FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2020

ST	ATEMENT OF FINANCIAL POSITION			BANK				GROUP	
		Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Sep 2019	Dec 2019	Sep 2020
		Un-Audited Shs.`000	Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	Audited Shs.`000	Un-Audited Shs.`000
Α	ASSETS	3113. 000	3113. 000	3113. 000	3113. 000	3113. 000	3113. 000	3113. 000	3113. 000
1	Cash (both Local & Foreign)	3,018,412	3,394,733	3,370,847	3,411,630	3,822,987	3,018,412	3,394,733	3,822,987
2	Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes	7,432,926	3,566,591	4,642,858	8,953,328	3,908,728	7,432,926	3,566,591	3,908,728
4	Financial Assets at Fair Value through Profit & Loss			-		-	-	-	-
5	Investment Securities:		-			-		-	-
	(i) Held to Maturity: (a) Kenya Government Securities	6,697,996	8,187,378	9,182,846	8,438,147	8,800,936	6,697,996	8,187,378	8,800,936
	(b) Other Securities	405,747	399,847	412,894	-	- 0,000,550	405,747	399,847	-
	(ii) Available for Sale:		-						
	(a) Kenya Government Securities (b) Other Securities		1,662,515	2,066,109	2,000,000	7,200,000		1,662,515	7,200,000
6	Deposits and balances due from local banking institutions	3,833,277	1,590,437	1,147,011	1,547,122	490,291	3,833,277	1,590,437	490,291
7	Deposits and balances due from banking institutions abroad	695,003	1,188,937	839,324	321,771	1,001,796	695,003	1,188,937	1,001,796
8	Tax recoverable Loans and advances to customers (net)	552,199 49.336.332	50,594,439	53,026,691	198,229 54,880,867	242,355 57.130.536	569,480 49,336,332	19,423 50,594,439	273,257 57,130,536
10	Balances due from Banking Institutions in the Group	-5,550,552	-	-	-	-		-	-
11	Investments in associates	-	-	-	-		-	-	-
12 13	Investments in subsidiary companies Investments in joint ventures	1,000	1,000	1,000	1,000	1,000		1	
14	Investment properties	18,200	23,400	23,400	23,400	23,400	18,200	23,400	23,400
15	Property and equipment	2,502,317	4,027,944	3,838,034	3,636,454	3,382,253	2,505,094	4,030,367	3,384,039
16 17	Prepaid lease rentals Intangible assets	140,398 494,889	139,220 467,573	140,668 442,089	139,509 418,232	138,350 397,604	140,398 516,869	139,220 486,843	138,350 413,722
18	Deferred tax asset	241,911	885,542	885,542	885,542	885,542	241,911	885,542	885,542
19	Retirement benefit asset	-	-	-	-	-	-	-	-
20	Other assets TOTAL ASSETS	3,555,816 78,926,424	2,727,569 78,857,125	2,173,283 82,192,596	2,055,409 86,910,641	2,738,412 90,164,189	3,575,897 78,987,541	2,748,001 78,917,672	2,739,739 90,213,322
	TOTAL ASSETS	70,520,424	70,037,123	02,192,390	80,510,041	30,104,183	70,507,541	76,517,072	90,213,322
В	LIABILITIES								
21 22	Balances due to Central Bank of Kenya Customer deposits	60,431,181	- 58,275,571	61,362,696	66,946,300	994,580 69,675,188	60,234,845	58,054,485	994,580 69,389,503
23	Deposits and balances due to local banking institutions	113,160	56,906	191,646	184,818	168,065	113,160	56,906	168,065
24	Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-
25 26	Other money market deposits Borrowed funds	3,986,786	3,954,679	3,620,868	3,579,348	3,067,386	3,986,786	3,954,679	3,067,386
27	Balances due to Banking Institutions Group Companies	3,300,700	3,334,073	3,020,000	3,373,340	3,007,380	3,900,700	3,934,079	3,007,380
28	Tax payable	-	290,095	408,623	-	-	-	290,095	-
29 30	Dividends payable Deferred tax liability	1,376	1,079	1,079	23,494	7,345	1,376 535	1,079 1,421	7,345 1,421
31	Retirement benefit liability			-		-	-	1,421	1,421
32	Other liabilities	2,301,553	3,870,592	3,922,909	3,475,706	3,093,837	2,365,377.00	3,942,581	3,163,395
	TOTAL LIABILITIES	66,834,056	66,448,922	69,507,821	74,209,666	77,006,401	66,702,079	66,301,246	76,791,695
С	SHAREHOLDERS' FUNDS								
33	Paid up /Assigned capital	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108
34 35	Share premium	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662	5,874,662
35 36	Revaluation reserves Retained Earnings	192,624 4,737,974	278,424 4,968,009	278,424 5,244,581	278,424 5,260,781	278,424 5,314,285	192,624 4,931,069	278,424 5,176,233	278,424 5,578,124
37	Statutory loan reserves	0	-,500,005	5,244,501	5,200,701	403,309	-,551,005	5,170,255	403,309
38	Other Reserves	-	-	-	-	-	-	-	-
39 40	Proposed dividends	-	-	-	-	-	-	-	-
40	Capital grants TOTAL SHAREHOLDERS' FUNDS	12.092.368	12,408,203	12.684.775	12,700,975	13,157,788	12,285,463	12,616,426	13,421,626
42	Minority Interest	78,926,424							
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS			78,857,125	82,192,596	86,910,641	90,164,189	78,987,541	78,917,672	90,213,322
STA	TEMENT OF COMPREHENSIVE INCOME			BANK				GROUP	
STA	TEMENT OF COMPREHENSIVE INCOME	Sep 2019	Dec 2019	BANK Mar 2020	Jun 2020	Sep 2020	Sep 2019	GROUP Dec 2019	Sep 2020
STA	TEMENT OF COMPREHENSIVE INCOME	Un-Audited	Audited	Mar 2020 Un-Audited	Un-Audited	Un-Audited	Sep 2019 Un-Audited	Dec 2019 Audited	Un-Audited
STA	TEMENT OF COMPREHENSIVE INCOME			Mar 2020			Sep 2019	Dec 2019	
1	INTEREST INCOME Loans and advances	Un-Audited Shs.`000 4409765.00	Audited Shs.`000 6,081,504	Mar 2020 Un-Audited Shs.`000	Un-Audited Shs.`000 3,445,665	Un-Audited Shs.`000 5,365,608	Sep 2019 Un-Audited Shs.`000	Dec 2019 Audited Shs.`000 6,081,504	Un-Audited Shs.`000 5,365,608
1 2	INTEREST INCOME Loans and advances Government securities	Un-Audited Shs.`000 4409765.00 613,587	Audited Shs.`000 6,081,504 817,790	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513	Un-Audited Shs.`000 3,445,665 631,851	Un-Audited Shs.`000 5,365,608 991,977	Sep 2019 Un-Audited Shs.`000 4,409,765 613,587	Dec 2019 Audited Shs.`000 6,081,504 817,790	Un-Audited Shs.`000 5,365,608 991,977
1 2 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	Un-Audited Shs.`000 4409765.00 613,587 120,892	Audited Shs.`000 6,081,504 817,790 180,012	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599	Un-Audited Shs.`000 3,445,665 631,851 45,584	Un-Audited Shs.`000 5,365,608 991,977 91,553	Sep 2019 Un-Audited Shs.`000 4,409,765 613,587 120,892	Dec 2019 Audited Shs.`000 6,081,504 817,790 180,012	Un-Audited Shs.`000 5,365,608 991,977 91,553
1 2	INTEREST INCOME Loans and advances Government securities	Un-Audited Shs.`000 4409765.00 613,587	Audited Shs.`000 6,081,504 817,790	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513	Un-Audited Shs.`000 3,445,665 631,851	Un-Audited Shs.`000 5,365,608 991,977	Sep 2019 Un-Audited Shs.`000 4,409,765 613,587	Dec 2019 Audited Shs.`000 6,081,504 817,790	Un-Audited Shs.`000 5,365,608 991,977
1 2 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	Un-Audited Shs.`000 4409765.00 613,587 120,892 39,142	Audited Shs.`000 6,081,504 817,790 180,012 52,333	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797	Sep 2019 Un-Audited Shs.`000 4,409,765 613,587 120,892 39,142	Dec 2019 Audited Shs.`000 6,081,504 817,790 180,012 52,333	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE	Un-Audited Shs.`000 4409765.00 613,587 120,892 39,142 5,183,386	Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797 4,145,898	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936	Sep 2019 Un-Audited Shs. 000 4,409,765 613,587 120,892 39,142 5,183,386	Dec 2019 Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936
1 2 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	Un-Audited Shs.`000 4409765.00 613,587 120,892 39,142	Audited Shs.`000 6,081,504 817,790 180,012 52,333	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797	Sep 2019 Un-Audited Shs.`000 4,409,765 613,587 120,892 39,142	Dec 2019 Audited Shs.`000 6,081,504 817,790 180,012 52,333	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173	Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 11,88,044 10,343 364,173	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	Un-Audited Shs. 000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343	Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036	Sep 2019 Un-Audited Shs. `000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173	Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 11,88,044 10,343 364,173	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total Interest expenses NET INTEREST INCOME	Un-Audited Shs. 000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750	Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232	Un-Audited Shs. 000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421	Un-Audited Shs. 000 5.365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862	Un-Audited Shs. 000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME	Un-Audited Shs. 000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637	Audited Shs.` 000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778	Un-Audited Shs. '000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total Interest expenses NET INTEREST INCOME	Un-Audited Shs. 000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750	Audited Shs.`000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785	Mar 2020 Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232	Un-Audited Shs. 000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421	Un-Audited Shs. 000 5.365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862	Un-Audited Shs. 000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855	Mar 2020 Un-Audited Shs.'000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988	Un-Audited Shs. '000 5.365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,345 364,173 1,562,559 3,620,827	Dec 2019 Audited Shs. 000 6,081,504 817790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778	Un-Audited Shs.`000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760	Un-Audited Shs.`000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 1,7036 342,453 1,885,522 4,586,414	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Other income Total non-interest income	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 - 37,113 669,699	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,898,135	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,668,308 390,760 297,017	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 - 37,113 669,699	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 131,642 1,209,421 2,936,476 64,988 825,459 196,231 125,769	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 290,171	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568
1 2 3 4 5 6 7 7 8 8 9 10 11 12	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING INCOME	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 131,642 251,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,898,135 6,484,548	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359	Un-Audited Shs. '000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324
1 2 3 4 5 6 6 7 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,668,308 390,760 297,017 2,686,309 7,679,164 734,307	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 369,699 2,085,246	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,469 1,212,447 4,148,924 451,351	Un-Audited Shs. `000 5.365.608 991.977 91.553 22.797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97.092 1,248,801 262,071 290,171 1,898,135 6,484,548	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963	Dec 2019 Audited Shs. 000 6,081,504 817790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359	Un-Audited Shs.`000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 207,568 2,015,533 6,615,324
1 2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717	Audited Shs. '000 6,081,504 817,790 180,012 52,333,7131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,998,135 6,484,548	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359	Un-Audited Shs.`000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324
1 2 3 4 5 6 6 7 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,668,308 390,760 297,017 2,686,309 7,679,164 734,307	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 369,699 2,085,246	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,469 1,212,447 4,148,924 451,351	Un-Audited Shs. `000 5.365.608 991.977 91.553 22.797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97.092 1,248,801 262,071 290,171 1,898,135 6,484,548	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963	Dec 2019 Audited Shs. 000 6,081,504 817790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359	Un-Audited Shs.`000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 207,568 2,015,533 6,615,324
1 2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 17	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,952,34 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212	Mar 2020 Un-Audited Shs.'000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,211	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 131,642 251,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,898,135 6,484,548 866,068 1,701,046 92,041 463,619 93,32,52	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068
1 2 3 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charges on property and equipment Amortisation charges	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 461,818 407,803 91,844	Audited Shs. '000 6.081,504 817,790 180,012 52,333 7,131,639 1.651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 - 297,017 2,686,309 7,679,164 734,307 1,989,354 628,013 542,212 120,861	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 699,699 2,085,246	Un-Audited Shs. '000 3.445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817	Un-Audited Shs. `000 5.365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 290,171 1,898,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 91,844	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861	Un-Audited Shs. '000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17.036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 272,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007
1 2 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 17	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Depreciation charges Other openses	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 57,113 669,699 2,085,246 277,675 557,447 41,844 16,845 16,844 16,844 16,844 16,844 16,844 16,844 16,844 16,844 16,845 16,844 1	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,998,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344	Sep 2019 Un-Audited Shs. 1000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 91,844 1,631,965	Dec 2019 Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007
1 2 3 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,808 390,760 297,017 2,686,309 7,679,164 734,307 1,989,339 95,416 628,013 542,212 120,861 2,216,759 6,326,927	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 15,046 11,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,123 66,445 314,463 265,519 60,817 972,990 3,346,678	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,989,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 46,1818 412,494 1,831,965 4,666,928	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530	Un-Audited Shs.`000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17.036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 6. 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852
1 2 3 4 4 5 5 6 6 7 7 1 1 1 1 2 1 3 1 1 4 1 1 5 1 6 1 7 1 8 1 9 1 9	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648	Audited Shs. '000 6,081,504 817,790 180,012 52,337,131,639 1,651,326 1,1840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 57,113 669,699 2,085,246 277,675 557,447 41,844 16,845 16,844 16,844 16,844 16,844 16,844 16,844 16,844 16,844 16,845 16,844 1	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,998,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 91,844 1,631,965 4,666,928	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007
1 2 3 3 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividen exchange trading income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Fofit Before Tax and Exceptional Items Exceptional Items	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,952,34 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 407,803 9,844 1,629,648 4,631,410 951,307	Audited Shs. '000 6.081,504 817,790 180,012 52,333 7,131,639 1.651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,354 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,237 32,676 466,499 133,411 37,113 699,699 2,085,246 277,675 557,444 169,945 133,121 30,777 479,342 1,690,151 395,095	Un-Audited Shs. '000 3.445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245	Un-Audited Shs. `000 5.365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 290,171 1,898,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,345 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 4,666,928	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829	Un-Audited Shs. `000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17.036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852
1 2 3 4 4 5 6 6 7 10 11 12 13 14 15 16 16 17 18 19 20 21	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Exceptional items Profit After Exceptional Items	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,808 390,760 297,017 2,686,309 7,679,164 734,307 1,989,339 95,416 628,013 542,212 120,861 2,216,759 6,326,927	Mar 2020 Un-Audited Shs. '000 1,660.621 309.513 14,599 15,046 11,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,123 66,445 314,463 265,519 60,817 972,990 3,346,678	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,989,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 46,1818 412,494 1,831,965 4,666,928	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530	Un-Audited Shs.`000 5.365,608 991,977 91,553 22,797 6,471,936 1,512,657 17.036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 6. 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852
1 2 3 4 4 5 6 7 7 8 8 9 10 11 12 12 13 14 15 16 16 17 18 19 19	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Loan for the second of th	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1.248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 6 6 7 10 11 12 13 14 15 16 16 17 18 19 20 21	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Tees and commissions on loans and advances Other fees and commissions on loans Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Profit After Exceptional Items	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 4,395,418 72,445 461,818 407,803 91,844 4,631,410 951,307 951,307 951,307	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 4,992,855 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 1,352,237	Mar 2020 Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,944 16,945 133,121 30,777 47,975 1,690,151 395,095	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 - 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 314,663 314,663 802,245	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,898,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 46,1818 412,494 1,841 1,631,965 4,666,928 1,008,034	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 465,619 397,068 91,007 1,471,823 5,126,852 1,488,472
1 2 3 4 4 5 6 6 7 10 11 12 13 14 15 16 16 17 18 19 20 21	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Loan for the second of th	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1.248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 6 6 7 7 7 8 8 9 10 11 12 13 144 15 16 17 18 19 20 21 22	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating e	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 23 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Cains/(Losses) from Translating the Financial Statements of Foreign Operations	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 5 6 6 7 7 7 8 8 9 10 11 11 12 12 13 114 15 116 17 18 19 19 20 21 22 23 24 24	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit After Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Foir Value changes in Available-fo-sale Financial Assets	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 120,861 14,22,829 14,22,829 14,22,829 14,22,829 14,22,829	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 5 6 6 7 7 7 8 8 9 10 11 11 12 12 13 114 15 116 17 18 19 19 20 21 22 23 24 24	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Cains/(Losses) from Translating the Financial Statements of Foreign Operations	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 5 6 6 7 7 7 8 8 9 10 11 11 12 12 13 114 15 16 16 17 18 19 19 20 21 22 23 24 25 26	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit After Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Gains/(Losses) from Translating the Financial Statements of Foreign Operations 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	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844 1,629,648 4,631,410 951,307 (285,392)	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 120,861 14,22,829 14,22,829 14,22,829 14,22,829 14,22,829	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 5 6 6 7 7 8 8 9 100 111 12 13 14 14 15 16 16 17 18 19 20 21 22 23 24 4 25 5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current fax Current fax Current fax Current fax Current fax Profit After Exceptional Items Current fax Current fax Profit After Exceptional Items Current fax Profit After Tax and Exceptional Items Forign Operations Fair Value changes in Available-fo-sale Financial Assets Fevaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,952,34 10,343 364,173 1,569,750 3,613,637 208,234 1,969,081 5,582,717 572,434 1,395,418 407,803 91,844 1,629,648 4,631,410 951,307 (285,392) 665,915	Audited Shs. '000 6.081,504 817,790 180,012 52,333 7,131,639 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,554 6,22,12 120,861 2,216,759 6,326,227 1,352,237 (456,282) 895,955	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 -37,113 669,699 2,085,246 277,675 557,447 41,844 16,945 133,121 30,777 479,342 1,690,151 395,095 (18,528)	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 1,215,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	Un-Audited Shs.`000 5.365.608 991.977 91.553 22.797 6,471,936 1.526.033 17.036 3.42.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866.068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292)	Sep 2019 Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361)	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 (472,993) 949,836	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977)
1 2 3 4 4 5 5 6 6 7 7 7 8 8 9 10 11 11 12 12 13 114 15 16 16 17 18 19 19 20 21 22 23 24 25 26	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total fees Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Towner Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 461,818 407,803 91,844 46,31,410 951,307 (285,392) 665,915	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 131,642 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,633 1,215,123 66,445 314,633 265,519 60,817 972,960 3,346,678 802,245 802,245 (200,561) 601,684	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,898,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (353,292) 1,059,879	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 4,666,928 412,494 1,818 412,494 1,831,965 4,666,928 1,008,034 1,008,034	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 (472,993) 949,836	Un-Audited Shs. '000 5.365,608 991,977 91,553 22,797 6,471,936 1.512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977) 1,115,495
1 2 3 4 4 5 5 6 6 7 7 7 8 8 9 10 11 11 12 12 13 114 15 16 16 17 18 19 19 20 21 22 23 24 25 26	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items Exceptional items Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Other Comprehensive Income of Associates Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 4,631,410 951,307 (285,392) 665,915	Audited Shs. '000 6,081,504 817,790 180,012 52,337,131,639 2,138,785 4,992,85,955 4,992,855 4,99	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,894,51 133,121 30,777 479,342 1,690,151 395,095 (18,528) 276,567	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 802,245 601,684	Un-Audited Shs. `000 5.365.608 991.977 91.553 22.797 6,471,936 1.526,033 17.036 342.453 1,885,522 4,586,414 97.092 1,248,801 262,071 1,898,135 6,484,548 866,068 1/701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (3553,292) 1,059,879	Sep 2019 Un-Audited Shs. 1000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 461,818 412,494 1,631,965 4,666,928 1,008,034 (303,361) 704,673	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 (472,993) 949,836	Un-Audited Shs. '000 5,365,608 991,977 91,553 22,797 6,471,936 1,512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,9777) 1,115,495
1 2 3 4 4 5 5 6 6 7 7 7 8 8 9 10 11 11 12 12 13 114 15 16 16 17 18 19 19 20 21 22 23 24 25 26	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total fees Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Towner Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax	Un-Audited Shs. '000 4409765.00 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 461,818 407,803 91,844 46,31,410 951,307 (285,392) 665,915	Audited Shs. '000 6,081,504 817,790 180,012 52,333 7,131,639 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	Mar 2020 Un-Audited Shs. '000 1,660,621 3,09,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,898 964,434 131,642 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,924 451,351 1,215,123 66,445 314,633 1,215,123 66,445 314,633 265,519 60,817 972,960 3,346,678 802,245 802,245 (200,561) 601,684	Un-Audited Shs. `000 5,365,608 991,977 91,553 22,797 6,471,936 1,526,033 17,036 342,453 1,885,522 4,586,414 97,092 1,248,801 262,071 1,898,135 6,484,548 866,068 1,701,046 92,041 463,619 393,252 91,007 1,464,344 5,071,377 1,413,171 (353,292) 1,059,879	Sep 2019 Un-Audited Shs.: 000 4,409,765 613,587 120,892 39,142 5,183,386 1,188,044 10,343 364,173 1,562,559 3,620,827 99,662 1,364,154 297,030 293,289 2,054,136 5,674,963 572,434 1,420,089 76,285 4,666,928 412,494 1,818 412,494 1,831,965 4,666,928 1,008,034 1,008,034	Dec 2019 Audited Shs. 000 6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 (472,993) 949,836	Un-Audited Shs. '000 5.365,608 991,977 91,553 22,797 6,471,936 1.512,657 17,036 342,454 1,872,147 4,599,789 97,092 1,248,801 262,071 407,568 2,015,533 6,615,324 866,068 1,738,424 98,843 463,619 397,068 91,007 1,471,823 5,126,852 1,488,472 (372,977) 1,115,495

OT	HER DISCLOSURES			BANK		
		Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
		Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
1.0	NON-PERFORMING LOANS AND ADVANCES					
1.1	(a) Gross Non-performing loans and advances	8,283,414.00	8,244,017	8,999,094.00	9,135,545	9,227,844
1.2	(b) Less Interest in Suspense	1,088,068	1,116,797	1,166,202	1,220,791	1,257,077
1.3	(c)Total Non-Performing Loans and Advances (a-b)	7,195,346	7,127,220	7,832,892	7,914,754	7,970,767
1.4	(d) Less Loan Loss Provision	2,562,881	2,677,764	3,011,813	3,403,457	3,777,705
1.5	(e) Net Non-Performing Loans and Advances(c-d)	4,632,465	4,449,456	4,821,079	4,511,297	4,193,062
1.6	(f) Discounted Value of Securities	4,314,323	4,146,827	4,494,273	4,327,877	3,982,159
1.7	(g) Net NPLs Exposure (e-f)	318,143	302,629	326,806	183,419	210,903
2.0	INSIDER LOANS AND ADVANCES					
2.1	(a) Directors. Shareholders and Associates	2.346.156	2.325.296	2,261,950	1.705.985	1.649.287
2.2	(b) Employees	1,173,245	1,184,169	1,202,616	1,068,380	1,151,428
2.3	(c)Total Insider Loans and Advances and other facilities	3,519,401	3,509,465	3,464,566	2,774,365	2,800,715
	OFF-BALANCE SHEET ITEMS					
3.1	(a)Letters of credit,guarantees, acceptances	4,939,875	5,050,889	6,702,343	7,441,293	8,476,511
3.2	(b) Forwards Swaps & Options	6,392,988	4,599,890	3,028,759	3,081,302	3,156,462
3.3	(c)Other contingent liabilities	156,812	267,877	178,272	259,000	251,731
3.4	(d)Total Contingent Liabilities	11,489,676	9,918,656	9,909,374	10,781,595	11,884,704
4.0	CAPITAL STRENGTH					-
4.1	(a)Core capital	11,324,874	11,244,237	11,382,523	11,236,168	11,060,571
4.2	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4.3	(c)Excess (a-b)	10,324,874	10,244,237	10,382,523	10,236,168	10,060,571
4.4	(d) Supplementary Capital	2,018,800	2,018,800	2,018,800	2,018,800	2,422,109
4.5	(e) Total Capital (a+d)	13,343,674	13,263,037	13,401,323	13,254,968	13,482,681
4.6	(f)Total risk weighted assets	69,818,900	70,978,185	71,801,040	73,487,930	76,337,656
4.7	(g) Core Capital/Total deposits Liabilities	18.74%	19.3%	18.5%	16.8%	15.9%
4.8	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
4.9	(I) Excess	10.7%	11.3%	10.5%	8.8%	7.9%
4.10	(j) Core Capital / Total risk weighted assets	16.2%	15.8%	15.9%	15.3%	14.5%
4.11	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
4.12	(I) Excess (j-k)	5.7%	5.3%	5.4%	4.8%	4.0%
4.13	(m) Total Capital/Total risk weighted assets	19.1%	18.7%	18.7%	18.0%	17.7%
4.14	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
4.15	(o) Excess (m-n)	4.61%	4.2%	4.2%	3.5%	3.2%
4.16	(p) Core Capital/Total deposits Liabilities*	19.4%	19.9%	19.1%	17.2%	16.2%
4.17	(q) Core Capital / total risk weighted assets*	16.8%	16.3%	16.3%	15.7%	14.8%
4.18	(r) Total Capital/total risk weighted assets*	19.7%	19.2%	19.1%	18.4%	18.0%
5.0	LIQUIDITY					
5.1	(a) Liquidity Ratio	36.6%	33.1%	34.0%	36.60%	34.0%
5.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
5.3	(c) Excess (a-b)	16.6%	13.1%	14.0%	16.6%	14.0%

^{*} The adjusted capital ratios include the expected credit loss provisions added back to capital in line with Central Bank of Kenya

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the books of the Bank. The complete set of the financial statements, statutory and qualitative disclosures can be accessed on the institution's website **www.familybank.co.ke.** They may also be accessed at the institutions Head Office located at Family Bank Towers, Muindi Mbingu Street, Nairobi.

Signed:

Rebecca Mbithi Managing Director & CEO Lazarus Muema Director



