2; 10,400,6 1,426,6 1,618,2; 1,994,3; 6,408,5; 16,809,11 2,149,7; 3,511,80 48,6; 319,0 621,3; 387,66 2,688,66
rat .	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.3 Other interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses A.5 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) 4.5 Other income 4.5 Other income 4.5 Other income 4.5 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	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 35,267 - 35,267 - 35,267 21,621	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS'0001 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 - 20,396 - 2,342,000 2,342,000 2,342,000 2,342,000 1,362,396	29,177,152 UNAUDITED SEP 2020 [KSHS'000] 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,398,477	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,579,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 329,455 2,279,988 8,225,939 8,698,600	3,123,564 315,290,674 AUDITED DEC 2019 IKSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,212,031 5,713,646 15,208 114,608 209,902 114,821 844,214 3,020,389 2,693,257	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 1,2118,736 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478	3,376,1' 344,670,84 UNAUDITE SEP 202 (KSHS'000 15,798,11 3,680,5' 259,94 19,738,54 405,71 4,26,6' 1,618,2' 1,369,28' 1,994,3: 1,6408,5' 16,809,18' 48,6' 315,10,0' 315,10,0' 315,11,8(1,42,6) 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,10,0' 315,
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.1 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total interest income 1.9 Total interest income 1.1 THERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 1.4 Total interest expenses 1.5 Total interest income/(LOSS) 1.6 There OPERATING INCOME 1.7 Each and commissions on loans and advances 1.8 Foreign exchange trading income/(Loss) 1.4 Dividend income 1.5 Other income 1.5 Other income 1.5 Other income 1.5 Other income 1.5 Staff costs 1.5 Director's emoluments 1.5 Depreciation charge on property and equipment 1.5 Other operating expenses 1.7 Other operating expenses 1.8 Total OTHER EXCEPTIONAL ITEMS 1.8 EXCEPTIONAL	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 35,267 351,580 12,153 363,733 399,000 21,621 21,621 377,379	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000 1,939,178 7,226 7,226 1,931,952	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,378,477 20,965 20,965 3,377,512	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,159,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,330 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 114,608 209,902 114,821 114,608 209,902 114,821 114,608 209,902 114,821 3,020,389 2,693,257 [206,569]	3,353,934 340,639,912 UNAUDITED JUN 2020 (IKSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478 5,076,881	3,376,1' 344,670,84 UNAUDITE SEP 202 (KSHS*000 15,798,1t 3,680,5' 259,94 19,738,5t 8,225,7t 506,4' 605,7t 9,337,92 10,400,6t 1,618,22 1,369,2t 1,426,6t 1,618,22 1,369,2t 1,426,6t 1,618,22 1,369,2t 1,369,2t 2,149,7t 3,511,8t 48,6t 48,
	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.3 Other 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) 4.5 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 6.5 Depreciation charges 6.7 Other operating expenses POFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619	27,893,974 AUDITED DEC 2019 (KSHS '000) 24,309 17,708 - 42,017 - 42,017 - 351,580 16,866 368,446 410,463 40,699 40,699	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS 0000] 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 - 20,396 - 20,396 - 2,342,000 2,342,000 2,362,396 - 13,820 13,820 2,348,576	29,177,152 UNAUDITED SEP 2020 [KSHS'000] 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,377,318 3,377,318 2,273	3,099,692 324,349,839 UNAUDITED SEP 2019 (KSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,579,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 329,455 2,279,988 8,225,939 8,698,600	3,123,564 315,290,674 315,290,674 21,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 634,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,212,031 5,713,646 15,208 114,608 209,902 114,821 844,214 3,020,389 2,693,257	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 1,2118,736 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478	3,376.1' 344,670,84 UNAUDITE SEP 202 (KSHS'00) 15,798.11 3,680.5' 259.9, 19,738,56 6,577 506.4' 605.77 10,400,61 1,426.6' 1,618.2' 1,369.28 1,994.33 6,408,5' 16,809,18 48,6' 319,0 621,3' 337,6' 2,698,0' 9,736,2' 7,072,9' 1575,36 6,497,5'
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 I.5 Total interest income I.5 Total interest expenses 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 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 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 PROFITY (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFITY (LOSS) AFTER EXCEPTIONAL ITEMS Current tax Deferred tax PROFITY (LOSS) AFTER TAX AND	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 - 35,267 - 35,267 - 35,267 - 21,621 21,621 21,621 377,379 [4,386]	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000 1,937,178 7,226 7,226 1,931,952 [427]	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,378,477 20,965 20,965 3,377,512 [4,721]	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128	3,123,564 315,290,674 315,290,674 215,290,674 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588	3,376,1 344,670,84 344,670,84 344,670,84 344,670,84 15,798,11 3,680,5 259,9, 19,738,54 405,71 10,400,67 1,426,67 1,426,67 1,426,67 1,426,67 1,426,67 1,510,400,51 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,33 1,994,34 1,994,34 1,994,34 1,994,34 1,994,34 1,994,34 1,994,34 1,994,34 1,994,34 1,9
	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.1 Total interest income 1.6 Total interest income 1.7 Total interest income 1.8 Total 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 2.6 Total interest expenses 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 Total non-interest income 107AL OPERATING INCOME 0THER OPERATING 0THER O	27,916,211 UNAUDITED SEP 2019 (KSHS 000) 20,648 14,619 35,267 35,267 35,267 21,621 21,621 377,379	27,893,974 AUDITED DEC 2019 (KSHS'000) 17,708 - 24,309 17,708 - 42,017 42,017 - 351,580 16,866 368,446 410,463 40,699 40,699 369,764	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS'0001 7555 1,423 2,178 2,178 1,937,000 1,937,000 1,939,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396 2,342,000 2,342,000 2,342,000 2,342,000 13,820 13,820 2,348,576	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,377,318 3,377,318 3,377,318 3,377,318 3,377,318 3,377,318 3,377,318	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 1,379,132 1,853,3216 10,585,427 1,379,132 1,879,351 1,854,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128	3,123,564 315,290,674 315,290,674 21,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 634,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 2,01,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 16,208 114,608 209,902 114,821 844,214 3,020,389 2,693,257 [206,569]	3,353,934 340,639,912 UNAUDITED JUN 2020 (KSHS'000) 10,765,529 2,146,072 204,588 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 1,211,82,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478 5,076,881 [579,546]	3,376,1 344,670,84 344,670,84 344,670,84 344,670,84 344,670,84 15,798,11 3,680,5 259,9, 19,738,54 405,71 10,400,64 1,618,27 10,400,64 1,618,27 1,94,33 16,408,52 16,809,14 2,149,77 3,511,81 48,66 319,00 621,33 387,66 2,698,00 9,736,24 1,7072,92 1,7072,92 1,7072,92 4,588,24
AT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME A.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/ (Loss) 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 6.5 Depreciation charges 6.7 Other operating expenses PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS Current tax Deferred tax Deferred tax PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 - 35,267 - 35,267 - 35,267 - 21,621 21,621 21,621 377,379 [4,386]	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000 1,937,178 7,226 7,226 1,931,952 [427]	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,378,477 20,965 20,965 3,377,512 [4,721]	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] - 6,634,673	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 2,011,714 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 114,821 3,020,389 2,693,257 [206,569] 2,486,688 [823,994] - 1,662,694	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 - 1,211,812 4,213,054 11,132,359 1,030,628 2,357,367 406,089 243,175 1,799,235 6,055,478 5,076,881 [579,546] 4,497,335 [1,307,267] - 3,190,068	3,376,1 344,670,84 344,670,84 UNAUDITE SEP 20; IKSHS'00 15,798,11 3,680,5 259,9, 19,738,5i 8,225,7; 506,4,605,7i 10,400,6i 1,426,6,6 1,618,2; 1,994,3; 6,408,5; 16,809,1i 2,149,7; 3,511,8,48,6,48,6; 319,0 621,3; 3,511,8,6,6,6,6,7,5,7,6,7,7,7,7,7,7,7,7,7,7,7,7
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Loans and advances 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 expenses 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 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 7 TOTAL OPERATING INCOME 7 OTHER OPERATING INCOME 7 OTHER OPERATING INCOME 7 OTHER OPERATING SEPENSES 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 PROFITY (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFITY (LOSS) AFTER EXCEPTIONAL ITEMS CUrrent tax Deferred tax PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFITY (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 - 35,267 - 35,267 - 35,267 - 21,621 21,621 21,621 377,379 14,386] - 372,993	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS 0001 7555 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396 - 2,342,000 2,342,000 2,342,000 2,342,000 13,820 13,820 2,348,576 [5,666] - 2,342,910	29,177,152 UNAUDITED SEP 2020 [KSHS'000] 2,273 18,886 21,159 21,159 21,159 21,159 3,377,000 318 3,377,318 3,378,477 20,965 20,965 20,965 3,377,512 4,721] 3,372,791	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] 6,634,673 [333,019]	3,123,564 315,290,674 315,290,674 215,290,674 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037 14,603,108 [4,992,740] 1,158,246 10,768,614	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 1844,214 3,020,389 2,693,257 [206,569] 2,486,688 [823,994]	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588	3,376.1' 344,670,84 344,670,84 344,670,84 344,670,84 15,798.11 3,680,5' 259.94 19,738,56 8,225,73 506,4' 605,71 10,4006 1,426,6' 1,618,23 1,994,33 6,408,53 16,809,18 2,149,7' 3,511,80 4,808,53 16,809,18 2,149,7' 3,511,80 4,808,53 16,809,18 2,149,7' 3,511,80 4,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70,70 6,70 6
TAT	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 I.5 Total interest income I.5 Total interest expenses 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 4.2 Other desa and commissions on loans and advances 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 4.6 Total non-interest income TOTAL OPERATING INCOME TOTHER OPERATING INCOME OTHER OPERATING SEPPENSES 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 6.8 Total other operating expenses 6.8 Total other operating expenses PROFIT/ (Loss) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS SUCCEPTIONAL ITEMS EXCEPTIONAL ITEMS SUCCEPTIONAL ITEMS EXCEPTIONAL ITEMS SUCCEPTIONAL ITEMS EXCEPTIONAL ITEMS SUCCEPTIONAL ITEMS EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains (Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 - 35,267 - 35,267 - 35,267 - 21,621 21,621 21,621 377,379 14,386] - 372,993	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS 0001 7555 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 [KSHS'000] 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,378,477 20,965 20,965 20,965 3,377,512 4,721] 4,721] 5,377,512 3,372,791	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] - 6,634,673 (333,019] 6,301,654	3,123,564 315,290,674 315,290,674 215,290,674 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 31,43,687 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,788,614 [459,576]	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 2,011,714 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 114,821 3,020,389 2,693,257 [206,569] 2,486,688 [823,994] - 1,662,694 [98,658]	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588 - 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 - 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478 5,076,881 [579,546] 4,497,335 [1,307,267] - 3,190,068 [139,121] 3,050,947	3,376.1' 344,670,84 UNAUDITE SEP 202 (KSHS*00) 15,798.1t 3,680.5' 259.9c 19,738,56' 6,05.7t 605.7t 10,400,6t 1,426,6t 1,618,2t 1,994,3; 6,408,5t 16,809,1t 2,149,7t 3,511,86t 319,00 621,3t 3,511,80 9,736,2t 7,072,9t 1575,36 6,497,55' (1,909,29 4,588,2t 130,988 4,357,2t 302,4t
TATI 1	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Total interest expenses 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 on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/ (Loss) 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 PROFIT/ (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS CUrrent tax Deferred tax Deferred tax PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS CUrrent tax Deferred Tax Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS OND CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/ (Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI 15.3 Statutory loan loss reserve 15.4 Fair value changes on employee benefits	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 35,267 - 35,267 - 35,267 21,621 377,379 14,386] - 372,993 - 372,993	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS 2000] 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,937,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 - 20,396 - 2,342,000 2,342,000 2,342,000 2,342,396 2,342,000 2,342,000 2,342,910 2,342,910 2,342,910	29,177,152 UNAUDITED SEP 2020 [KSHS'000] 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,378,477 20,965 20,965 20,965 20,965 3,377,512 4,721] 4,721] - 3,372,791	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] 6,634,673 [333,019] 6,301,654	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037 14,603,108 [4,992,740] 1,158,246 10,768,614 [459,576]	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 1,844,214 3,020,389 2,693,257 [206,569] 2,486,688 [823,994] 1,662,694 [98,658] 1,564,036	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588	3,376,11 344,670,84 UNAUDITE SEP 202
7. 7. 7. 3. 3. 4. 4. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 I.5 Total interest income I.5 Total interest expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 1.3 Other interest expenses 2.4 Total interest expenses 2.5 A 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) 4.5 Other income 4.5 Interest expenses 5.1 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 CUrrent tax Deferred tax PROFIT/ (LOSS) AFTER TAX EXCEPTIONAL ITEMS CUrrent tax Deferred tax PROFIT/ (LOSS) I AFTER TAX, EXCEPTIONAL ITEMS CUrrent tax Deferred tax PROFIT/ (LOSS) I AFTER TAX, EXCEPTIONAL ITEMS CUrrent Tax Deferred tax PROFIT/ (LOSS) I AFTER TAX, EXCEPTIONAL ITEMS CUrrent tax Deferred tax PROFIT/ (LOSS) I AFTER TAX, EXCEPTIONAL ITEMS SUBJECT OF TAX IND EXCEPTIONAL ITEMS SUBJECT OF	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 35,267 - 35,267 - 35,267 21,621 377,379 14,386] - 372,993 - 372,993	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS 2000] 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,937,178	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 - 21,159 21,159 - 3,377,000 318 3,377,318 3,377,318 3,378,477 20,965 20,965 3,377,512 - 4,721] - 3,372,791 - 3,372,791	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS'000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] 6,634,673 [333,019] 6,301,654	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 [459,576] 10,309,038	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 1,844,214 3,020,389 2,693,257 [206,569] 2,486,688 [823,994] 1,662,694 [98,658] 1,564,036	3,353,934 340,639,912 UNAUDITED JUN 2020 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 5,421,943 1,099,737 942,090 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478 5,076,881 [579,546] 4,497,335 [1,307,267] 3,190,068 1139,121] 3,050,947	3,376.1' 344,670,84 UNAUDITE SEP 202 (KSHS*000 15,798.11 3,680.5' 259.94 19,738,56 8,225.7' 506.4' 605.7(9,337,9' 10,400,65 1,618.2' 1,994.3' 6,408,5' 16,809,18' 2,149.7' 3,511.8(48,6' 48,6' 48,6' 48,6' 48,6' 48,75,75 17,99,29 4,588,28 1230,988 4,357,25 302,4' 324,68 129,11
5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE 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 1.5 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 1.5 Total interest expenses 1.6 Total operating INCOME 1.6 Fees and commissions on loans and advances 1.2 Other operating INCOME 1.5 Other operating income/ (Loss) 1.4 Dividend income 1.5 Other income 1.5 Other income 1.5 Other income 1.5 Other income 1.6 Staff Costs 1.8 Directors' emoluments 1.8 A Rentals charges 1.9 Directors' emoluments 1.6 A montisation charges 1.7 Other operating expenses 1.8 Total other operating expenses 1.9 Other operating expenses 1.0 Total Other operating expenses 1.1 Costs BEFORE TAX AND EXCEPTIONAL ITEMS 1.1 EXCEPTIONAL ITEMS 1.2 EXCEPTIONAL ITEMS 1.3 STATUS AND INCOMENTAL ITEMS 1.4 Exceptional ITEMS 1.5 Exceptional ITEMS 1.5 Exceptional ITEMS 1.6 Income tax relating to foreign operatins 1.5 PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS 1.5 Income tax relating to foreign operatins 1.5 Statutory loan loss reserve 1.5 A Fair value changes on employee benefits 1.5 Isains/ Losses) from translating the financial assets at FVOCI 1.5 Fair value changes on employee benefits 1.5 Isains/ Losses) from translating the financial assets at FVOCI 1.5 Fair value changes on employee benefits 1.5 Isains/ Losses) from translating the financial assets at FVOCI 1.5 Fair value changes on employee benefits 1.6 Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE	27,916,211 UNAUDITED SEP 2019 [KSHS'000] 20,648 14,619 - 35,267 35,267 - 35,267 - 35,267 21,621 377,379 14,386] - 372,993 - 372,993	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708	29,828,273 COMPANY UNAUDITED MAR 2020 (KSHS'0001 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,937,000 1,939,178 7,226 7,226 1,931,952 1,931,952 1,931,525	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 - 21,159 21,159 - 3,377,000 318 3,377,318 3,377,318 3,378,477 20,965 20,965 3,377,512 - 4,721] - 3,372,791 - 3,372,791	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 6,54,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,183,456 6,339,112 16,924,539 1,299,351 3,518,576 6,339,112 16,924,539 4,2781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] 6,634,673 (333,019) 6,301,654	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,008 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037 14,603,108 [4,992,740] 1,158,246 10,768,614 [459,576] 10,309,038	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 470,380 649,090 586,607 510,954 2,217,031 5,713,646 220,902 114,628 114,608 209,902 114,821 114,608 209,902 114,821 114,608 214,608 229,902 114,821 114,608 114,608 114,608 114,608 114,608 114,608 115,646,688 123,994 1,662,694 198,658] 1,564,036	3,353,934 340,639,912 UNAUDITED JUN 2020 (IKSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,090 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 2,321,199 2,416 218,736 406,089 2,43,175 1,799,235 6,055,478 5,076,881 [579,546] 4,497,335 [1,307,267] 3,190,068 [139,121] 3,050,947	3,376.11 344,670,84 UNAUDITE SEP 202 (KSHS*0001 15,798.16 3,680.51 259.94 19,738,58 8,225.75 506.47 605.77 605.77 10,400,65 1,426.67 1,426.67 1,426.67 1,426.67 1,426.67 1,426.67 1,426.67 1,426.67 1,426.67 1,349.28 1,994.33 6,408,52 16,809,18 48,67 319,00 621,33 317,66 2,698,02 9,736,28 7,072,93 1575,36 6,497,57 11,909,29 4,588,28 1230,98 4,357,23
5. 5. 5. 5. 5. 5. 5. 6. 6. 5. 5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	Non-controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income 1.6 Total interest income 1.7 Loans and placements from banking institutions 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 2.5 A Total interest expenses 2.6 Total romain income 4.1 Fees and commissions 4.2 Other fees and commissions 4.3 Foreign exchange trading income/ (Loss) 4.5 Other income 4.6 Total non-interest income 10 TOTAL OPERATING INCOME 10 THER OPERATING INCOME 10 THER OPERATING INCOME 2.5 Staff costs 3.0 Directors' emoluments 4.6 Rentals charges 4.7 Other operating expenses 4.8 Total orbital income 4.6 Amortisation charges 4.7 Other operating expenses 4.8 Total orbital income EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITE	27,916,211 UNAUDITED SEP 2019 (KSHS'000) 20,648 14,619 35,267 351,580 12,153 363,733 399,000 21,621 21,621 21,621 377,379 [4,386] 372,993 10,915	27,893,974 AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017	29,828,273 COMPANY UNAUDITED MAR 2020 [KSHS'0001 755 1,423 2,178 2,178 1,937,000 1,937,000 1,939,178 7,226 7,226 1,931,952 1,931,952 1,931,525	28,261,645 UNAUDITED JUN 2020 [KSHS'000] 1,510 18,886 20,396 20,396 2,342,000 2,342,000 2,342,396 13,820 2,348,576 [5,666] 2,342,910 2,342,910 1,820 2,342,910	29,177,152 UNAUDITED SEP 2020 (KSHS'000) 2,273 18,886 21,159 21,159 21,159 3,377,000 318 3,377,318 3,398,477 20,945 20,965 3,377,512 [4,721] 3,372,791 3,372,791 657 657 657	3,099,692 324,349,839 UNAUDITED SEP 2019 (IKSHS*000) 15,512,957 3,147,620 475,478 22,588 19,158,643 7,757,415 161,020 654,781 8,573,216 10,585,427 1,379,132 1,856,325 1,920,199 1,1183,456 6,339,112 16,924,539 1,299,351 3,518,576 42,781 210,580 545,208 329,455 2,279,988 8,225,939 8,698,600 604,128 9,302,728 [2,668,055] - 6,634,673 (333,019) 6,301,654	3,123,564 315,290,674 AUDITED DEC 2019 (KSHS*0001 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 [459,576] 10,309,038	3,319,361 335,957,124 GROUP UNAUDITED MAR 2020 (IKSHS'000) 5,311,702 1,010,145 147,928 147,928 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 114,608 209,902 114,821 114,608 114,608 209,902 114,821 114,608 114,608 114,608 114,608 115,64,036	3,353,934 340,639,912 UNAUDITED JUN 2020 (IKSHS'000) 10,765,529 2,146,072 204,588 13,116,189 5,421,326 353,615 421,943 6,196,884 6,919,305 959,415 1,099,737 942,099 1,211,812 4,213,054 11,132,359 1,030,628 2,325,199 32,416 218,736 406,089 243,175 1,799,235 6,055,478 5,076,881 [579,546] 4,497,335 [1,307,267] 3,190,068 [139,121] 3,050,947	3,376,11 344,670,84 UNAUDITE SEP 202 (KSHS'001) 15,798,10 3,680,51 259,94 19,738,58 8,225,75 506,47 605,77 10,400,65 1,426,67 1,426,67 1,436,72 1,49,77 3,511,80 4,408,53 16,809,18 2,149,77 3,511,80 4,808,53 16,809,18 2,149,77 3,511,80 4,97,57 11,909,29 4,588,28 1230,98 4,357,23 302,43 324,68 129,11 8,82

TH	IER DISCLOSURES	GROUP								
		UNAUDITED SEP 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED JUN 2020 (KSHS'000)	UNAUDITE SEP 202 (KSHS'000				
1.	NON-PERFORMING LOANS AND ADVANCES									
	a) Gross Non-performing Loans and advances	24,058,740	21,310,499	22,224,597	22,106,474	22,565,35				
	b) Interest in suspense	6,791,389	3,960,897	4,044,751	4,183,202	4,539,30				
	c) Total Non-performing loans and advances (a-b)	17,267,351	17,349,602	18,179,846	17,923,272	18,026,04				
	d) Loan loss provisions	8,250,996	8,625,013	9,030,600	9,773,713	10,530,03				
	e) Net Non Performing Loans (c-d)	9,016,355	8,724,589	9,149,246	8,149,559	7,496,01				
	f) Discounted value of securities g) Net NPLs exposure (e-f)	9,016,355	8,724,589	9,149,246	8,149,559	7,496,01				
	INSIDER LOANS AND ADVANCES		<u>-</u>	<u>-</u>	_					
	a) Directors, shareholders and associates	3,819,959	3,647,225	3,664,412	3,483,073	3,766,19				
	b) Employees c) Total Insider Loans and	1,792,314	1,822,882	1,834,638	1,785,564	1,961,76				
	Advances	5,612,273	5,470,107	5,499,050	5,268,637	5,727,95				
	off-Balance Sheet Items a) Letters of Credit, Guarantees,									
	Acceptances b) Forwards, swaps and options	44,132,069 56,008,803	45,778,555 56,691,811	51,946,941 46,168,708	52,027,581 34,169,492	55,090,95 19,947,90				
	c) Other contingent liabilities d) Total Contingent liabilities	6,649,752 106,790,624	1,605,766 104,076,132	1,854,809 99,970,458	3,793,001 89,990,074	2,895,20 77,934,0 9				
	CAPITAL STRENGTH	100,770,024	,,	,,	,,	,,				
	a) Core capital	47,316,027	52,230,009	52,421,785	50,269,490	51,100,74				
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00				
	c) Excess/ (deficiency)	46,316,027	51,230,009	51,421,785	49,269,490	50,100,74				
_	d) Supplementary capital	10,435,960	11,694,939	13,316,955	15,831,629	14,989,93				
_	e) Total capital (a+d) f) Total risk weighted assets	57,751,987 297,457,225	63,924,948 301,217,897	65,738,740 311,427,566	66,101,119 308,731,699	66,090,67 309,836,04				
	g) Core capital/ Total deposit	20,03%	22,73%	21,78%	19,91%	20,21				
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00				
	i) Excess/ (Deficiency) (g-h)	12.03%	14.73%	13.78%	11.91%	12.21				
	j) Core capital/ Total risk weighted assets	15.91%	17.34%	16.83%	16.28%	16.49				
	k) Minimum statutory ratio l) Excess / (Deficiency) (j-k)	10.50% 5.41%	10.50% 6.84%	10.50% 6.33%	10.50% 5.78%	10.50 5.99				
	m)Total capital/ Total risk	19.42%	21.22%	21.11%	21.41%	21.33				
	weighted assets n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50				
	o) Excess/ (Deficiency) (m-n)	4.92%	6.72%	6.61%	6.91%	6.83				
	p) Adjusted Core Capital/ Total Deposit Liabilities*	20.18%	22.50%	21.92%	20.04%	20.34				
	q) Adjusted Core Capital/ Total Risk Weighted Assets*	16.03%	17.16%	16.94%	16.39%	16.59				
	r) Adjusted Total Capital/ Total Risk Weighted Assets*	19.54%	21.04%	21.22%	21.52%	21.43				
	LIQUIDITY a) Liquidity ratio	48.69%	46,31%	48.28%	46.99%	47.23				
	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00				

*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 Directors

These financial statements are an extract from the unaudited financial statements of the Group for the period ended 30 September 2020 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The financial statements were approved by the Board of Directors on 27 November 2020 and were signed on its behalf by Messrs Daniel Ndonye, Sarit S.Raja Shah and Michael Turner.

These statements can be accessed on the institution's website www.imbank.com

BY ORDER OF THE BOARD

DANIEL NDONYE CHAIRMAN 27 NOVEMBER 2020



