

STATEMENT OF FINANCIAL POSITION		Bank	Bank	Bank	Bank	Group	Group	Group	Group
		30th Jun	31st Dec	31st Mar	30th Jun	30th Jun	31st Dec	31st Mar	30th Jun
		2019	2019	2020	2020	2019	2019	2020	2020
		Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited
		Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
<b>A ASSETS</b>									
1 Cash (both Local & Foreign)		176,375	187,407	292,540	151,768	223,348	237,232	330,636	191,586
2 Balances due from Central Bank of Kenya		1,447,042	1,905,542	1,110,663	1,658,056	1,563,148	1,966,361	1,110,663	1,658,056
3 Kenya Government and other securities held for dealing purposes		-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss		-	-	-	-	-	-	-	-
5 Investments Securities:									
a) Held to Maturity:		3,039,874	2,438,852	2,717,614	2,736,390	3,480,483	2,873,944	3,182,880	3,252,778
a. Kenya Government securities		3,039,874	2,438,852	2,717,614	2,736,390	3,039,874	2,438,852	2,717,614	2,736,390
b. Other securities		-	-	-	-	440,609	435,092	465,266	516,388
b) Available for sale:		656,524	641,565	646,525	433,982	656,724	668,825	646,525	459,182
a. Kenya Government securities		656,724	641,565	646,525	433,982	656,724	641,565	646,525	433,982
b. Other securities		-	-	-	-	-	27,260	-	25,200
6 Deposits and balances due from local banking institutions		1,885,748	1,548,732	1,943,506	2,445,922	1,888,107	1,450,690	1,949,461	2,451,458
7 Deposits and balances due from banking institutions abroad		664,751	787,779	692,311	352,506	883,266	1,217,934	1,070,065	671,727
8 Tax recoverable		-	6,465	6,465	6,465	14,568	20,028	21,905	21,194
9 Loans and advances to customers (net)		15,436,166	18,723,123	18,313,662	19,217,147	15,931,718	19,237,311	18,833,107	19,773,392
10 Balances due from banking institutions in the group		116,553	14,176	14,316	67,702	-	-	-	-
11 Investments in associates		-	-	-	-	-	-	-	-
12 Investments in subsidiary companies		890,937	890,935	890,935	890,935	-	-	-	-
13 Investments in joint ventures		-	-	-	-	-	-	-	-
14 Investment properties		-	-	-	-	-	-	-	-
15 Property and equipment		664,991	715,952	689,077	655,628	705,553	815,963	781,138	745,603
16 Prepaid lease rentals		-	-	-	-	-	-	-	-
17 Intangible assets		111,451	102,937	120,727	118,782	192,114	180,363	195,966	190,097
18 Deferred tax asset		81,495	108,520	108,520	108,520	112,278	108,520	140,220	108,520
19 Retirement benefit asset		-	-	-	-	-	-	-	-
20 Other assets		2,961,713	608,502	1,069,227	1,061,517	2,981,774	618,582	1,090,338	1,038,134
<b>21 TOTAL ASSETS</b>		<b>28,133,820</b>	<b>28,680,487</b>	<b>28,616,088</b>	<b>29,905,320</b>	<b>28,653,071</b>	<b>29,395,753</b>	<b>29,352,904</b>	<b>30,561,725</b>
<b>B LIABILITIES</b>									
22 Balances due to Central Bank of Kenya		-	-	-	-	-	-	-	-
23 Customer deposits		21,686,577	22,648,711	22,429,279	23,739,944	22,080,889	23,261,426	22,949,443	24,324,793
24 Deposits and balances due to local banking institutions		15,297	90,371	43,770	86,381	15,297	90,371	43,770	86,381
25 Deposits and balances due to foreign banking institutions		264,430	241,443	234,821	223,587	264,430	241,443	234,821	274,067
26 Other money market deposits		-	-	-	-	-	-	-	-
27 Borrowed funds		2,097,811	1,128,335	1,184,111	1,224,285	2,097,811	1,128,335	1,238,032	1,224,285
28 Balances due to banking institutions in the group		86,412	111,786	137,188	142,522	-	-	-	-
29 Tax payable		15,492	-	10,734	17,595	19,782	-	13,382	22,254
30 Dividends payable		-	-	-	-	-	-	-	-
31 Deferred tax liability		-	-	-	-	-	94	130	130
32 Retirement benefit liability		-	-	-	-	-	-	-	-
33 Other liabilities		345,276	770,358	858,139	740,269	561,801	1,010,667	1,188,070	927,064
<b>34 TOTAL LIABILITIES</b>		<b>24,511,295</b>	<b>24,991,004</b>	<b>24,898,042</b>	<b>26,174,583</b>	<b>25,040,010</b>	<b>25,732,336</b>	<b>25,667,648</b>	<b>26,858,974</b>
<b>C SHAREHOLDERS' FUNDS</b>									
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
36 Share premium/(discount)		-	-	-	-	-	-	-	-
37 Revaluation reserves		21,891	5,501	9,019	5,699	(95,653)	(90,063)	(88,308)	(89,865)
38 Retained earnings/Accumulated losses		2,550,634	1,986,802	2,011,847	2,027,858	2,530,645	1,945,345	1,963,998	1,985,101
39 Statutory loan loss reserves		-	647,180	647,180	647,180	-	647,180	647,180	647,180
40 Other Reserves		-	-	-	-	(133,948)	(133,349)	(124,779)	(129,474)
41 Proposed dividends		-	-	-	-	-	-	-	-
42 Capital grants		-	-	-	-	-	-	-	-
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>		<b>3,622,525</b>	<b>3,689,483</b>	<b>3,718,046</b>	<b>3,730,737</b>	<b>3,351,044</b>	<b>3,419,113</b>	<b>3,448,091</b>	<b>3,462,942</b>
44 Minority Interest		-	-	-	-	-	262,017	237,165	239,809
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>		<b>28,133,820</b>	<b>28,680,487</b>	<b>28,616,088</b>	<b>29,905,320</b>	<b>28,653,071</b>	<b>29,395,753</b>	<b>29,352,904</b>	<b>30,561,725</b>
<b>II STATEMENT OF COMPREHENSIVE INCOME</b>									
<b>1.0 INTEREST INCOME</b>									
1.1 Loans and advances		1,116,834	2,720,292	668,891	1,261,659	1,170,105	2,831,001	693,594	1,313,251
1.2 Government securities		192,791	364,869	98,106	186,088	216,912	403,857	106,503	209,109
1.3 Deposits and placements with banking institutions		38,392	72,206	18,540	39,982	48,644	89,108	22,809	48,861
1.4 Other Interest Income		-	-	-	-	-	319	-	-
<b>1.5 Total interest income</b>		<b>1,348,017</b>	<b>3,157,367</b>	<b>785,537</b>	<b>1,487,729</b>	<b>1,435,661</b>	<b>3,324,285</b>	<b>822,906</b>	<b>1,571,221</b>
<b>2.0 INTEREST EXPENSE</b>									
2.1 Customer deposits		782,771	1,774,542	455,729	903,372	789,203	1,782,247	458,384	908,506
2.2 Deposits and placement from banking institutions		7,474	12,398	3,167	6,298	8,705	14,110	3,055	6,508
2.3 Other interest expenses		63,521	179,345	32,005	63,679	63,521	142,732	32,005	63,679
<b>2.4 Total interest expenses</b>		<b>853,766</b>	<b>1,966,285</b>	<b>490,901</b>	<b>973,349</b>	<b>861,429</b>	<b>1,979,089</b>	<b>493,444</b>	<b>978,893</b>
<b>3.0 NET INTEREST INCOME/(LOSS)</b>		<b>494,251</b>	<b>1,191,082</b>	<b>294,636</b>	<b>514,380</b>	<b>574,232</b>	<b>1,345,196</b>	<b>328,962</b>	<b>592,528</b>
<b>4.0 NON-INTEREST INCOME</b>									
4.1 Fees and commissions on loans and advances		79,560	219,069	70,845	128,012	83,853	238,356	74,613	135,533
4.2 Other fees and commissions		54,398	120,328	28,819	50,137	73,241	143,945	38,339	69,348
4.3 Foreign exchange trading income/(Loss)		38,941	80,345	18,477	39,742	41,216	92,534	21,377	44,015
4.4 Dividend Income		-	-	-	-	-	-	-	-
4.5 Other income		234	5,193	117	6,727	7,774	29,398	3,812	13,762
<b>4.6 Total Non-interest income</b>		<b>173,133</b>	<b>424,935</b>	<b>118,258</b>	<b>224,618</b>	<b>206,084</b>	<b>504,233</b>	<b>138,141</b>	<b>262,658</b>
<b>5.0 TOTAL OPERATING INCOME</b>		<b>667,384</b>	<b>1,616,017</b>	<b>412,894</b>	<b>738,998</b>	<b>780,316</b>	<b>1,849,429</b>	<b>467,103</b>	<b>855,186</b>
<b>6.0 OTHER OPERATING EXPENSES</b>									
6.1 Loan loss provision		27,894	61,402	15,845	30,040	24,876	56,825	18,682	33,308
6.2 Staff costs		355,571	742,146	202,642	351,694	401,140	840,833	226,906	398,911
6.3 Directors' emoluments		39,947	82,535	19,286	43,736	43,312	90,330	20,544	46,253
6.4 Rental charges		29,220	302	71	106	43,379	4,040	1,416	629
6.5 Depreciation charge on property and equipment		26,670	119,168	29,812	59,373	31,378	158,355	36,151	71,632
6.6 Amortisation charges		10,315	20,790	5,609	11,443	15,382	20,806	8,169	16,564
6.7 Other operating expenses		126,128	425,417	103,850	183,955	167,574	508,047	124,650	224,686
<b>6.8 Total Other Operating Expenses</b>		<b>615,745</b>	<b>1,451,780</b>	<b>377,115</b>	<b>680,347</b>	<b>727,041</b>	<b>1,679,256</b>	<b>436,518</b>	<b>791,983</b>
<b>7.0 Profit/(loss) Before Tax and Exceptional Items</b>		<b>51,639</b>	<b>164,237</b>	<b>35,779</b>	<b>58,651</b>	<b>53,275</b>	<b>170,193</b>	<b>30,585</b>	<b>63,203</b>
8.0 Exceptional Items		51,639	164,237	35,779	58,651	53,275	170,193	30,585	63,203
<b>9.0 Profit/(Loss) After Exceptional Items</b>		<b>51,639</b>	<b>164,237</b>	<b>35,779</b>	<b>58,651</b>	<b>53,275</b>	<b>170,193</b>	<b>30,585</b>	<b>63,203</b>
10.0 Current Tax		15,492	87,842	10,734	17,595	19,782	98,340	13,382	22,254
11.0 Deferred Tax		-	(43,080)	-	-	-	(11,495)	-	-
<b>12.0 Profit/(Loss) After Tax and Exceptional Items</b>		<b>36,147</b>	<b>119,495</b>	<b>25,045</b>	<b>41,056</b>	<b>33,493</b>	<b>83,348</b>	<b>17,203</b>	<b>40,949</b>
13.0 Minority Interest		-	-	-	-	940	(11,082)	(1,448)	1,196
<b>14.0 Profit/(loss) after tax, exceptional items and Minority Interest</b>		<b>36,147</b>	<b>119,495</b>	<b>25,045</b>	<b>41,056</b>	<b>32,553</b>	<b>94,430</b>	<b>18,651</b>	<b>39,753</b>
<b>15.0 Other Comprehensive Income</b>									
15.1 Gains/(Losses) from translating the financial statements of foreign operations		-	-	-	-	(12,759)	(12,160)	8,570	3,875
15.2 Fair value changes in available for sale financial assets		29,560	13,170	3,518	198	13,810	(2,230)	3,518	(31,722)
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		-	-	-	-	-	-	-	-
<b>16.0 Other Comprehensive Income for the year net of tax</b>		<b>29,560</b>	<b>13,170</b>	<b>3,518</b>	<b>198</b>	<b>1,051</b>	<b>(14,390)</b>	<b>12,088</b>	<b>(27,847)</b>
<b>17.0 Total comprehensive income for the year</b>		<b>65,707</b>	<b>132,665</b>	<b>28,563</b>	<b>41,254</b>	<b>34,544</b>	<b>68,958</b>	<b>29,291</b>	<b>13,102</b>
<b>18.0 E</b>									