



I	STATEMENT OF FINANCIAL POSITION	September 2019 SHS '000 (Unaudited)	June 2019 SHS '000 (Unaudited)	March 2019 SHS '000 (Unaudited)	December 2018 SHS '000 (Audited)	September 2018 SHS '000 (Unaudited)
A	ASSETS					
1	Cash (local and foreign)	2,290,718	2,137,826	1,870,567	2,024,503	1,663,635
2	Balances due from Central Bank of Kenya	36,005,474	16,123,999	14,972,697	20,037,372	19,150,788
3	Kenya Government securities held for dealing purposes	24,489,998	46,545,206	40,331,296	31,202,021	41,953,411
4	Financial assets at fair value through profit and loss	7	7	14	14	21
5	Investment securities:					
	a) Held to maturity:					
	a. Kenya Government securities	11,759,581	22,567,727	21,409,914	22,491,845	16,669,144
	b. Other securities	664,073	683,960	689,428	709,111	715,172
	b) Available for sale:					
	a. Kenya Government securities	14,620,847	24,254,932	25,110,827	17,851,517	23,112,716
	b. Other securities	-	-	-	-	-
6	Deposits and balances due from local banking institutions	53	1,501,436	615,102	661,520	3,532,210
7	Deposits and balances due from banking institutions abroad	4,483,727	4,359,043	4,174,168	6,673,823	3,266,917
8	Tax recoverable	-	-	-	-	281,841
9	Loans and advances to customers (net)	161,745,349	161,912,225	144,703,701	146,604,117	141,111,350
10	Balances due from banking institutions in the group	23,149,795	9,253,899	16,817,452	20,959,233	22,518,354
11	Investment in associates	-	-	-	-	-
12	Investment in subsidiary companies	2	2	2	2	2
13	Investment in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	3,581,999	3,259,258	3,265,262	2,186,264	2,146,694
16	Prepaid lease rentals	45,779	46,517	47,256	47,993	48,732
17	Intangible assets	924,594	991,265	1,013,789	1,032,610	979,329
18	Deferred tax asset	4,770,640	3,632,895	3,288,638	3,205,939	3,735,181
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	5,769,593	6,392,961	6,557,839	5,265,128	5,422,792
21	TOTAL ASSETS	294,302,229	303,663,158	284,867,952	280,953,012	286,308,290
B	LIABILITIES					
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	191,255,506	204,988,550	190,578,499	197,914,513	181,458,031
24	Deposits and balances due to local banking institutions	186,230	4,607,650	5,609,377	643	9,048,899
25	Deposits and balances due to banking institutions abroad	20,642,503	17,747,157	16,244,645	14,366,503	22,309,176
26	Other money markets deposits	-	-	-	-	-
27	Borrowed funds	12,415,425	13,233,337	11,651,429	10,728,180	12,313,694
28	Balances due to banking institutions in the group	20,068,828	14,078,291	13,784,745	15,926,194	13,064,434
29	Taxation payable	1,113,075	1,710,405	2,009,705	1,097,202	1,845,833
30	Dividends payable	-	500,000	-	-	-
31	Deferred tax liability	-	-	-	-	-
32	Retirement benefit liabilities	-	-	-	-	-
33	Other liabilities	10,838,733	10,008,515	8,153,500	6,329,061	13,128,010
34	TOTAL LIABILITIES	256,520,300	266,873,905	248,031,900	246,362,296	253,168,077
C	CAPITAL RESOURCES					
35	Paid up / assigned capital	3,411,549	3,411,549	3,411,549	3,411,549	3,411,549
36	Share premium / (discount)	3,444,639	3,444,639	3,444,639	3,444,639	3,444,639
37	Revaluation reserve	122,598	122,598	122,598	122,598	122,598
38	Retained earnings	30,840,727	29,840,302	28,444,577	26,381,053	26,297,759
39	Statutory loan loss reserve	938,245	938,245	938,245	938,245	938,245
40	Other reserves	(975,829)	(968,080)	(825,556)	(1,007,368)	(858,458)
41	Proposed dividends	-	-	1,300,000	1,300,000	-
42	Capital grants	-	-	-	-	-
43	SHAREHOLDERS' FUNDS	37,781,929	36,789,253	36,836,052	34,590,716	33,140,213
44	Minority interest	-	-	-	-	-
45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	294,302,229	303,663,158	284,867,952	280,953,012	286,308,290
II	STATEMENT OF COMPREHENSIVE INCOME					
1	INTEREST INCOME					
1.1	Loans and advances	11,748,562	7,609,164	3,940,680	14,200,051	10,346,141
1.2	Government securities	3,331,766	2,315,619	1,104,007	4,344,018	3,279,453
1.3	Deposits and placements with banking institutions	317,313	147,249	109,942	335,152	204,122
1.4	Other interest income	-	-	-	-	-
1.5	Total interest income	15,397,641	10,072,032	5,154,629	18,879,221	13,829,717
2	INTEREST EXPENSES					
2.1	Customer deposits	3,998,483	2,486,828	1,195,491	4,538,917	3,341,507
2.2	Deposits and placements from banking institutions	1,158,523	811,720	330,490	1,935,371	1,463,448
2.3	Other interest expenses	642,105	422,129	203,399	682,725	501,089
2.4	Total interest expenses	5,799,111	3,720,677	1,729,380	7,157,013	5,306,044
3	NET INTEREST INCOME	9,598,530	6,351,355	3,425,249	11,722,208	8,523,673
4	NON-INTEREST INCOME					
4.1	Fees and commissions on loans and advances	283,881	216,978	96,619	286,904	216,833
4.2	Other fees and commissions	3,378,140	2,531,429	1,585,054	3,727,237	2,756,349
4.3	Foreign exchange trading income	3,384,440	2,680,170	1,468,407	3,057,889	2,340,554
4.4	Dividend income	-	-	-	-	-
4.5	Other income	1,721,983	376,907	122,637	2,353,017	2,100,095
4.6	Total non-interest income	8,768,444	5,805,484	3,272,717	9,425,047	7,413,831
5	TOTAL OPERATING INCOME	18,366,974	12,156,839	6,697,966	21,147,255	15,937,504
6	OTHER OPERATING EXPENSES					
6.1	Loan loss provision	1,667,753	917,369	631,507	1,734,296	1,247,112
6.2	Staff costs	4,250,723	2,864,951	1,417,413	5,595,977	4,244,850
6.3	Directors emoluments	80,714	68,787	41,254	87,634	54,073
6.4	Rental charges	74,798	76,528	37,650	402,745	290,826
6.5	Depreciation on property and equipment	578,797	360,129	180,418	415,413	306,737
6.6	Amortisation charges	134,079	76,347	38,189	191,804	153,431
6.7	Other expenses	4,873,705	2,383,789	1,203,399	3,921,424	2,934,670
6.8	Total other operating expenses	11,660,569	6,747,900	3,549,830	12,349,293	9,231,699
7	Profit / (loss) before tax and exceptional items	6,706,406	5,408,939	3,148,136	8,797,962	6,705,805
8	Exceptional items	(773,162)	-	-	(12,744)	(8,327)
9	Profit / (loss) after exceptional items	5,933,244	5,408,939	3,148,136	8,785,218	6,697,478
10	Current tax	(2,421,399)	(1,908,539)	(936,941)	(2,586,360)	(2,588,259)
11	Deferred tax	1,593,791	458,886	87,406	(22,786)	624,089
12	Profit / (loss) after tax and exceptional items	5,105,636	3,959,286	2,298,601	6,176,072	4,733,308
13	Minority interest	-	-	-	-	-
14	Profit / (loss) after tax, exceptional items and minority interest	5,105,636	3,959,286	2,298,601	6,176,072	4,733,308
15	Other comprehensive income					
15.1	Gains / (losses) from translating the financial statements of foreign operations	(86,992)	(31,061)	(130,179)	(268,351)	(97,165)
15.2	Fair value changes in available for sale financial assets	117,262	100,335	87,517	(354,811)	(263,941)
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	(27,364)	(30,661)	(18,297)	33,451	5,042
16	Other comprehensive income for the year net of tax	2,906	38,613	(60,959)	(589,711)	(356,064)
17	Total comprehensive income for the year	5,108,542	3,997,899	2,237,642	5,586,361	4,377,244
18	EARNINGS PER SHARE - BASIC & DILUTED	29.93	23.21	13.48	36.21	27.75
19	DIVIDEND PER SHARE - DECLARED	0.00	2.93	0.00	12.90	5.28

III	OTHER DISCLOSURES	September 2019 SHS '000 (Unaudited)	June 2019 SHS '000 (Unaudited)	March 2019 SHS '000 (Unaudited)	December 2018 SHS '000 (Audited)	September 2018 SHS '000 (Unaudited)
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
a)	Gross non-performing loans and advances	18,900,735	17,900,878	16,738,098	16,644,228	10,602,385
b)	Less: Interest in suspense	4,294,263	3,752,038	3,207,626	2,792,113	2,480,967
c)	Total non-performing loans and advances (a-b)	14,606,472	14,148,840	13,530,472	13,852,115	8,121,418
d)	Less: loan loss provision	6,836,949	6,532,102	6,236,158	6,101,974	3,939,297
e)	Net non-performing Loans (c-d)	7,769,523	7,616,738	7,294,314	7,750,141	4,182,121
f)	Discounted value of securities	7,769,523	7,616,738	7,294,314	7,750,141	4,182,121
g)	Net NPLs exposure (e-f)	-	-	-	-	-
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES					
a)	Directors, shareholders and associates	77,949	3,102,834	941,685	1,064,249	5,188,602
b)	Employees	3,959,919	4,141,234	4,148,310	4,194,627	3,997,650
c)	Total Insider loans, advances and other facilities	4,037,868	7,244,068	5,089,995	5,258,876	9,186,252
3)	OFF BALANCE SHEET					
a)	Letters of credit, guarantees, acceptances	64,882,558	74,605,928	76,997,192	78,372,537	79,487,105
b)	Forwards, swaps and options	170,404,076	160,767,775	151,456,903	138,103,511	145,361,567
c)	Other contingent liabilities	-	-	-	-	-
d)	Total contingent liabilities	235,286,634	235,373,703	228,454,095	216,476,048	224,848,672
4)	CAPITAL STRENGTH					
a)	Core capital	33,887,866	34,555,637	34,151,464	33,237,245	30,787,263
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	32,887,866	33,555,637	33,151,464	32,237,245	29,787,263
d)	Supplementary capital	7,922,661	8,111,763	8,129,609	6,319,131	6,579,852
e)	Total capital (a + d)	41,810,527	42,667,399	42,281,073	39,556,376	37,367,115
f)	Total risk weighted assets	243,456,071	243,922,304	229,803,668	227,294,207	221,683,341
g)	Core capital / total deposit liabilities	17.2%	16.6%	17.6%	16.5%	16.6%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	9.2%	8.6%	9.6%	8.5%	8.6%
j)	Core capital / total risk weighted assets	13.9%	14.2%	14.9%	14.6%	13.9%
k)	Minimum statutory ratio					