UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH JUNE 2021

I STATEMENT OF FINANCIAL POSITION AS AT 30 TH JUNE 2021								
	SSETS		BANK 31.Mar 2021 Un-Audited Shs '000		BANK 30.Jun 2020 Un-Audited Shs '000	GROUP 30.Jun 2021 Un-Audited Shs '000	GROUP 30.Dec 2020 Audited Shs '000	GROUP 30.Jun 2020 Un-Audited Shs '000
1. 2. 3.	SSEID Cash (both Local & Foreign) Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss	284,742 345,984 -	239,010 308,117 -	206,834 338,836	145,074 22,544 -	284,742 345,984 -	206,834 338,836 -	145,074 22,544 -
	Investment Securities: (i) Held to Maturity: (a) Kenya Government Securities (b) Other Securities	699,222	960,022	294,866	303,253	699,222	294,866	303,253
	(ii) Available for Sale: (a) Kenya Government Securities	22,865,026	21,947,471	21,597,044	293,744	22,865,026	21,597,044	293,744
	(b) Other Securities Deposits and Balances due from Local Banking Institutions Deposits and Balances due from Banking Institutions Abroad	32,173 51,503	109,350 53,351	100,161 42,435	289,243 1,744	32,173 51,503	100,161 42,435	289,243 1,744
8.	Tax Recoverable Loans and Advances to Customers (Net)	109	109 5,041,966	109 5,138,260	109 5,963,144	109 4,912,767	109 5,138,260	2,019 5,963,144
11. 12.	Balances due from Banking Institutions in the Group Investments in Associates Investments in Subsidiary Companies Investments in Joint ventures	16,087 1,139	16,087 1,139	16,087 1,139	16,662 1,139	16,087	16,087	45,905 -
14. 15.	Investment Properties Property, Plant and Equipment	1,019,356	I,028,475	1,045,869	243,938	I,248,753	1,297,785	521,859
17.	Prepaid Lease Rentals Intangible Assets Deferred Tax Asset	29,908 297,764	35,351 297,764	40,859 297,764	238,086 197,507	29,908 297,764	40,859 289,497	238,086 197,507
19. 20.	Retirement Benefit Asset Other Assets	- 1,493,704	1,517,562	1,491,697	985,162	1,365,126	1,344,144	- 845,952
В.	TOTAL ASSETS LIABILITIES Balances due to Central Bank of Kenya	1,980,377	2,064,150	2,156,981	2,631,357	32,149,165	2,156,981	2,631,357
23.	Customer Deposits Deposits and Balances due to Local Banking Institutions	5,241,603	5,558,570	5,081,289	4,584,577	5,130,495	4,973,989	4,478,755
26.	Deposits and Balances due to Foreign Banking Institutions Other Money Market Deposits				-			-
28.	Borrowed Funds Balances due to Banking Institutions Group Companies Tax Payable	20,983,452	21,313,498	21,606,486	1,146,948 - -	20,983,452	21,606,486 - 30,391	1,146,948 - -
30. 31.	Dividends Payable Deferred Tax Liability	:	-	-	-	9,995	-	-
33.	Retirement Benefit Liability Other liabilities TOTAL LIABILITIES	1,301,515 29,506,946	1,040,977 29,977,194	467,397 29,312,153	571,161 8 934 043	1,374,804 29 482 466	541,211 29,309,058	669,553 8 926 614
c.	SHAREHOLDERS' FUNDS Paid Up/ Assigned Capital	1,867,947	1,867,947	1,867,947	1,643,793	1,867,947	1,867,947	1,643,793
37.	Share Premium (Discount) Revaluation Reserves	3,087,449	3,087,449	3,087,449	2,311,603	3,087,449	3,087,449	2,311,603
39.	Retained Earnings/Accumulated Losses Statutory Loan Reserves Other Reserves	(2,527,755) - 114,897	(3,384,289) - 7,471	(3,770,486) - 114,897	(4,195,562) - 7,471	(2,403,595) - 114,897	(3,672,434) - 114,897	(4,019,407) - 7,471
41. 42.	Proposed Dividends Capital Grants	-	-	-	-	-	1	-
44.	TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	2,542,539	1,578,578	30,611,960	(232,694) 8.701.349	2,666,698	30,706,917	(56,540) 8,870,074
II ST	ATEMENT OF COMPREHENSIVE INCOME	22,017,100	51,555,115	55,511,755	5,101,017	02,117,100	20,100,711	3,073,077
1.1. 1.2.	Loans and Advances Government Securities	406,699 1,271,685	588,260 607,743	514,314 1,226,557	234,410 28,416	406,699 1,271,685	514,314 1,226,557	234,410 28,416
1.4.	Deposits and Placements with Banking Institutions Other Interest Income Total Interest Income	11,563 - 1,689,947	2,554 - 1,198,558	39,905 - 1,780,777	9,338 - 272,164	11,563 - 1,689,947	39,905 - 1,780,777	9,338 - 272,164
21.	NTEREST EXPENSE Customer Deposits	194,191	232,046	173,350	174,160	194,191	173,350	174,160
2.3.	Deposits and Placement from Banking Institutions Other Interest Expenses	644 7,557	57,574 13,886	24,498 56,507	19,020 58,282	644 7,557	24,498 56,507	19,020 58,282
3.	Total Interest Expenses NET INTEREST INCOME /LOSS NON INTEREST INCOME	202,392 1,487,555	303,506 895,052	254,354 1,526,423	251,462 20,702	202,392 1,487,555	254,354 1,526,423	251,462 20,702
4.1. 4.2.	Fees and Commissions on Loans and Advances Other Fees and Commissions	5,670 44,760	2,985 16,623	16,201 109,796	10,653 55,540	5,670 49,740	16,201 109,796	10,653 95,970
4.4.	Foreign Exchange Trading Income (Loss) Dividend Income Other Income	3,455 - 288,119	426 - 5,268	(26,649) - (12,504)	-	3,455 - 334,116	(26,649) - 95,782	(16,175) - 5,389
4.6. 5.	Total Non-Interes Income TOTAL OPERATING INCOME	342,004 1,829,559	25,302 920,354	86,844 1,613,267	50,661 71,363	392,981 1,880,536	195,130 1,721,553	95,836 116,538
6.1.	OPERATING EXPENSES Loan Loss Provision Staff Costs	391,675 199,434	388,265 71,442	689,704 287,726	61,167 137,575	391,675 202,892	689,704 293,840	61,167 140,640
6.3.	Directors' Emoluments Rental Charges	1,689	655 8,504	34,836 31,447	19,812 57,474	1,689 17,375	34,836 31,447	19,812 57,474
6.6.	Depreciation Charge on Property and Equipment Amortisation Charges	26,382 10,950	13,059 5,508	57,274 245,885	29,657 107,646	46,065 10,950	96,345 245,885	48,141 107,646
6.8.	Other Operating Expenses Total Operating Expenses Profit/(Loss) Before Tax and Exceptional Items	907,303 1,554,545 275,014	306,205 793,638 126,716	390,542 1,737,412 (124,145)	135,843 549,174 (477,811)	913,199 1,583,846 296,690	405,822 1,797,878 (76,326)	137,129 572,009 (455,471)
8. 9.	Exceptional Items Profit/(Loss) After Exceptional Items	275,014	126,716	(124,145)	(477,811)	296,690	(76,326)	(455,471)
11.	Current tax Deferred tax Profit/(Loss) After Tax and Exceptional Items	275,014	- - 126,716	76,759 (200,904)	- - (477,811)	296,690	16,449 77,129 (169,904)	1,345 - (456,816)
13. 14.	Minority Interest Profit/(Loss) After Tax, Exceptional Items Minority Interest Other Comprehensive Income:	275,014	126,716	(200,904)		296,690		(456,816)
15.1.	Gains/(Losses) from Translating the Financial Statements of Foreign Operations	0.42.207	127.725	00.544		0.42.207	00.544	
15.3. 15.4.	Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income	943,387	127,725	98,546 - - -	-	943,387	98,546 - -	-
16. 17.	Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR OTHER DISCLOSURES	943,387 1,218,401	127,725 254,441	98,546 (102,358)	(477,811)	943,387 1,240,077	98,546 (71,358)	- (456,816)
1.0.	NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (b). Less Interest in Suspense	6,661,988 1,618,971	7,255,907 1,623,263	6,786,736 1,705,949	6,778,755 1,752,586	6,661,988 1,618,971	6,786,736 1,705,949	6,778,755 1,752,586
	(c). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision	5,043,017 4,345,229	5,632,644 4,429,061	5,080,787 3,428,444	5,026,169 3,997,609	5,043,017 4,345,229	5,080,787 3,428,444	
	(e). Net Non-Performing Loans and Advances(c-d) (f). Discounted Value of Securities	697,788 697,785	1,203,583 1,203,583	1,652,343 3,064,857	1,028,560 840,204	697,788 697,785	1,652,343 3,064,857	1,028,560 840,204
2.0.	(g). Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a). Directors, Shareholders and Associates	3	-	(1,412,514)	188,356		(1,412,514)	188,356
	(b). Employees (c). Total Insider Loans and Advances and other facilities	91,976 91,976	96,467 96,467	105,025 105,025	156,237 260,017	91,976 91,976	105,025 105,025	156,237 260,017
3.0.	OFF-BALANCE SHEET ITEMS (a). Letters of credit, Guarantees & Acceptances	798,997 343,950	813,364 343,950	931,961	1,052,567	798,997 343,950	931,961	1,052,567
4.0.	(b). Forwards Swaps & Options (c). Other Contingent Liabilities (d).Total Contingent Liabilities CAPITAL STRENGTH	1,142,947	1,157,314	931,961	1,052,567	1,142,947	931,961	1,052,567
	(a).Core capital (b). Minimum Statutory Capital (c).Excess/ (Deficiency) (a-b)	1,635,574 1,000,000 635,574	1,153,594 1,000,000 153,594	1,026,245 1,000,000 26,245	(599,393) 1,000,000	1,635,574 1,000,000 635,574	1,026,245 1,000,000 26,245	(599,393) 1,000,000 (1,599,393)
	(c).Excess/ (Deficiency) (a-b) (d). Supplementary Capital (e). Total Capital (a+d)	635,5/4 - 1,635,574	153,594 - 1,153,594	1,026,245	(1,599,393) - (599,393)	635,574 - 1,635,574	26,245 - 1,026,245	(1,599,393) - (599,393)
	(f).Total risk weighted assets g). Core Capital/Total Deposit Liabilities	7,509,294 31.2%	6,199,810 20.8 %	7,426,957 20.2 %	6,788,770 -13.1%	7,509,294 31.2 %	7,426,957 20.2 %	6,788,770 -13.1 %
	(h). Minimum Statutory Ratio (l). Excess/ (Deficiency) (g-h) (j). Core Capital / Total Risk Weighted Assets	8.0% 23.2% 21.8 %		8.0% 12.2% 13.8%	-21.1%	8.0% 23.2% 21.8 %	12.2%	8.0% -21.1% -8.8 %
	(k). Minimum Statutory Ratio (I). Excess/(Deficiency) (j-k)	10.5% 11.3%	10.5% 8.1%	10.5% 3.3%	10.5% -19.3%	10.5% 11.3%	10.5% 3.3%	10.5% -19.3%
	(m). Total Capital/Total Risk Weighted Assets (n). Minimum statutory Ratio (o). Excess/(Deficiency) (m-n)	21.8% 14.5% 7.3%		13.8% 14.5% -0.7%		21.8% 14.5% 7.3%	14.5%	-8.8% 14.5% -23.3%
	(p). Adjusted Core Capital/Total Deposit Liabilities* (q). Adjusted Core Capital/Total Risk Weighted Assets*	31.2% 21.8%	20.8% 18.7%	20.7% 14.2%	-12.5% -8.7%	31.24% 21.8 %	20.69% 14.15%	-12.54% -8.68%
	(r). Adjusted Total Capital/Total Risk Weighted Assets* LIQUIDITY	21.8%	18.7%	14.2%	-8.7%	21.8%	14.2%	-8.7%
14.2.	(a) Liquidity Ratio (b) Minimum Statutory Ratio (c) Excess/(Deficiency) (a-b)	425% 20% 405%	20%	20%	20%	425% 20% 405%	20%	
inancial:	stated capital ratios include the expected credit loss provisions statements are extracts from the books of the institution. The consequence of the loss of the institution of the loss of the institution.	omplete set of	the un-audited	financial statem	ents and other	disclosures can	be accessed on	the institution'