



I	STATEMENT OF FINANCIAL POSITION	September 2021 SHS '000 (Unaudited)	June 2021 SHS '000 (Unaudited)	March 2021 SHS '000 (Unaudited)	December 2020 SHS '000 (Audited)	September 2020 SHS '000 (Unaudited)
<b>A</b>	<b>ASSETS</b>					
1	Cash (local and foreign)	2,704,055	2,309,552	2,716,039	2,876,827	1,765,805
2	Balances due from Central Bank of Kenya	9,638,634	12,395,820	13,990,304	15,200,110	15,207,909
3	Kenya Government securities held for dealing purposes	20,480,984	30,918,605	24,472,557	33,714,671	48,160,456
4	Financial assets at fair value through profit and loss	-	-	-	-	-
5	Investment securities:					
a)	Held to maturity:					
a.1)	Kenya Government securities	21,655,085	22,660,814	23,394,796	23,038,739	20,896,155
a.2)	Other securities	76,334	76,309	167,898	166,500	181,957
b)	Available for sale:					
a.1)	Kenya Government securities	23,941,450	28,557,599	30,202,023	30,663,749	34,207,902
a.2)	Other securities	-	-	40,733	-	-
6	Deposits and balances due from local banking institutions	644,565	2,635,471	28	28	28
7	Deposits and balances due from banking institutions abroad	7,591,439	9,379,185	1,803,113	8,909,870	1,135,922
8	Tax recoverable	3,351	-	-	-	-
9	Loans and advances to customers (net)	176,622,919	165,146,375	157,948,374	158,182,120	158,863,171
10	Balances due from banking institutions in the group	14,698,328	30,548,265	47,447,338	29,201,885	22,680,229
11	Investment in associates	-	-	-	-	-
12	Investment in subsidiary companies	2	2	2	2	2
13	Investment in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	3,148,355	3,211,944	3,615,940	3,720,963	3,458,200
16	Prepaid lease rentals	39,872	40,610	41,349	42,087	42,825
17	Intangible assets	886,987	840,691	803,943	751,496	745,436
18	Deferred tax asset	5,775,065	5,453,741	5,159,370	4,862,896	3,491,890
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	7,116,272	5,780,101	5,162,534	7,654,234	6,930,629
<b>21</b>	<b>TOTAL ASSETS</b>	<b>295,023,697</b>	<b>319,955,084</b>	<b>316,966,341</b>	<b>318,986,177</b>	<b>317,768,516</b>
<b>B</b>	<b>LIABILITIES</b>					
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	212,850,848	228,919,457	226,639,723	216,804,637	226,004,595
24	Deposits and balances due to local banking institutions	1,313,488	9,407,183	2,638,621	12,676,026	2,089,647
25	Deposits and balances due to banking institutions abroad	2,103,677	5,599,131	4,679,342	4,012,719	3,697,098
26	Other money markets deposits	-	-	-	-	-
27	Borrowed funds	10,912,629	12,029,428	9,922,655	8,355,438	8,403,805
28	Balances due to banking institutions in the group	12,694,584	12,476,228	20,514,110	26,216,224	18,512,989
29	Taxation payable	2,107,753	1,183,464	1,372,441	591,961	94,301
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	-	-	1,646	1,253	6,158
32	Retirement benefit liabilities	-	-	-	-	-
33	Other liabilities	8,308,985	6,729,114	7,728,225	8,470,562	18,648,650
<b>34</b>	<b>TOTAL LIABILITIES</b>	<b>250,291,964</b>	<b>276,344,005</b>	<b>273,496,763</b>	<b>277,128,820</b>	<b>277,457,243</b>
<b>C</b>	<b>CAPITAL RESOURCES</b>					
35	Paid up / assigned capital	3,411,549	3,411,549	3,411,549	3,411,549	3,411,549
36	Share premium / (discount)	3,444,639	3,444,639	3,444,639	3,444,639	3,444,639
37	Revaluation reserve	101,527	103,443	105,358	107,274	107,274
38	Retained earnings	39,299,266	37,587,644	36,699,162	34,783,263	34,255,095
39	Statutory loan loss reserve	-	-	-	-	-
40	Other reserves	(1,525,248)	(1,636,196)	(1,591,130)	(1,289,368)	(907,284)
41	Proposed dividends	-	700,000	1,400,000	1,400,000	-
42	Capital grants	-	-	-	-	-
<b>43</b>	<b>SHAREHOLDERS' FUNDS</b>	<b>44,731,733</b>	<b>43,611,079</b>	<b>43,469,578</b>	<b>41,857,357</b>	<b>40,311,273</b>
44	Minority interest	-	-	-	-	-
<b>45</b>	<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' FUNDS</b>	<b>295,023,697</b>	<b>319,955,084</b>	<b>316,966,341</b>	<b>318,986,177</b>	<b>317,768,516</b>
<b>II</b>	<b>STATEMENT OF COMPREHENSIVE INCOME</b>					
<b>1</b>	<b>INTEREST INCOME</b>					
1.1	Loans and advances	10,851,672	7,101,269	3,551,416	14,372,463	10,693,790
1.2	Government securities	3,597,031	2,430,992	1,231,847	4,526,354	3,228,464
1.3	Deposits and placements with banking institutions	346,581	252,247	28,945	810,219	637,655
1.4	Other interest income	-	-	-	-	-
<b>1.5</b>	<b>Total interest income</b>	<b>14,795,284</b>	<b>9,784,508</b>	<b>4,812,208</b>	<b>19,709,036</b>	<b>14,559,909</b>
<b>2</b>	<b>INTEREST EXPENSES</b>					
2.1	Customer deposits	4,138,542	2,826,110	1,368,876	6,253,991	4,621,663
2.2	Deposits and placements from banking institutions	318,926	228,027	134,734	564,975	404,263
2.3	Other interest expenses	308,697	195,778	106,167	722,169	594,723
<b>2.4</b>	<b>Total interest expenses</b>	<b>4,766,165</b>	<b>3,249,915</b>	<b>1,609,777</b>	<b>7,541,135</b>	<b>5,620,649</b>
<b>3</b>	<b>NET INTEREST INCOME</b>	<b>10,029,119</b>	<b>6,534,593</b>	<b>3,202,431</b>	<b>12,167,901</b>	<b>8,939,260</b>
<b>4</b>	<b>NON-INTEREST INCOME</b>					
4.1	Fees and commissions on loans and advances	160,492	103,884	49,561	241,311	189,226
4.2	Other fees and commissions	2,547,434	1,781,717	911,038	3,403,821	2,323,980
4.3	Foreign exchange trading income	4,073,311	2,852,065	1,569,822	5,548,217	4,353,931
4.4	Dividend income	-	-	-	-	-
4.5	Other income	672,500	500,130	233,675	611,452	286,504
<b>4.6</b>	<b>Total non-interest income</b>	<b>7,453,737</b>	<b>5,237,796</b>	<b>2,764,096</b>	<b>9,804,801</b>	<b>7,153,641</b>
<b>5</b>	<b>TOTAL OPERATING INCOME</b>	<b>17,482,856</b>	<b>11,772,389</b>	<b>5,966,527</b>	<b>21,972,702</b>	<b>16,092,901</b>
<b>6</b>	<b>OTHER OPERATING EXPENSES</b>					
6.1	Loan loss provision	1,514,571	1,160,542	609,475	4,307,051	2,933,078
6.2	Staff costs	4,487,923	2,923,693	1,323,779	5,682,366	3,988,829
6.3	Directors emoluments	95,621	71,420	55,377	124,948	109,171
6.4	Rental charges	-	-	-	-	-
6.5	Depreciation on property and equipment	585,192	387,248	221,130	933,461	628,737
6.6	Amortisation charges	192,913	128,609	64,304	278,506	204,524
6.7	Other expenses	3,576,086	2,424,923	1,118,841	4,409,636	2,807,199
<b>6.8</b>	<b>Total other operating expenses</b>	<b>10,452,306</b>	<b>7,096,435</b>	<b>3,392,906</b>	<b>15,735,968</b>	<b>10,671,538</b>
<b>7</b>	<b>Profit / (loss) before tax and exceptional items</b>	<b>7,030,550</b>	<b>4,675,954</b>	<b>2,573,621</b>	<b>6,236,734</b>	<b>5,421,363</b>
8	Exceptional items	-	-	-	-	-
<b>9</b>	<b>Profit / (loss) after exceptional items</b>	<b>7,030,550</b>	<b>4,675,954</b>	<b>2,573,621</b>	<b>6,236,734</b>	<b>5,421,363</b>
10	Current tax	(2,858,167)	(2,003,416)	(981,961)	(1,337,155)	(967,416)
11	Deferred tax	940,337	707,727	291,658	324,422	(884,131)
<b>12</b>	<b>Profit / (loss) after tax and exceptional items</b>	<b>5,112,720</b>	<b>3,380,265</b>	<b>1,883,318</b>	<b>5,224,001</b>	<b>3,569,816</b>
13	Minority interest	-	-	-	-	-
<b>14</b>	<b>Profit / (loss) after tax, exceptional items and minority interest</b>	<b>5,112,720</b>	<b>3,380,265</b>	<b>1,883,318</b>	<b>5,224,001</b>	<b>3,569,816</b>
<b>15</b>	<b>Other comprehensive income</b>					
15.1	Gains / (losses) from translating the financial statements of foreign operations	(199,279)	(310,226)	(265,161)	(175,896)	(249,363)
15.2	Fair value changes in available for sale financial assets	86,494	118,988	(9,039)	(47,665)	127,257
15.3	Revaluation surplus on property, plant and equipment	-	-	-	-	-
15.4	Share of other comprehensive income of associates	-	-	-	-	-
15.5	Income tax relating to components of other comprehensive income	(25,722)	(35,470)	2,938	14,690	(29,040)
<b>16</b>	<b>Other comprehensive income for the year net of tax</b>	<b>(138,507)</b>	<b>(226,708)</b>	<b>(271,262)</b>	<b>(208,871)</b>	<b>(151,146)</b>
<b>17</b>	<b>Total comprehensive income for the year</b>	<b>4,974,213</b>	<b>3,153,557</b>	<b>1,612,056</b>	<b>5,015,130</b>	<b>3,418,670</b>
<b>18</b>	<b>EARNINGS PER SHARE - BASIC &amp; DILUTED</b>	<b>29.97</b>	<b>19.82</b>	<b>11.04</b>	<b>30.63</b>	<b>20.93</b>
<b>19</b>	<b>DIVIDEND PER SHARE - DECLARED</b>	<b>0.00</b>	<b>4.10</b>	<b>8.21</b>	<b>8.21</b>	<b>0.00</b>

III	OTHER DISCLOSURES	September 2021 SHS '000 (Unaudited)	June 2021 SHS '000 (Unaudited)	March 2021 SHS '000 (Unaudited)	December 2020 SHS '000 (Audited)	September 2020 SHS '000 (Unaudited)
<b>1)</b>	<b>NON-PERFORMING LOANS AND ADVANCES ( NPLs)</b>					
a)	Gross non-performing loans and advances	21,706,878	20,716,692	26,428,150	25,038,324	21,178,744
b)	Less: Interest in suspense	3,755,390	3,349,946	5,936,742	5,335,309	5,126,043
<b>c)</b>	<b>Total non-performing loans and advances (a-b)</b>	<b>17,951,488</b>	<b>17,366,746</b>	<b>20,491,408</b>	<b>19,703,015</b>	<b>16,052,701</b>
d)	Less: loan loss provision	8,167,467	7,262,915	10,952,902	9,841,755	7,953,872
<b>e)</b>	<b>Net non-performing Loans (c-d)</b>	<b>9,784,021</b>	<b>10,103,831</b>	<b>9,538,506</b>	<b>9,861,260</b>	<b>8,098,829</b>
f)	Discounted value of securities	9,784,021	10,103,831	9,538,506	9,861,260	8,098,829
<b>g)</b>	<b>Net NPLs exposure (e-f)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2)</b>	<b>INSIDER LOANS, ADVANCES AND OTHER FACILITIES</b>					
a)	Directors, shareholders and associates	226,378	206,515	191,410	248,622	74,611
b)	Employees	4,271,637	4,219,271	4,073,966	3,798,229	3,681,828
<b>c)</b>	<b>Total Insider loans, advances and other facilities</b>	<b>4,498,015</b>	<b>4,425,786</b>	<b>4,265,376</b>	<b>4,046,851</b>	<b>3,756,439</b>
<b>3)</b>	<b>OFF BALANCE SHEET</b>					
a)	Letters of credit, guarantees, acceptances	73,190,594	70,703,160	75,518,190	70,924,391	71,149,874
b)	Forwards, swaps and options	127,025,010	116,520,908	121,430,741	149,393,736	151,755,208
c)	Other contingent liabilities	-	-	-	-	-
<b>d)</b>	<b>Total contingent liabilities</b>	<b>200,215,604</b>	<b>187,224,068</b>	<b>196,948,931</b>	<b>220,318,127</b>	<b>222,905,082</b>
<b>4)</b>	<b>CAPITAL STRENGTH</b>					
a)	Core capital	42,183,937	42,584,475	41,715,688	40,940,499	39,349,852
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>c)</b>	<b>Excess / (Deficiency)</b>	<b>41,183,937</b>	<b>41,584,475</b>	<b>40,715,688</b>	<b>39,940,499</b>	<b>38,349,852</b>
d)	Supplementary capital	5,547,921	5,444,519	5,478,636	5,503,735	5,453,930
<b>e)</b>	<b>Total capital (a + d)</b>	<b>47,731,858</b>	<b>48,028,994</b>	<b>47,194,324</b>	<b>46,444,234</b>	<b>44,803,782</b>
<b>f)</b>	<b>Total risk weighted assets</b>	<b>272,427,353</b>	<b>264,989,103</b>	<b>264,570,233</b>	<b>256,471,668</b>	<b>253,127,288</b>
<b>g)</b>	<b>Core capital / total deposit liabilities</b>	<b>19.5%</b>	<b>18.2%</b>	<b>18.3%</b>	<b>18.5%</b>	<b>17.1%</b>
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
<b>i)</b>	<b>Excess / (Deficiency)</b>	<b>11.5%</b>	<b>10.2%</b>	<b>10.3%</b>	<b>10.5%</b>	<b>9.1%</b>
<b>j)</b>	<b>Core capital / total risk weighted assets</b>					