

I STATEMENT OF FINANCIAL POSITION AS AT		September 30, 2020	December 31, 2020	March 31, 2021	June 30, 2021	September 30, 2021
		Unaudited Shs. '000'	Audited Shs. '000'	Unaudited Shs. '000'	Unaudited Shs. '000'	Unaudited Shs. '000'
A ASSETS						
1	Cash (both Local & Foreign)	395,313	314,674	374,904	315,225	322,489
2	Balances due from Central Bank of Kenya	6,483,301	6,759,736	9,098,502	12,405,209	7,236,236
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:	49,506,932	48,235,033	47,713,716	49,523,207	62,877,112
	a. Kenya Government securities	49,506,932	48,235,033	47,713,716	49,523,207	62,877,112
	b. Other securities	-	-	-	-	-
	b) Available for sale:	48,825,208	51,686,098	54,903,244	48,458,833	46,737,089
	a. Kenya Government securities	48,807,500	51,666,538	54,883,735	48,439,318	46,717,531
	b. Other securities	17,708	19,560	19,509	19,515	19,558
6	Deposits and balances due from local banking institutions	57,009	139,978	447,194	729,164	1,253
7	Deposits and balances due from banking institutions abroad	8,054,121	9,736,384	8,049,620	3,770,613	3,331,773
8	Tax recoverable	-	79,325	79,325	78,877	78,877
9	Balances due from banking institutions in the group	45,732,223	47,635,245	48,500,863	49,744,279	51,992,363
10	Investments in associates	-	-	-	-	-
11	Investments in subsidiary companies	-	-	-	-	-
12	Investments in joint ventures	-	-	-	-	-
13	Investment properties	-	-	-	-	-
14	Property and equipment	459,060	1,225,685	1,228,809	1,191,166	1,194,691
15	Prepaid lease rentals	-	-	-	-	-
16	Intangible assets	5,002	2,994	2,994	2,994	2,994
17	Deferred tax asset	83,917	6,281	6,281	6,281	6,281
18	Retirement benefit asset	-	-	-	-	-
19	Other assets	2,159,342	491,097	584,246	1,122,995	1,598,370
20	TOTAL ASSETS	161,761,428	166,312,530	170,989,898	167,348,843	175,379,528
B LIABILITIES						
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	129,667,992	135,000,214	137,970,299	138,890,445	143,994,407
24	Deposits and balances due to local banking institutions	-	-	-	-	-
25	Deposits and balances due to foreign banking institutions	2,282,449	3,405,580	4,332,042	145,245	1,406,569
26	Other money market deposits	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-
28	Balances due to banking institutions in the group	-	-	-	-	-
29	Tax payable	1,329,468	-	428,647	889,306	1,467,500
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-
33	Other liabilities	2,736,785	1,230,061	1,253,855	1,224,107	1,178,442
34	TOTAL LIABILITIES	136,016,694	139,635,855	143,984,843	141,149,103	148,046,918
C SHAREHOLDERS' FUNDS						
35	Paid up/Assigned capital	1,979,434	1,979,434	1,979,434	1,979,434	1,979,434
36	Share premium/(discount)	-	-	-	-	-
37	Revaluation reserves	-	-	-	-	-
38	Retained earnings/Accumulated losses	22,225,308	21,666,306	22,666,483	23,741,357	25,090,477
39	Statutory loan loss reserves	-	-	-	-	-
40	Other Reserves	1,539,992	1,051,501	379,504	478,949	262,699
41	Proposed dividends	-	1,979,434	1,979,434	-	-
42	Capital grants	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	25,744,734	26,676,675	27,004,855	26,199,740	27,332,610
44	Minority Interest	-	-	-	-	-
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	161,761,428	166,312,530	170,989,898	167,348,843	175,379,528
II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED						
		September 30, 2020	December 31, 2020	March 31, 2021	June 30, 2021	September 30, 2021
		Unaudited Shs. '000'	Audited Shs. '000'	Unaudited Shs. '000'	Unaudited Shs. '000'	Unaudited Shs. '000'
1.0 INTEREST INCOME						
1.1	Loans and advances	3,642,797	4,781,551	1,202,462	2,355,722	3,591,713
1.2	Government securities	7,572,338	10,511,709	2,931,152	5,678,765	6,977,108
1.3	Deposits and placements with banking institutions	130,833	158,642	15,804	73,586	128,066
1.4	Other Interest Income	-	-	-	-	-
1.5	Total Interest Income	11,345,967	15,451,902	4,149,418	8,308,074	12,696,886
2.0 INTEREST EXPENSE						
2.1	Customer deposits	5,530,576	7,816,619	2,369,889	4,490,043	6,742,424
2.2	Deposits and placement from banking institutions	9,580	10,240	489	730	1,375
2.3	Other interest expenses	-	-	-	-	-
2.4	Total Interest Expenses	5,540,156	7,826,859	2,370,379	4,490,773	6,743,798
3.0	NET INTEREST INCOME/(LOSS)	5,805,811	7,625,043	1,779,039	3,817,300	5,953,088
4.0 NON-INTEREST INCOME						
4.1	Fees and commissions on loans and advances	-	-	-	-	-
4.2	Other fees and commissions	139,598	188,105	45,237	85,526	135,563
4.3	Foreign exchange trading income/(Loss)	42,466	123,863	38,461	71,733	104,794
4.4	Dividend Income	382	382	-	680	682
4.5	Other Income	70,908	166,612	68,675	137,489	381,790
4.6	Total Non-Interest Income	253,354	478,961	152,373	295,428	622,829
5.0	TOTAL OPERATING INCOME	6,059,165	8,104,004	1,931,412	4,112,728	6,575,917
6.0 OTHER OPERATING EXPENSES						
6.1	Loan loss provision	601,047	800,710	102,148	261,273	421,253
6.2	Staff costs	551,709	741,159	220,140	406,178	591,530
6.3	Directors' emoluments	6,489	9,132	4,013	8,386	12,637
6.4	Direct charges	109,968	215,222	30,209	98,324	114,658
6.5	Depreciation charge on property and equipment	34,087	73,151	13,459	70,013	86,927
6.6	Amortisation charges	3,786	3,786	3,786	3,786	3,786
6.7	Other operating expenses	321,510	470,320	128,835	299,914	453,455
6.8	Total Other Operating Expenses	1,627,605	2,313,480	502,591	1,148,373	1,684,247
7.0	Profit/(Loss) Before Tax and Exceptional Items	4,431,560	5,790,524	1,428,821	2,964,355	4,891,669
8.0	Exceptional Items	-	-	-	-	-
9.0	Profit/(Loss) After Exceptional Items	4,431,560	5,790,524	1,428,821	2,964,355	4,891,669
10.0	Current Tax	1,329,468	1,190,362	428,646	889,306	1,467,500
11.0	Deferred Tax	-	77,537	-	-	-
12.0	Profit/(Loss) After Tax and Exceptional Items	3,102,092	4,522,525	1,000,175	2,075,049	3,424,168
13.0	Minority Interest	-	-	-	-	-
14.0	Profit/(Loss) after tax, exceptional items and Minority Interest	3,102,092	4,522,525	1,000,175	2,075,049	3,424,168
15.0	Other Comprehensive Income	-	-	-	-	-
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-
15.2	Fair value changes in available for sale financial assets	1,478,294	989,803	(671,997)	(572,552)	(788,802)
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	-	-	-	-	-
16.0	Other Comprehensive Income for the year net of tax	1,478,294	989,803	(671,997)	(572,552)	(788,802)
17.0	Total comprehensive income for the year	4,580,386	5,512,328	328,178	1,502,497	2,635,366
18.0	EARNINGS PER SHARE - BASIC & DILUTED	31.34	45.70	10.11	20.97	34.60
19.0	DIVIDEND PER SHARE -DECLARED	-	20	-	-	-
III OTHER DISCLOSURES						
		September 30, 2020	December 31, 2020	March 31, 2021	June 30, 2021	September 30, 2021
		Unaudited Shs. '000'	Audited Shs. '000'	Unaudited Shs. '000'	Unaudited Shs. '000'	Unaudited Shs. '000'
1.0 NON-PERFORMING LOANS AND ADVANCES						
(a)	Gross Non-performing loans and advances	5,717,081	6,341,985	6,118,322	6,991,584	6,577,053
(b)	Less: Interest in Suspense	292,249	337,586	339,281	356,014	351,215
(c)	Total Non-Performing Loans and Advances [a-b]	5,424,832	6,004,399	5,779,041	6,635,570	6,225,838
(d)	Less: Loan Loss Provision	2,432,879	2,417,067	2,487,746	2,617,985	2,507,216
(e)	Net Non-Performing Loans and Advances[c-d]	2,991,953	3,587,332	3,301,295	4,017,585	3,718,622
(f)	Discounted Value of Securities	2,991,953	3,587,332	3,301,295	4,017,585	3,718,622
(g)	Net NPLs Exposure [e-f]	-	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES						
(a)	Directors, Shareholders and Associates	-	-	-	147	2,893
(b)	Employees	545,445	566,293	573,423	593,772	592,651
(c)	Total Insider Loans and Advances and other facilities	545,445	566,293	573,423	593,919	595,544
3.0 OFF-BALANCE SHEET ITEMS						
(a)	Letters of credit, guarantees, acceptances	5,426,419	5,863,528	5,722,400	5,608,183	5,042,523
(b)	Forwards, swaps and options	326,881	282,164	130,364	105,798	211,451
(c)	Other contingent liabilities	1,650,594	1,422,732	1,365,739	1,205,389	1,325,447
(d)	Total Contingent Liabilities	7,403,894	7,568,424	7,218,503	6,919,369	6,579,422
4.0 CAPITAL STRENGTH						
(a)	Core capital	24,109,771	26,670,394	26,498,487	25,155,935	25,614,245
(b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c)	Excess/(Deficiency) [a-b]	23,109,771	25,670,394	25,498,487	24,155,935	24,614,245
(d)	Supplementary Capital	-	-	-	-	-
(e)	Total Capital [a+d]	24,109,771	26,670,394	26,498,487	25,155,935	25,614,245
(f)	Total risk weighted assets	84,672,207	86,841,821	89,902,158	86,903,996	87,960,714
(g)	Core Capital/Total deposits Liabilities	18.59%	18.76%	18.21%	18.11%	17.79%
(h)	Minimum statutory Ratio	8.00%	8.00%	8.00%	8.00%	8.00%
(i)	Excess/(Deficiency) [g-h]	10.59%	11.76%	11.21%	10.11%	9.79%
(j)	Core Capital / total risk weighted assets	28.47%	30.71%	29.47%	28.95%	29.12%
(k)	Minimum Statutory Ratio	10.50%	10.50%	10.50%	10.50%	10.50%
(l)	Excess (Deficiency) [j-k]	17.97%	20.21%	18.97%	18.45%	18.62%
(m)	Total Capital/Total risk weighted assets	28.47%	30.71%	29.47%	28.95%	29.12%
(n)	Minimum statutory Ratio	14.50%	16.27%	14.50%	14.50%	14.50%
(o)	Excess/(Deficiency) [m-n]	13.97%	16.27%	14.97%	14.40%	14.62%
(p)	Adjusted Core Capital/Total Deposit Liabilities*	18.73%				