

## QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES AS AT 30 SEPTEMBER 2021

### I STATEMENT OF FINANCIAL POSITION

	BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	GROUP
	30 SEPT 2020	31 DEC 2020	31 MAR 2021	30 JUNE 2021	30 SEPT 2021	30 SEPT 2020	31 DEC 2020	31 MAR 2021	30 JUNE 2021	30 SEPT 2021
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
<b>A ASSETS</b>										
1 Cash (both local and foreign)	71,778	88,319	89,854	98,373	87,953	71,778	88,319	89,854	98,373	87,953
2 Balances due from Central Bank of Kenya	692,601	594,556	454,808	538,838	413,707	692,601	594,556	454,807	538,838	413,707
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	99,536	103,177	100,549	103,587	101,042	99,536	103,177	100,549	103,587	101,042
5 Investment Securities										
a) Held to Maturity										
a) Kenya Government Securities	3,960,090	3,931,826	3,957,208	3,926,685	3,954,403	3,961,700	3,952,870	3,978,810	3,947,724	3,975,998
b) Other securities	3,960,090	3,931,826	3,957,208	3,926,685	3,954,403	3,961,700	3,952,870	3,978,810	3,947,724	3,975,998
b) Available for sale										
a) Kenya Government Securities	825,413	669,245	669,245	669,245	669,245	825,413	669,245	669,245	669,245	669,245
b) Other securities	825,413	669,245	669,245	669,245	669,245	825,413	669,245	669,245	669,245	669,245
6 Deposits and balances due from local banking institutions	2,394,228	2,240,047	2,227,161	2,239,704	1,864,656	2,394,228	2,240,047	2,227,161	2,239,704	1,864,656
7 Deposits and balances due from banking institutions abroad	226,889	342,881	321,724	471,328	701,217	226,889	342,881	321,724	471,328	701,217
8 Tax recoverable	16,908	27,118	23,637	19,124	12,571	16,908	27,118	23,637	19,124	12,571
9 Loans and advances to customers (net)	8,238,079	8,609,289	8,629,564	8,552,153	8,776,039	8,238,079	8,609,289	8,629,564	8,552,153	8,776,039
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	268,490	268,490	-	-	-	-	268,490
12 Investments in subsidiary companies	32,048	32,048	32,048	32,048	32,048	-	-	-	-	-
13 Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property, plant and equipment	150,697	161,880	169,078	190,734	177,215	150,697	161,880	169,078	190,734	177,215
16 Prepaid lease rentals	139,979	136,354	132,728	129,102	125,477	139,979	136,354	132,728	129,102	125,477
17 Intangible assets	-	-	-	-	-	-	-	-	-	-
18 Deferred tax asset	101,690	111,198	111,198	111,198	111,197	101,690	111,198	111,198	111,197	111,198
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	169,521	174,274	188,994	175,804	194,600	169,521	174,274	188,996	175,804	194,600
<b>21 TOTAL ASSETS</b>	<b>17,119,457</b>	<b>17,222,212</b>	<b>17,107,796</b>	<b>17,526,413</b>	<b>17,489,860</b>	<b>17,119,457</b>	<b>17,214,197</b>	<b>17,100,211</b>	<b>17,518,240</b>	<b>17,482,104</b>
<b>B LIABILITIES</b>										
22 Balances due to Central Bank of Kenya	3,832,694	3,833,194	3,683,511	3,487,382	3,382,773	3,832,694	3,833,194	3,683,511	3,487,382	3,382,773
23 Customer deposits	5,974,558	6,201,947	6,461,415	6,825,759	7,277,134	5,974,558	6,174,965	6,434,902	6,798,166	7,249,500
24 Deposits and balances due to local banking institutions	2,056,668	2,077,535	1,921,465	2,151,956	1,824,018	2,056,668	2,077,535	1,921,465	2,151,956	1,824,018
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	830,957	839,339	768,540	772,623	706,575	830,957	839,339	768,540	772,623	706,575
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	-	-	-	-	-	-	-	-	-
30 Dividends payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	443,513	447,539	442,086	447,383	444,753	444,353	448,651	442,811	448,232	443,694
<b>34 TOTAL LIABILITIES</b>	<b>13,138,390</b>	<b>13,399,554</b>	<b>13,277,017</b>	<b>13,685,103</b>	<b>13,633,253</b>	<b>13,138,390</b>	<b>13,373,684</b>	<b>13,251,229</b>	<b>13,658,359</b>	<b>13,606,550</b>
<b>C SHAREHOLDERS' EQUITY</b>										
35 Paid up/Assigned capital	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500
36 Share Premium (discount)	-	-	-	-	-	-	-	-	-	-
37 Revaluation reserves	743,146	594,785	594,787	594,787	594,787	743,146	594,785	594,787	594,787	594,787
38 Retained earnings	1,419,421	1,352,202	1,291,338	1,294,332	1,282,892	1,419,421	1,309,541	1,309,541	1,302,903	1,301,839
39 Statutory loan loss reserve	775,719	832,890	901,873	919,410	936,147	775,719	832,543	901,873	919,410	936,147
40 Other reserves	281	281	281	281	281	281	281	281	281	281
41 Proposed Dividends	-	-	-	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-
<b>43 TOTAL SHAREHOLDERS' EQUITY</b>	<b>3,981,067</b>	<b>3,822,658</b>	<b>3,830,779</b>	<b>3,841,310</b>	<b>3,856,607</b>	<b>3,981,067</b>	<b>3,848,982</b>	<b>3,859,881</b>	<b>3,875,554</b>	<b>3,875,554</b>
44 Minority Interest	-	-	-	-	-	-	-	-	-	-
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>17,119,457</b>	<b>17,222,212</b>	<b>17,107,796</b>	<b>17,526,413</b>	<b>17,489,860</b>	<b>17,119,457</b>	<b>17,214,197</b>	<b>17,100,211</b>	<b>17,518,240</b>	<b>17,482,104</b>

### II STATEMENT OF COMPREHENSIVE INCOME

	BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	GROUP
	30 SEPT 2020	31 DEC 2020	31 MAR 2021	30 JUNE 2021	30 SEPT 2021	30 SEPT 2020	31 DEC 2020	31 MAR 2021	30 JUNE 2021	30 SEPT 2021
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
<b>1 INTEREST INCOME</b>										
1.1 Loans and advances	488,415	657,666	171,077	354,057	521,346	488,415	657,666	171,077	354,057	521,346
1.2 Government securities	357,339	469,934	110,384	222,123	334,775	357,339	472,169	110,943	223,240	336,451
1.3 Deposits and placements with banking institutions	59,844	84,090	21,977	42,149	64,573	59,844	84,090	21,977	42,149	64,573
1.4 Other interest income	-	-	-	-	-	-	-	-	-	-
<b>1.5 Total Interest Income</b>	<b>905,598</b>	<b>1,211,690</b>	<b>303,438</b>	<b>618,329</b>	<b>920,694</b>	<b>907,274</b>	<b>1,213,925</b>	<b>303,997</b>	<b>619,446</b>	<b>922,370</b>
<b>2 INTEREST EXPENSES</b>										
2.1 Customer deposits	419,095	498,193	155,819	302,595	471,583	418,674	497,633	155,681	302,316	471,163
2.2 Deposits and placements from banking institutions	184,094	319,194	50,794	105,075	153,992	184,094	319,194	50,794	105,075	153,992
2.3 Other interest expenses	27,704	31,994	5,972	24,947	37,247	27,704	31,994	5,972	24,947	37,247
<b>2.4 Total Interest Expenses</b>	<b>630,893</b>	<b>849,381</b>	<b>212,585</b>	<b>432,617</b>	<b>662,822</b>	<b>630,472</b>	<b>848,821</b>	<b>212,447</b>	<b>432,338</b>	<b>662,402</b>
<b>3 NET INTEREST INCOME</b>	<b>274,705</b>	<b>362,309</b>	<b>90,853</b>	<b>185,712</b>	<b>257,872</b>	<b>276,802</b>	<b>365,104</b>	<b>91,550</b>	<b>187,108</b>	<b>259,968</b>
<b>4 NON-OPERATING INCOME</b>										
4.1 Fees and commissions income on loans & advances	5,880	7,984	1,793	5,961	9,352	5,880	7,984	1,793	5,961	9,352
4.2 Other fees and commissions income	10,869	14,247	3,709	6,960	11,688	10,369	14,247	3,709	6,960	11,688
4.3 Foreign exchange trading income	73,917	81,150	4,289	9,378	18,965	73,917	81,150	4,289	9,378	18,965
4.4 Dividend income	-	-	-	-	-	-	-	-	-	-
4.5 Other income	-	610	-	-	-	-	610	-	-	-
<b>4.6 Total Non-Interest Income</b>	<b>90,166</b>	<b>103,991</b>	<b>9,791</b>	<b>22,299</b>	<b>40,005</b>	<b>90,166</b>	<b>103,991</b>	<b>9,791</b>	<b>22,299</b>	<b>40,005</b>
<b>5 TOTAL OPERATING INCOME</b>	<b>364,871</b>	<b>466,300</b>	<b>100,644</b>	<b>208,011</b>	<b>297,877</b>	<b>366,968</b>	<b>469,095</b>	<b>101,341</b>	<b>209,407</b>	<b>299,973</b>
<b>6 OTHER OPERATING EXPENSES</b>										
6.1 Loan loss provision	24,605	30,779	(15,306)	(20,661)	(69,780)	24,605	31,246	(15,283)	(20,645)	(69,757)
6.2 Staff costs	151,515	207,477	48,852	98,779	148,733	151,515	207,477	48,852	98,779	148,733
6.3 Directors' emoluments	9,643	17,508	4,951	10,030	15,127	9,718	17,608	4,976	10,080	15,202
6.4 Rental charges	-	-	-	-	-	-	-	-	-	-
6.5 Depreciation on property and equipment	51,934	70,788	17,804	35,795	56,140	51,934	70,788	17,804	35,795	56,140
6.6 Amortisation charges	-	-	-	-	-	-	-	-	-	-
6.7 Other operating expenses	86,337	120,868	32,741	67,429	99,162	86,765	121,435	32,894	67,730	99,602
<b>6.8 Total other operating Expenses</b>	<b>324,034</b>	<b>447,420</b>	<b>89,402</b>	<b>181,366</b>	<b>249,382</b>	<b>324,895</b>	<b>448,554</b>	<b>89,243</b>	<b>181,739</b>	<b>249,920</b>
<b>7 Profit before tax and exceptional items</b>	<b>40,837</b>	<b>18,880</b>	<b>11,602</b>	<b>26,646</b>	<b>48,495</b>	<b>42,073</b>	<b>20,541</b>	<b>12,098</b>	<b>27,668</b>	<b>50,053</b>
8 Exceptional items	-	-	-	-	-	-	-	-	-	-
<b>9 Profit after exceptional items</b>	<b>40,837</b>	<b>18,880</b>	<b>11,602</b>	<b>26,646</b>	<b>48,495</b>	<b>42,073</b>	<b>20,541</b>	<b>12,098</b>	<b>27,668</b>	