

I STATEMENT OF FINANCIAL POSITION	30/09/2019	31/12/2019	31/03/2020	30/06/2020	30/09/2020	30/09/2019	31/12/2019	31/03/2020	30/06/2020	30/09/2020
	Bank (Un-Audited) Shs'000	Bank (Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Un-Audited) Shs'000
A ASSETS										
1 Cash (both local and foreign)	345,596	296,290	347,056	257,458	352,586	345,596	296,290	347,056	257,458	352,586
2 Balances due from Central Bank of Kenya	569,742	610,130	374,091	1,135,262	394,391	569,742	610,130	374,091	1,135,262	394,391
3 Balances due from Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	9,190	7,378	6,510	7,052	8,354	9,190	7,378	6,510	7,052	8,354
5 Investment Securities:										
a) Held to Maturity:										
1 Kenya Government securities	2,116,576	2,082,370	2,100,486	1,963,788	2,080,944	2,116,576	2,082,370	2,100,486	1,963,788	2,080,944
2 Other securities	-	-	-	-	-	-	-	-	-	-
b) Available for sale:										
1 Kenya Government securities	-	-	-	-	-	-	-	-	-	-
2 Other securities	-	-	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	77,111	79,651	90,842	113,497	173,136	77,111	84,774	90,842	113,497	173,136
7 Deposits and balances due from banking institutions abroad	44,532	94,258	70,097	66,809	68,681	44,532	94,258	70,097	66,809	68,681
8 Tax recoverable	646	6,204	6,201	6,201	6,201	646	6,204	6,201	6,201	6,201
9 Loans and advances to customers (net)	7,739,207	7,369,033	7,256,955	7,446,595	7,770,588	7,739,207	7,369,033	7,256,955	7,446,595	7,770,588
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	-	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
14 Investments in properties	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	701,474	810,439	791,496	771,649	808,599	707,078	815,734	796,481	776,324	813,109
16 Intangible assets	6,639	6,469	6,469	6,469	6,469	6,639	6,469	6,469	6,469	6,469
17 Intangible assets	178,757	214,839	191,415	173,457	177,149	181,611	217,542	193,869	175,663	179,104
18 Deferred tax asset	-	-	-	-	-	-	-	-	-	-
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	391,839	288,548	306,732	271,695	282,434	396,892	271,469	301,835	271,695	282,434
21 TOTAL ASSETS	12,181,309	11,865,609	11,548,350	12,219,932	12,129,533	12,194,820	11,861,651	11,550,892	12,226,813	12,136,018
B LIABILITIES										
22 Balances due to Central Bank of Kenya	1,300,000	720,000	320,000	320,000	400,000	1,300,000	720,000	320,000	320,000	400,000
23 Customer Deposits	8,584,930	8,771,860	8,896,874	9,723,640	9,512,392	8,584,930	8,771,860	8,896,874	9,723,640	9,512,392
24 Deposits and balances due to local banking institutions	9,308	23,814	64,631	21,341	50,368	9,308	23,814	64,631	21,341	50,368
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	1,554,602	-	-	-	-	1,554,602	-	-	-	-
29 Tax payable	-	-	-	-	-	-	-	-	-	-
30 Dividends payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	265,352	350,155	342,652	335,715	415,696	282,370	351,264	345,983	343,095	422,427
34 TOTAL LIABILITIES	11,714,192	9,865,829	9,624,157	10,400,696	10,380,113	11,731,210	9,866,938	9,627,488	10,408,076	10,386,844
C SHAREHOLDERS' FUNDS										
35 Paid up/Assigned capital (Share premium account)	2,119,530	3,719,530	3,719,530	3,719,530	3,719,530	2,119,530	3,719,530	3,719,530	3,719,530	3,719,530
36 Revaluation reserves	378,831	368,398	367,531	368,073	369,375	378,831	368,398	367,531	368,073	369,375
38 Retained earnings/Accumulated losses	(2,467,127)	(2,562,924)	(2,655,365)	(2,766,303)	(2,817,110)	(2,470,634)	(2,567,139)	(2,656,154)	(2,766,802)	(2,817,356)
39 Statutory loan loss reserve	435,883	473,924	492,497	497,936	477,625	435,883	473,924	492,497	497,936	477,625
40 Other Reserves	-	-	-	-	-	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	467,117	1,999,780	1,924,193	1,819,236	1,749,420	463,610	1,994,713	1,923,404	1,818,737	1,749,174
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	12,181,309	11,865,609	11,548,350	12,219,932	12,129,533	12,194,820	11,861,651	11,550,892	12,226,813	12,136,018

II STATEMENT OF COMPREHENSIVE INCOME	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
	Bank (Un-Audited) Shs'000	Bank (Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Bank (Un-Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Un-Audited) Shs'000
I INTEREST INCOME										
1.1 Loans and advances	804,654	1,049,914	202,094	406,324	650,226	804,654	1,049,914	202,094	406,324	650,226
1.2 Government securities	124,779	166,490	40,366	79,586	119,281	124,779	166,490	40,366	79,586	119,281
1.3 Deposits and placements with banking institutions	-	-	-	-	2,199	-	-	-	-	2,199
1.4 Other Interest income	-	-	-	-	-	-	-	-	-	-
1.5 Total Interest income	929,433	1,216,404	242,460	485,910	771,706	929,433	1,216,404	242,460	485,910	771,706
2 INTEREST EXPENSES										
2.1 Customer deposits	300,328	395,024	95,205	189,681	279,738	300,328	395,024	95,205	189,681	279,738
2.2 Deposits and placements from banking institutions	226,906	266,134	11,598	19,337	20,464	226,906	266,134	11,598	19,337	20,464
2.3 Other Interest Expenses	-	13,797	3,549	7,470	11,362	-	13,797	3,549	7,470	11,362
2.4 Total Interest Expenses	527,234	674,955	110,352	216,488	311,564	527,234	674,955	110,352	216,488	311,564
3 NET INTEREST INCOME/(LOSS)	402,199	541,449	132,108	269,422	460,142	402,199	541,449	132,108	269,422	460,142
4 NON-OPERATING INCOME										
4.1 Fees and commissions on loans and advances	86,633	208,918	42,949	74,633	97,528	86,633	208,918	42,949	74,633	97,528
4.2 Other fees and commissions	125,798	135,101	31,259	53,618	137,528	125,798	147,253	38,811	65,197	119,472
4.3 Foreign exchange trading income (Loss)	18,501	21,715	4,955	8,284	13,314	18,501	21,715	4,955	8,284	13,314
4.4 Dividend Income	-	-	-	-	-	-	-	-	-	-
4.5 Other income	235,150	313,519	105,984	190,236	292,182	235,150	313,519	105,984	190,236	292,182
4.6 Total non-interest income	466,082	673,253	185,147	326,717	506,902	477,812	691,405	192,699	338,350	522,486
5 TOTAL OPERATING INCOME	868,281	1,220,702	317,255	596,193	967,044	880,011	1,232,834	324,807	607,772	982,638
6 OTHER OPERATING EXPENSES										
6.1 Loan loss provision	262,605	416,032	59,785	128,423	230,700	262,605	416,032	59,785	128,423	230,700
6.2 Staff costs	515,067	687,638	16,815	334,317	519,551	527,784	696,976	169,566	337,573	524,211
6.3 Directors' emoluments	25,088	34,106	9,092	16,451	23,417	25,088	34,056	9,092	16,451	23,417
6.4 Rental charges	49,294	35,720	7,026	11,006	14,368	49,994	35,720	7,326	11,606	15,268
6.5 Depreciation charge on property and equipment	35,333	85,091	21,354	44,001	32,233	35,803	95,870	21,664	44,621	35,171
6.6 Amortisation charges	75,348	108,299	39,301	65,442	123,483	75,491	108,597	39,549	65,939	124,231
6.7 Other operating expenses	268,882	360,724	87,601	169,587	263,851	271,112	363,604	88,266	171,625	267,379
6.8 Total Other Operating Expenses	1,231,614	1,737,610	391,974	769,227	1,207,603	1,242,877	1,750,855	395,248	776,238	1,218,377
7 Profit/(loss) before tax and exceptional items	(363,333)	(516,908)	(74,718)	(173,034)	(240,559)	(362,866)	(518,001)	(70,440)	(168,466)	(235,739)
8 Profit/(loss) after exceptional items	(363,333)	(516,908)	(74,718)	(173,034)	(240,559)	(362,866)	(518,001)	(70,440)	(168,466)	(235,739)
9 Current tax	(13,356)	(13,291)	-	(7,186)	(10,779)	(13,336)	(13,291)	-	(7,186)	(10,779)
10 Deferred tax	-	-	-	-	-	-	-	-	-	-
11 Profit/(loss) after tax and exceptional items	(376,689)	(530,199)	(74,718)	(180,220)	(251,338)	(376,202)	(531,292)	(70,440)	(175,652)	(246,518)
12 Other Comprehensive Income:										
12.1 Exchange differences on translating foreign operations	-	-	-	-	-	-	-	-	-	-
12.2 Available-for-sale financial assets	1,790	651	(868)	542	1,302	1,790	651	(868)	542	1,302
12.3 Gains on property revaluation	-	-	-	-	-	-	-	-	-	-
12.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-
12.5 Income tax relating to components of other comprehensive income										