

## UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

for the bank as at June 30, 2021

	STATEMENT OF FINANCIAL POSITION AS AT	Unaudited	December 31, 2020 Audited	March 31, 2021 Unaudited	June 30, a
	ASSETS Cash ( both Local & Foreign)	Shs. '000' 383,710	Shs. '000' 314,674	Shs. '000' 374,904	Shs. 4
	Cash ( both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	383,710 10,668,457 -	6,759,736	9,098,502	12,405
	Financial Assets at fair value through profit and loss Investment Securities:	-	-	-	
	a) Held to Maturity:     a. Kenya Government securities     b. Other securities	<b>47,543,713</b> 47,543,713	<b>48,235,033</b> 48,235,033	<b>47,713,716</b> 47,713,716	<b>49,52</b> 3
	b) Available for sale: a. Kenya Government securities	<b>37,547,168</b> 37,527,575	<b>51,686,098</b> 51,666,538	<b>54,903,244</b> 54,883,735	<b>48,458</b> 48,43
	b. Other securities Deposits and balances due from local banking institutions	19,593 73,775	19,560 139,978	19,509 447,194	72
	Deposits and balances due from banking institutions abroad Tax recoverable Loans and advances to customers (net)	6,551,943 - 45,229,528	9,736,384 79,325 47,635,245	8,049,620 79,325 48,500,863	3,77 7 49,74
	Balances due from banking institutions in the group Investments in associates				10,71
	Investments in subsidiary companies Investments in joint ventures	-	-	-	
	Investment properties Property and equipment Prepaid lease rentals	501,799	1,225,685	1,228,809	1,19
	Intangible assets Deferred tax asset	5,002 83,917	2,994 6,281	2,994 6,281	2
)	Retirement benefit asset Other assets	1,805,647	491,097	- 584,246	1,12
	TOTAL ASSETS LIABILITIES	150,394,659	166,312,530	170,989,698	167,348
	Balances due to Central Bank of Kenya Customer deposits	121,846,889	135,000,214	137,970,299	138,89
,	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	1,028,019	3,405,580	4,332,042	14
i	Other money market deposits  Borrowed funds  Balances due to banking institutions in the group	-	-	-	
)	balances due to banking institutions in the group Tax payable Dividends payable	826,323 -	-	428,647	889
	Deferred tax liability Retirement benefit liability		-		
} •	Other liabilities TOTAL LIABILITIES	1,007,928 <b>124,709,159</b>	1,230,061 <b>139,635,855</b>	1,253,855 <b>143,984,843</b>	1,22 <b>141,14</b> 9
5	SHAREHOLDERS' FUNDS Paid up /Assigned capital	1.979.434	1,979,434	1.979.434	1,97
ì	Share premium/(discount) Revaluation reserves	-		-	
3	Retained earnings/Accumulated losses Statutory loan loss reserves Other Decense	21,051,309 - 675,323	21,666,306	22,666,483 - 379,504	23,74
!	Other Reserves Proposed dividends Capital grants	675,323 1,979,434 -	1,051,501 1,979,434 -	379,504 1,979,434	47
3	TOTAL SHAREHOLDERS' FUNDS Minority Interest	25,685,500	26,676,675	27,004,855	26,199
5	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	150,394,659	166,312,530	170,989,698	167,348
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	June 30, 2020 I Unaudited Shs. '000'	December 31, 2020 Audited Shs. '000'	March 31, 2021 Unaudited Shs. '000'	June 30, Unau Shs.
)	INTEREST INCOME Loans and advances	2,468,143	4,781,551	1,202,462	2,35
3	Government securities Deposits and placements with banking institutions	4,877,862 80,174	10,511,709 158,642	2,931,152 15,804	5,87 7
5	Other Interest Income Total interest income	7,426,179	15,451,902	4,149,418	8,308
<b>0</b>	INTEREST EXPENSE Customer deposits	3,646,149	7,816,619	2,369,889	4,490
2	Deposits and placement from banking institutions Other interest expenses	9,407	10,240	489	
4 0	Total interest expenses NET INTEREST INCOME/(LOSS)	3,655,555 3,770,624	7,826,859 7,625,043	2,370,379 1,779,039	4,490 3,817
<b>0</b>	NON-INTEREST INCOME Fees and commissions on loans and advances	-	-	-	
3	Other fees and commissions Foreign exchange trading income/(Loss)	81,903 9,862	188,105 123,863	45,237 38,461	8
4 5 <b>6</b>	Dividend Income Other income Total Non-interest income	382 70,085 <b>162,232</b>	382 166,612 <b>478,961</b>	68,675 <b>152,373</b>	13 <b>29</b> 5
0	TOTAL OPERATING INCOME	3,932,855	8,104,004	1,931,412	4,112
<b>0</b> 1 2	OTHER OPERATING EXPENSES Loan loss provision Staff costs	442,862 381,272	800,710 741,159	102,148 220,140	26 40
3	Directors' emoluments Rental charges	4,449 65,791	9,132 215,222	4,013 30,209	9
	Depreciation charge on property and equipment Amortisation charges	21,469	73,151 3,786	13,459 3,786	7
5 6		3,786			29
6 7 <b>8</b>	Other operating expenses Total Other Operating Expenses	258,809 <b>1,178,438</b>	470,320 <b>2,313,480</b>	128,835 <b>502,591</b>	1,148
6 7 <b>8</b> <b>0</b>	Other operating expenses Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items Exceptional Items	258,809 <b>1,178,438</b> <b>2,754,418</b>	470,320 <b>2,313,480</b> <b>5,790,524</b>	128,835 <b>502,591</b> <b>1,428,821</b>	1,148 2,964
6 7 <b>8</b> <b>0</b> 0	Other operating expenses Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items	258,809 <b>1,178,438</b>	470,320 <b>2,313,480</b>	128,835 <b>502,591</b>	1,144 2,964 2,964
6 7 8 0 0 0 .0 .0	Other operating expenses Total Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093	470,320 <b>2,313,480</b> <b>5,790,524</b> 1,190,362 77,637 <b>4,522,525</b>	128,835 502,591 1,428,821 - 1,428,821 428,646 - 1,000,175	1,148 2,964 2,964 889 2,075
6 7 <b>8</b> 0 0 0 .0 .0 .0	Other operating expenses Total Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) after tax, exceptional items Minority Interest Other Comprehensive Income	258,809 1,178,438 2,754,418 2,754,418 826,325	470,320 2,313,480 5,790,524 - 5,790,524 1,190,362 77,637	128,835 502,591 1,428,821 - 1,428,821 428,646	1,148 2,964 2,964 889 2,075
67 <b>8</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b>	Other operating expenses Total Other Operating Expenses Profit (Joss) Before Tax and Exceptional Items Exceptional Items Profit (Loss) After Exceptional Items Current Tax Deferred Tax Profit (Loss) After Tax and Exceptional Items Minority Interest Profit (Joss) After Tax and Exceptional Items Other Comprehensive Income Gains/(Losse) From translating the financial statements of foreign operations Fair value changes in available for sale financial assets	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093	470,320 <b>2,313,480</b> <b>5,790,524</b> 1,190,362 77,637 <b>4,522,525</b>	128,835 502,591 1,428,821 - 1,428,821 428,646 - 1,000,175	2,964 2,964 2,964 889 2,075 2,075
67 80 00 00 00 00 00 00 00 00 00 00 00 00	Other operating expenses Total Other Operating Expenses Profit/(Joss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) For Tax and Exceptional Items and Minority Interest Profit/(Loss) After Tax and Exceptional Items Salva Sa	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093	470,320 2,313,480 5,790,524 - 5,790,524 1,190,362 77,637 4,522,525 - 4,522,525	128,835 502,591 1,428,821 - 1,428,821 428,646 - 1,000,175 - 1,000,175	2,964 2,964 2,964 889 2,075 2,075
6 7 8 0 0 0 0 0 0 0 0 0 0 0 0 1 2 3 4 5 5 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	Other operating expenses Total Other Operating Expenses Profit(Uoss) Before Tax and Exceptional Items Exceptional Items Profit(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property-Janet and equipment	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093	470,320 2,313,480 5,790,524 - 5,790,524 1,190,362 77,637 4,522,525 - 4,522,525	128,835 502,591 1,428,821 - 1,428,821 428,646 - 1,000,175 - 1,000,175	1,14 2,964 2,964 88 2,075 2,075 (572
67 <b>8</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Deferred Tax Deferred Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losses) From translating the financial statements of foreign operations Fair value changes in available for sale financial statements of Foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 613,625	470.320 2,313,480 5,790,524 1,790,524 1,190,362 1,7,637 4,522,525 4,522,525 989,803 5,512,328 45.70	128.835 502.591 1,428,821 1,428,821 428.646 1,000,175 1,000,175 (671,997)	1,144 2,964 2,964 889 2,075 2,075 (572 1,502
6	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Exceptional Items Deferred Tax Deferred Tax Deferred Tax Deferred Tax Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losses) From translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, plant and equipment Share of other comprehensive Income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax  Total comprehensive income for the year  EARNINGS PER SHARE - BASIC & DILUTED  DIVIDEND PER SHARE - DECLARED	258,809 1,178,438 2,754,418 2,754,418 8,26,325 1,928,093 - 613,625 - 613,625 2,541,718 19.48	470.320 2,313,480 5,790,524 1,790,524 1,7637 4,522,525 4,522,525 989,803 5,512,328 45.70	128,835 502,591 1,428,821 1,428,821 428,646 1,000,175 1,000,175 (671,997) 328,178	1,144 2,964 2,964 88: 2,075 2,075 (572 1,502
6 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Joss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive Income Gainar/(Losses) From translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 - 613,625 - 613,625 2,541,718	470.320 2,313,480 5,790,524 1,790,524 1,190,362 1,7,637 4,522,525 4,522,525 989,803 5,512,328 45.70	128.835 502.591 1,428,821 1,428,821 428.646 1,000,175 1,000,175 (671,997) - (671,997) 328,178	1,144 2,964 2,964 88: 2,075 2,075 (572 1,502
6 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income for Secondary Favorable Comprehensive Income for Secondary Favorable Comprehensive Income for Secondary Favorable Comprehensive Income for Tax Total comprehensive Income for the year are to of tax Total comprehensive Income for the year are to of tax Total comprehensive Income for the year are to of tax Total comprehensive Income for the year are to of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & BILUTED DIVIDEND PER SHARE-BASIC & BILUTED  DIVIDEND PER SHARE-BASIC & BILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 - 1,928,093 - 613,625 - 613,625 2,541,718 19,48 - June 30,2020 Unaudited Shs.:000' 5,759,662	470.320 2,313,480 5,790,524 1,190.362 77,637 4,522,525 989,803 989,803 5,512,328 45,70 20 ecember 31,2020 Audited Shs. '1000' 6,341,985	128.835 502,591 1,428,821 1,428,821 428,646 1,000,175 1,000,175 (671,997) 328,178 10.11	1,144 2,964 888 2,075 2,075 2,075 (572 (572 1,502 1,502 Unau Shs.
6 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income for Interest Interest Interest Income of Interest Income of Interest Income of Associates Income tax relating to components of other comprehensive Income of the Very Interest Income Other Comprehensive Income for the year rel of tax Total comprehensive Income for the year rel of Tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & BILLITED DIVIDEND PER SHARE-BASIC & BILLITED  DIVIDEND PER SHARE-BASIC & BILLITED  DIVIDEND PER SHARE-BASIC & BILLITED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b)	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 - 1,928,093 - 613,625 - 613,625 2,541,718 19,48 - June 30,2020 Unaudited Shs.:000' 5,759,662 299,258 5,460,404	470.320 2,313,480 5,790,524 1,190.362 77,637 4,522,525 989,803 5,512,328 45,70 20 ecember 31,2020 Audited Shs. '000' 6,341,985 337,586 6,004,398	128.835 502,591 1,428,821 1,428,821 428,646 1,000,175 1,000,175 (671,997) 328,178 10.11	1,144 2,964 883 2,075 2,075 (572 1,502 1,5
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67 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Fair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, Jephan and equipment Share of other comprehensive income for sasociates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year ret of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interest in Sugenses (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f)	258,809 1,178,438 2,754,418 826,325 1,928,093 1,928,093 613,625 2,541,718 19.48 19.49 June 30, 2020 Unaudited Shs. '000' 5,759,662 299,258 5,460,404 2,315,245	470.320 2,313,480 5,790,524 1,190.362 77,637 4,522,525 989,803 5,512,328 45,70 2ecember 31, 2020 Audited Shs. '000' 6,341,985 337,586 6,004,399 2,417,067	128.835 502,591 1,428,821 428,646 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. 000 6,118,322 329,281 5,789,041 2,467,746	1,144 2,964 888 2,075 2,075 (572 1,502 1,5
67 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, Jephant and equipment Share of other comprehensive income of associates Income tax netlating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (3) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances(c-d) (1) Discounted Value of Securities (g) Net NPLs Exposure (e-f)  INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,928,093 1,928,093 613,625 2,541,718 19.48 19.48 19.48 2.315,245 2.59,662 2.99,258 5,460,404 2.315,245 3,145,159 3,145,159	470.320 2,313,480 5,790,524 5,790,524 1,190,362 7,637 4,522,525 989,803 - 989,803 5,512,328 45,70 20 980,803 5,512,328 45,70 20 980,803 3,512,328 45,70 20 980,803 3,512,328 45,70 20 980,803 5,512,328 45,70 20 980,803 5,512,328 45,70 20 980,803 5,512,328 45,70 20 980,803 5,512,328 45,70 20 980,803 5,512,328 45,70 20 980,803 5,512,328 45,70 20	128.835 502,591 1,428,821 1,428,821 1,428,821 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000' 6,118,322 239,281 5,789,041 2,487,746 3,301,295 3,301,295	1,14142.964422.9646888822.078822.07888888888888888888888888
6 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Joss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Unrent Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losses) From translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, Blant and equipment Share of other comprehensive Income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (c) Less: Loan Loss Provision (d) Less: Loan Loss Provision (e) Less: Loan Loss Provision (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (a-b) (l) Employees (e) Total Insider Loans and Advances and other facilities	258,809 1,178,438 2,754,418 826,325 1,928,093 1,178,093 613,625 613,625 2,541,718 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48 19,48	470.320 2,313,480 5,790,524 1,190,362 7,697 4,522,525 989,803 5,512,328 45,70 20 lecember 31,2020 Audited Shs. '000 6,341,985 337,586 6,004,399 2,417,067 3,587,332	128.835 502,591 1,428,821 1,428,821 428,646 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000' 6,118,322 329,281 5,789,041 2,497,748 3,301,285	1,14142,964422,964888888888888888888888888888888888888
6 7 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive Income Gainar/(Losses) From translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, Bant and equipment Share of other comprehensive Income of associates Income tax relating to components of other comprehensive Income Other Comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year not of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (c) Ices: Interest in Suspense (c) Total Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (c-f)  INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances	258,809 1,178,438 2,754,418 826,325 1,928,093 1,178,093 613,625 613,625 2,541,718 19,48 4 June 30, 2020 Unaudited Shs. '000' 5,759,662 2,99,258 5,460,044 2,315,245 3,145,159 3,145,159 3,145,159 90 534,788 534,878	470.320 2,313,480 5,790,524 1,190.362 77,637 4,522,525 989,803 5,512,328 45,70 20 20 20 20 20 20 20 20 40,4100	128.835 502,591 1,428,821 1,428,821 428,646 1,000,175 1,000,175 (671,997) 328,178 10.11	1,141 1,22 2,964 2,964 2,964 2,964 2,964 888 888 888 888 888 888 888 888 888 8
67 <b>33</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Unrent Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive Income Gainar/(Losses) From translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, Bant and equipment Share of other comprehensive Income of associates Income tax relating to components of other comprehensive Income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (c-f)  INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Letters for feedit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities	258,809 1,178,438 2,754,418 826,325 1,928,093 1,178,093 613,625 613,625 2,541,718 19,48 4 June 30,2020 Unaudited Shs. '000' 5,759,662 2,99,258 5,460,604 2,315,245 3,145,159 3,145,159 3,145,159 534,788 534,878 5,116,916 321,655 1,546,025	470.320 2,313,480 5,790,524 1,190.362 7,7637 4,522,525 989,803 5,512,328 45,70 4,522,525 20 989,803 5,512,328 45,70 4,522,525 20 989,803 5,512,328 45,70 6,341,985 337,586 6,004,399 2,417,067 3,567,332 3,567,332 566,293 5,863,528 282,164 1,422,732	128.835 502,591 1,428,821 4,28,821 4,28,821 4,28,646 1,000,175 1,000,175 (671,997) 328,178 10.11	1,141 1,22 2,964 2,964 2,964 2,964 888 888 888 888 888 888 888 888 888 8
667788 000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive income Sair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluations upulso an Property-plant and equipment Share of other comprehensive income of sasociates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net MPLs Exposure (c-f)  INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OTHER DISCLOSURES  CAPITAL STRENGTH  CAPITAL STRENGTH	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,928,093 613,625 2,541,718 19,48 19,48 19,48 2,315,245 2,314,5159 3,145,159 3,1	470.320 2,313,480 5,790,524 1,190,362 77,637 4,522,525 989,803 5,512,328 45,70 20 lecember 31, 2020 Audited Ss., '000 6,341,985 337,586 6,004,399 2,417,067 3,587,332 566,293 566,293 566,293 5,863,528 5,863,528	128.835 502,591 1,428,821 1,428,821 4,28,646 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000 6,118,322 329,281 5,789,041 2,487,746 3,301,295 573,423 573,423 573,423 5,722,400 130,364 1,365,739 7,218,503	1.1482 2.964 2.964 2.965 2.075 5.72 (572 1.502 2 1.502 2 1.502 2 1.502 2 1.502 2 1.502 3 1.502 3 1.502 4 1.502 5 1.603 1
667788 000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax exceptional Items and Minority Interest Other Comprehensive income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive income Sair value changes in available for sale financial assets Revaluations upulso an Property-plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and Advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net MPLs Exposure (c-f)  INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Letters of credit quarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Minimum Statutory (capital	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,928,093 1,928,093 613,625 2,541,718 19,48 19,48 19,48 2,315,245 3,145,159 3,14	470.320 2,313,480 5,790,524 1,190,362 77,637 4,522,525 989,803 5,512,328 45,70 20 lecember 31, 2020 Audited Shs. '000 6,341,985 337,586 6,004,399 2,417,067 3,567,332 566,293 566,293 566,293 566,293 5,863,528	128.835 502,591 1,428,821 1,428,821 4,28,646 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000 6,118,322 329,281 5,789,041 2,497,746 3,301,295 573,423 573,423 573,423 5,722,400 130,364 1,365,739 7,218,503	1.1482 2.964 2.964 2.964 2.964 2.964 2.964 2.964 2.964 2.965 2.075
667788 000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items and Minority Interest Other Comprehensive income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive income Fair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluations supplus on Property, Jeplant and equipment Share of other comprehensive income of sasociates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year net of tax  TOTAL Comprehensive income for the year net of tax  TOTAL Comprehensive income for the year net of tax  TOTAL Comprehensive income for the year  EARNINGS PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES  (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances and other facilities  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,928,093 1,928,093 613,625 2,541,718 19,48 19,48 19,48 2,754,718 19,48 2,754,718 19,48 3,145,159 3,	470.320 2,313,480 5,790,524 1,190,362 77,637 4,522,525 989,803 5,512,328 45,70 20 lecember 31, 2020 Audited Shs. '000 6,341,985 337,586 6,004,399 2,417,067 3,567,332 566,293 5,66,293 5,66,293 5,66,293 5,66,293 5,66,293	128.835 502,591 1,428,821 1,428,821 4,28,646 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000 6,118,322 329,281 5,789,041 2,457,748 3,301,295 573,423 573,423 573,423 5,722,400 130,364 1,365,739 7,218,503 7,218,503	1.1482 2.964 2.964 2.964 2.964 2.964 2.964 2.964 2.964 2.964 2.975 2.075
678000000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items and Minority Interest Other Comprehensive income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive income Fair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluations usuplus on Property, Jeptant and equipment Share of other comprehensive income of sasociates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year net of tax  TOTAL Comprehensive income for the year net of tax  TOTAL Comprehensive income for the year  EARNINGS PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances and other facilities  OTHER DISCLOSURES  Properates Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Littles of credit quarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities  CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (c)	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,928,093 1,928,093 613,625 2,541,718 19,48 19,48 19,48 2,754,718 19,48 19,48 2,754,718 19,48 19,48 2,754,718 19,48 19,48 2,754,718 19,4	470.320 2,313,480 5,790,524 1,190,362 77,637 4,522,525 989,803 5,512,328 45,70 20 lecember 31, 2020 Audited Shs. '000 6,341,985 337,586 6,004,399 2,417,067 3,567,332 566,293 5,66,293 5,66,293 5,66,293 5,66,293 5,66,293 5,66,293 5,66,293 5,66,293 5,66,293	128.835 502,591 1,428,821 1,428,821 4,28,646 1,000,175 1,000,175 (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000 6,118,322 329,281 5,789,041 2,497,748 3,301,295 573,423 573,423 573,423 5,722,400 130,364 1,365,739 7,218,503 7,218,503 26,498,487 1,000,000 25,498,487 26,498,487	1.1482 2.964 881 881 882 2.975 (572 2.975 (572 1.502 2 1.502 2 1.502 2 1.502 6.935 6
678000000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Fair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property-Janet and equipment Share of other comprehensive income for sasociates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (a-b) (d) Exception (a) Non-Performing Loans and Advances (a-b) (d) Expense (Advances and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Mainimum Statutory Capital (c) Total Insider Loans and Advances and other facilities (d) M	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093	470,320 2,313,480 5,790,524 1,190,362 7,697 4,522,525 4,522,525 4,522,525 4,522,525 4,522,525 4,522,525 4,522,525 4,522,525 5,83,803 5,512,328 45,70 20 20 20 20 20 20 20 20 20 20 20 20 20	128.835 502,591 1,428,821 1,428,821 1,428,821 1,000,175	1.1482 2.964 881 881 882 2.975 (572 2.975 (572 1.502 2 1.502 2 1.502 2 1.502 6.935 6
678000000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Fair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property-Jant and equipment Share of other comprehensive income for sasociates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Contingent Liabilities (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Liters of credit, guarantenses, acceptances (b) Forwards, eveps and options (c) Other contingent Liabilities (d) Min	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,928,093 1,928,093 1,928,093 1,928,093 613,625 2,541,718 19.48 19.48 2.315,245 3,145,159	470.320 2,313,480 5,790,524 1,190,362 7,697 4,522,525 4,522,525 4,522,525 989,803 5,512,328 45,70 20 20 20 20 20 20 20 20 20 20 20 20 20	128.835 502,591 1,428,821 1,428,821 1,428,821 1,000,175 1,000,175 (671,997) 328,178 10.11 Unaudited Shs. '000' 6,118,322 29,281 5,789,041 2,487,746 3,301,295 3,301,295 3,301,295 573,423 573,423 573,423 573,423 26,498,487 1,000,000 25,498,487 8,902,158 8,902,158 8,902,158 8,902,158 8,902,158 8,902,158	1,141 1,22 2,964 2,964 2,964 88 88 88 88 88 88 88 88 88 88 88 88 88
678000000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Sair Value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, Jephant and equipment Share of other comprehensive income for sasociates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and advances (c) Loes: Inclusions Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (g) Discussion (c-d) (g) Less: Loan Contingent Liabilities (g) Net Non-Performing Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Directors (Contingent Liabilities (g) Total Contingent Liabilities	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,938,093 1,938,193	470.320 2,313,480 5,790,524 1,190,362 7,697 4,522,525 4,522,525 - 989,803 5,512,328 45,70 20 0ecember 31, 2020 Audited She. '000' 6,341,985 337,586 6,004,399 2,417,067 3,587,332 3,587,332 3,587,332 3,587,332 3,587,332 3,587,332 1,2020 4,422,732 566,293 5,863,528 6,004,394 1,000,000 2,5670,394 1,000,000 2,5670,394 1,000,000 2,5670,394 1,000,000 2,5670,394 1,000,000 2,5670,394 1,000,000 1,768,424	128.835 502,591 1,428,821 1,428,821 1,428,821 1,428,821 1,000,175	1,144 2,964 2,964 2,964 2,964 886 886 886 2,075 2,075 2,075 2,075 2,1,502 2,1,502 3,1,
678000000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, Jephant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year are tof tax Total comprehensive Income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Ioans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Growing Loans (c) Total Insider Loans and Advances and other facilities (g) Net Non-Performing Loans and Advances and other facilities (g) Net Non-Performing Loans and Advances and other facilities (g) Net Non-Performing Loans and Advances and other facilities (g) Net Non-Performing Loans and Advances and other facilities (g) Net Non-Performing Loans and Advances and other facilities (g) Net Non-Performing Loans and Advances (	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,938,093	470.320 2,313,480 5,790,524 1,790,524 1,190,362 7,637 4,522,525 4,522,525 4,522,525 989,803 5,512,328 45,70 20 20 20 20 20 20 20 20 20 20 20 20 20	128.835 502,591 1,428,821 1,428,821 1,428,821 1,000,175	1,144 2,964 2,964 2,964 2,964 886 886 886 2,075 2,075 (572 2,075 2,1,502 2,1,5
678000000000000000000000000000000000000	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Sair Value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial sasets Revaluation surplus on Property, Jephant and equipment Share of other comprehensive income for sasociates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f)  INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Lesters of credit, guarantees, acceptances (b) Forwards, awaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (e) Total Insider Loans and Advances and other facilities (b) Minimum Statutory Ratio (c) Tocses/Geficiency) ([-h) (m) Total Capital (-total risk weighted assets (a) Minimum Statutory	258,809 1,178,438 2,754,418 2,754,418 826,325 1,928,093 1,938,093 1,938,093 1,938,093 1,779% 1,5,50% 1,779% 1,5,50% 1,779% 1,2,50% 1,2,50% 1,779% 1,2,50% 1,2,50% 1,779% 1,2,50% 1,2,	470.320 2,313,480 5,790,524 1,190,362 7,697 4,522,525 4,522,525 989,803 5,512,328 45,70 20 20 20 20 20 20 20 20 20 20 20 20 20	128.835 502,591 1,428,821 1,428,821 1,428,821 1,000,175	1,148 2,964 2,964 2,964 886 886 2,075 2,07
6 7 8 0 0 0 0 0 0	Other operating expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After tax, exceptional Items and Minority Interest Other Comprehensive Income Gains/(Losse) After tax, exceptional Items and Minority Interest Other Comprehensive Income Fair value changes in available for sale financial statements of foreign operations Fair value changes in available for sale financial assets Revaluations supplies on Property-julant and equipment Share of other comprehensive income of sasociates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  DIVIDEND PER SHARE-BASIC & DILUTED  OTHER DISCLOSURES  NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (a) Net Non-Performing Loans and Advances (a-b) (d) Discuss Comprehensive Income Share Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities  OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Capital (a-rd) (T)	258,809 1,178,438 2,754,418 826,325 1,928,093 1,938,093	470.320 2,313,480 5,790,524 1,790,524 1,190,362 77,637 4,522,525 989,803 5,512,328 45,70 989,803 5,512,328 45,70 20 lecember 31, 2020 Audited Shs. '000 4,399,237 5,66,293	128.835 502,591 1,428,821 1,428,821 4,28,846 1,000,175 1,000,175 (671,997) (671,997) 328,178 10.11 March 31, 2021 Unaudited Shs. '000 6,118,322 329,261 5,789,041 2,497,748 3,301,295 573,423 573,423 573,423 573,423 573,423 573,423 573,423 573,423 1,000,000 25,498,487 1,000,000 26,498,487 1,000,000 26,49	1.1462.9646.2.9646.8888.2.075.2.075.2.075.2.075.2.075.2.0.000.000.000.000.000.000.000.000.00

They may be also be accessed at the institution's Head Office located at; Baroda House, 90 Muthithi Road, Nairob

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