



Table with 6 columns: Description, September 30, 2019 Unaudited, December 31, 2019 Audited, March 31, 2020 Unaudited, June 30, 2020 Unaudited, and September 30, 2020 Unaudited. Rows include 1 STATEMENT OF FINANCIAL POSITION AS AT, A ASSETS, B LIABILITIES, C SHAREHOLDERS' FUNDS, 1.0 INTEREST INCOME, 2.0 INTEREST EXPENSE, 3.0 NET INTEREST INCOME/(LOSS), 4.0 NON-INTEREST INCOME, 5.0 TOTAL OPERATING INCOME, 6.0 OTHER OPERATING EXPENSES, 18.0 EARNINGS PER SHARE - BASIC & DILUTED, 19.0 DIVIDEND PER SHARE - DECLARED, 1.0 NON-PERFORMING LOANS AND ADVANCES, 2.0 INSIDER LOANS AND ADVANCES, 3.0 OFF-BALANCE SHEET ITEMS, 4.0 CAPITAL STRENGTH, and 14.0 LIQUIDITY.

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS 9.

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be assessed on the institutions website: www.bankofbarodakenya.com

They may be also be accessed at the institutions Head Office located at; Baroda House, 29 Koinange Street, Nairobi.

(Dr. Winifred Karugu) Director

(Saravanakumar A) Managing Director