

STATEMENT OF FINANCIAL POSITION		Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
		30 th Sept 2018	31 st Dec 2018	31 st Mar 2019	30 th Jun 2019	30 th Sept 2019	30 th Sept 2018	31 st Dec 2018	31 st Mar 2019	30 th Jun 2019	30 th Sept 2019
		Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'
A ASSETS											
1	Cash (both Local & Foreign)	231,303	194,844	211,287	176,375	252,785	289,753	244,913	262,119	223,348	310,020
2	Balances due from Central Bank of Kenya	1,071,255	1,413,445	1,239,947	1,447,042	1,125,859	1,241,506	1,523,900	1,388,249	1,583,148	1,354,365
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4	Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
5	Investment Securities:										
	a) Held to Maturity:	2,964,461	2,871,097	3,123,835	3,039,874	2,532,435	3,477,506	3,443,154	3,674,658	3,480,483	2,944,760
	a. Kenya Government securities	2,964,461	2,871,097	3,123,835	3,039,874	2,532,435	2,964,461	2,871,097	3,123,835	3,039,874	2,532,435
	b. Other securities	-	-	-	-	-	513,045	572,057	550,823	440,609	412,325
	b) Available for sale:	554,634	626,418	641,543	656,724	658,675	554,634	626,418	641,543	656,724	658,675
	a. Kenya Government securities	554,634	626,418	641,543	656,724	658,675	554,634	626,418	641,543	656,724	658,675
	b. Other securities	-	-	-	-	-	-	-	-	-	-
6	Deposits and balances due from local banking institutions	524,749	1,745,124	2,427,084	1,885,748	1,267,925	536,336	1,749,529	2,441,755	1,888,107	1,275,264
7	Deposits and balances due from banking institutions abroad	987,743	784,758	609,959	664,751	856,892	1,128,368	984,017	779,647	883,266	1,016,472
8	Tax recoverable	6,154	-	-	-	-	18,468	-	13,414	-	14,568
9	Loans and advances to customers (net)	14,867,278	17,248,429	15,242,194	15,436,166	15,370,001	15,376,368	17,786,770	15,750,472	15,931,718	15,914,465
10	Balances due from banking institutions in the group	34,340	35,232	35,392	116,553	14,116	-	-	-	-	-
11	Investments in associates	-	-	-	-	-	-	-	-	-	-
12	Investments in subsidiary companies	885,405	890,935	890,936	890,937	890,937	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	477,855	461,437	668,382	664,991	661,197	524,591	506,631	710,925	705,553	701,247
16	Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17	Intangible assets	118,009	119,070	113,916	111,451	108,130	189,905	206,180	180,060	192,114	189,391
18	Deferred tax asset	21,260	81,495	81,495	81,495	81,495	40,829	114,533	101,240	112,778	113,542
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20	Other assets	2,440,421	740,423	2,975,674	2,961,713	3,219,829	2,474,608	799,945	2,938,060	2,981,774	3,300,694
21	TOTAL ASSETS	25,184,867	27,212,707	28,261,644	28,133,820	27,040,256	25,852,872	27,985,990	28,882,142	28,653,071	27,793,896
B LIABILITIES											
22	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-
23	Customer deposits	19,915,600	21,514,053	21,303,406	21,686,577	21,743,712	20,639,941	22,183,298	21,931,017	22,080,889	22,256,703
24	Deposits and balances due to local banking institutions	197,208	199,108	197,055	15,297	85,817	197,208	199,108	197,055	15,297	85,817
25	Deposits and balances due to foreign banking institutions	286,385	260,849	312,056	264,430	247,574	286,385	261,158	290,636	264,430	247,574
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	1,123,582	1,094,163	2,111,925	2,097,811	1,078,500	1,127,908	1,094,163	2,133,757	2,097,811	1,078,508
28	Balances due to banking institutions in the group	183,810	136,257	137,918	86,412	7,659	-	-	-	-	-
29	Tax payable	27,864	222,520	232,210	15,492	20,791	35,291	209,782	234,513	19,782	27,911
30	Dividends payable	-	-	-	-	-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	206,759	228,939	372,711	345,276	221,206	291,391	459,961	495,828	561,801	451,834
34	TOTAL LIABILITIES	21,941,208	23,655,889	24,667,281	24,511,295	23,405,267	22,578,124	24,407,470	25,282,806	25,004,010	24,148,347
C SHAREHOLDERS' FUNDS											
35	Paid up/Assigned capital	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
36	Share premium/(discount)	-	-	-	-	-	-	-	-	-	-
37	Revaluation reserves	(13,223)	(7,669)	7,264	21,891	21,989	(118,662)	(109,463)	(94,530)	(95,635)	(97,736)
38	Retained earnings/Accumulated losses	2,115,108	2,514,487	2,537,099	2,550,634	2,563,000	2,107,279	2,498,095	2,515,983	2,530,645	2,541,691
39	Statutory loan loss reserves	91,774	-	-	-	-	91,769	-	-	-	-
40	Other Reserves	-	-	-	-	-	(116,621)	(121,189)	(132,854)	(133,948)	(109,462)
41	Proposed dividends	-	-	-	-	-	-	-	-	-	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	3,243,659	3,556,818	3,594,363	3,622,525	3,634,989	3,013,765	3,317,443	3,338,599	3,351,044	3,384,493
44	Minority Interest	-	-	-	-	-	-	-	260,983	262,077	261,056
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	25,184,867	27,212,707	28,261,644	28,133,820	27,040,256	25,852,872	27,985,990	28,882,142	28,653,071	27,793,896
II STATEMENT OF COMPREHENSIVE INCOME											
1.0	INTEREST INCOME										
1.1	Loans and advances	1,680,034	2,603,166	592,607	1,116,834	1,827,101	1,755,566	2,707,658	618,940	1,170,105	1,909,369
1.2	Government securities	278,962	379,205	87,553	192,791	282,833	305,897	419,332	99,964	210,912	317,864
1.3	Deposits and placements with banking institutions	36,120	56,601	19,240	38,392	54,883	54,621	72,062	24,099	48,644	70,061
1.4	Other Interest Income	-	-	-	-	-	-	1,731	-	-	-
1.5	Total interest income	1,995,116	3,038,972	699,400	1,348,017	2,164,817	2,116,084	3,200,783	743,003	1,435,661	2,297,294
2.0	INTEREST EXPENSE										
2.1	Customer deposits	1,266,950	1,716,434	430,865	782,771	1,320,646	1,283,069	1,736,651	434,771	789,203	1,329,353
2.2	Deposits and placement from banking institutions	8,700	11,955	3,776	7,474	9,077	9,077	5,365	4,201	8,705	11,343
2.3	Other interest expenses	100,597	132,770	31,012	63,521	74,992	100,597	133,770	31,012	63,521	74,992
2.4	Total interest expenses	1,376,247	1,861,159	465,653	853,766	1,405,367	1,392,743	1,874,786	469,984	861,429	1,415,688
3.0	NET INTEREST INCOME/(LOSS)	618,869	1,177,813	233,747	494,251	759,455	723,341	1,325,997	273,019	574,232	881,606
4.0	NON-INTEREST INCOME										
4.1	Fees and commissions on loans and advances	194,410	263,424	47,410	79,560	108,448	201,981	280,420	48,830	83,853	117,569
4.2	Other fees and commissions	153,604	187,729	26,774	54,398	88,245	181,714	206,514	36,900	73,241	117,028
4.3	Foreign exchange trading income/(Loss)	37,507	57,656	16,015	38,941	59,346	40,781	62,226	17,254	41,216	63,667
4.4	Dividend Income	-	-	-	-	-	-	-	-	-	-
4.5	Other income	4,676	11,044	117	234	351	22,768	54,443	3,699	7,774	13,587
4.6	Total Non-interest income	390,197	519,853	90,316	173,133	256,800	447,244	603,603	106,683	206,084	311,851
5.0	TOTAL OPERATING INCOME	1,009,066	1,697,666	324,063	667,384	1,015,935	1,170,585	1,929,600	379,702	780,316	1,193,457
6.0	OTHER OPERATING EXPENSES										
6.1	Loan loss provision	92,124	183,736	10,645	27,894	60,931	97,669	191,827	13,788	24,876	61,320
6.2	Staff costs	520,975	726,113	179,142	355,571	530,218	594,958	823,439	201,659	401,140	603,057
6.3	Directors' emoluments	55,385	77,197	16,766	39,947	58,146	56,660	84,342	10,623	43,312	63,344
6.4	Rental charges	41,383	63,722	14,500	29,220	44,382	63,913	87,746	21,429	43,379	65,660
6.5	Depreciation charge on property and equipment	41,933	55,196	12,929	26,670	40,393	48,973	65,191	14,912	31,378	47,110
6.6	Amortisation charges	14,925	19,978	5,154	10,315	15,538	21,306	29,250	8,079	15,382	23,426
6.7	Other operating expenses	149,482	414,125	52,825	126,128	197,223	197,949	482,867	72,278	187,574	258,054
6.8	Total Other Operating Expenses	916,187	1,540,667	291,761	615,745	946,631	1,081,428	1,764,462	350,168	727,041	1,121,969
7.0	Profit/(loss) Before Tax and Exceptional Items										