

PUTTING YOU FIRST

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST DECEMBER 2020

STATEMENT OF FINANCIAL POSITION

Amortisation charges Other operating expenses

Exceptional Items

Minority Interest

Current Tax

Deferred Tax

Interest

Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items

Profit/(Loss) After Tax and Exceptional Items

Profit/(loss) after tax, exceptional items and Minority

Profit/(Loss) After Exceptional Items

	BANK		GROUP	
	31st Dec.	31st Dec.	31st Dec.	31st Dec.
	2019 Shs. '000'	2020 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'
	Audited	Audited	Audited	Audited
ASSETS	Auditeu	Addited	Addited	Auditeu
Cash (both Local & Foreign)	509,885	489,147	510,764	490,935
Balances due from Central Bank of Kenya	5,264,279	4,749,202	5,264,279	4,749,202
Kenya Government and other securities held for dealing				
purposes				
Financial Assets at fair value through profit and loss				
Investment Securities:				
a) Held to Maturity:	46,299,945	42,160,461	47,279,859	43,194,552
a. Kenya Government securities	46,299,945	42,160,461	47,163,180	43,100,690
b. Other securities b) Available for sale:	-	17 597 500	116,679 10,784,703	93,862 18.414.107
a. Kenya Government securities	10,094,301 6,987,187	17,587,509 16,280,552	7,568,774	17,014,694
b. Other securities	3,107,114	1,306,957	3,215,929	1,399,413
Deposits and balances due from local banking institutions	853,862	887,856	931,768	949,339
Deposits and balances due from banking institutions abroad	4,706,050	9,381,097	4,706,050	9,381,097
Tax recoverable	29,570	-	57,668	32,431
Loans and advances to customers (net)	36,925,060	35,968,295	37,006,358	36,036,557
Balances due from banking institutions in the group			-	-
Investments in associates	1 205 (02	1 205 (02	-	-
Investments in subsidiary companies Investments in joint ventures	1,395,692	1,395,692	-	
Investment properties				
Property and equipment	1,758,989	2,171,056	2,102,850	2,508,605
Prepaid lease rentals	1,7 30,909	2,171,050		_,500,005
Intangible assets	70,953	125,956	718,413	783,638
Deferred tax asset		330,721		330,721
Retirement benefit asset			-	-
Other assets	876,941	956,599	1,313,387	1,382,183
TOTAL ASSETS	108,785,527	116,203,591	110,676,099	118,253,367
LIABILITIES Balances due to Central Bank of Kenya				
Customer deposits	81,331,805	88,548,056	80,982,617	88,189,504
Deposits and balances due to local banking institutions		00,540,050		
Deposits and balances due to foreign banking institutions	13,686	45,789	13,686	45,789
Other money market deposits			-	-
Borrowed funds	1,692,552	1,469,614	1,692,552	1,469,614
Balances due to banking institutions in the group		43,030	-	-
Tax payable	-	12,838	-	12,838
Dividends payable Deferred tax liability	570 441		-	-
Retirement benefit liability	570,441	-	638,671	66,927
Other liabilities	721 680	1 225 693	1 892 346	2 325 975
Other liabilities TOTAL LIABILITIES	721,680 84.330.164	1,225,693 91.301.990	1,892,346 85.219.872	2,325,975 92.110.647
Other liabilities TOTAL LIABILITIES	721,680 84,330,164	1,225,693 91,301,990	1,892,346 85,219,872	2,325,975 92,110,647
TOTAL LIABILITIES SHAREHOLDERS' FUNDS				
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital	84,330,164 6,649,390	91,301,990 6,649,390	85,219,872 6,649,390	92,110,647 6,649,390
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount)	84,330,164 6,649,390 5,230,109	91,301,990 6,649,390 5,230,109	85,219,872 6,649,390 5,230,109	92,110,647 6,649,390 5,230,109
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves	84,330,164 6,649,390 5,230,109 2,387,590	91,301,990 6,649,390 5,230,109 1,171,843	85,219,872 6,649,390 5,230,109 2,601,269	92,110,647 6,649,390 5,230,109 1,368,639
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves	84,330,164 6,649,390 5,230,109 2,387,590	91,301,990 6,649,390 5,230,109 1,171,843	85,219,872 6,649,390 5,230,109 2,601,269	92,110,647 6,649,390 5,230,109 1,368,639
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 538,601
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - - - - - - - - - - - - - - - - - -	92,110,647 6,649,390 5,230,109 11,605,209 353,022 - 538,601 - 25,744,970
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - 24,455,363	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - - - - - - - - - - - - - - - - - -	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 538,601 - - - - - - - - - - - - - - - - - - -
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - 24,455,363	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - - - - - - - - - - - - - - - - - -	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 538,601
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - 24,455,363	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - - - - - - - - - - - - - - - - - -	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 538,601
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TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INTEREST INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	84,330,164 6,649,390 5,230,109 2,387,502 353,022 - - - - - - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643	92,110,647 6,649,390 5,230,109 13,68,639 11,605,209 353,022 - 538,601 - 25,744,970 397,750 118,253,367 18,253,367 3 ,749,880 5,728,182 94,091
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - - - - - - - - - - - - - - - - - -	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 - 538,601 - - 25,744,970 397,750 118,253,367 - - 3,749,880 5,728,182 94,091 87,689
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TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE	84,330,164 6,649,390 5,230,109 2,387,502 353,022 - - 24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588	92,110,647 6,649,390 5,230,109 11,605,209 3538,001 - 538,601 - 25,744,970 397,750 118,253,367 118,253,367 3,749,880 5,728,182 94,091 8,689 9,659,842
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits	4,015,497 4,015,497 4,842,428 209,020 4,845,5363 4,015,497 4,842,428 209,643 109,020 9,236,588	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290	85,219,872 6,649,390 5,230,109 10,254,547 353,022 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221	92,110,647 6,649,390 5,230,109 1,665,209 353,022 538,601 25,744,970 118,253,367 3,749,880 5,728,182 9,059,842 4,911,290
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,33 - 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605	92,110,647 6,649,390 5,230,109 13,68,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits	4,015,497 4,015,497 4,842,428 209,020 4,845,5363 4,015,497 4,842,428 209,643 109,020 9,236,588	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290	85,219,872 6,649,390 5,230,109 10,254,547 353,022 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221	92,110,647 6,649,390 5,230,109 1,665,209 353,022 538,601 25,744,970 118,253,367 3,749,880 5,728,182 9,059,842 4,911,290
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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	84,330,164 6,649,390 5,230,109 2,387,522 353,022 - - 24,455,363 108,785,527 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,7605 71,646	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	92,110,647 6,649,390 5,230,109 11,605,209 3538,601
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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 NET INTEREST INCOME/(LOSS)	84,330,164 6,649,390 5,230,109 2,387,522 353,022 - - 24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,728,221 4,7646 4,847,472	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,812,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	92,110,647 6,649,390 5,230,109 1,605,209 3538,021 - 538,601 - 25,744,970 397,750 118,253,367 118,253,367 118,253,367 - 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,689 94,091 87,718 5,718 5,7178 5,012 1,80 1
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest expenses Total interest expenses Total interest expenses Non-INTEREST INCOME	84,330,164 6,649,390 5,230,109 2,387,502 353,022 - - 24,455,363 108,785,527 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,605 71,646 4,847,472 4,389,116	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	92,110,647 6,649,390 5,230,109 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245	92,110,647 6,649,390 5,230,109 1,665,209 353,022 538,601 25,744,970 118,253,367 118,253,367 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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 INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753	85,219,872 6,649,390 5,230,109 2,061,269 10,254,547 353,022 - 30,000 - 25,118,33 - 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 - - - - - - - - - - - - -
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest expenses Nother interest expenses NET INTERST INCOME (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other interest income	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - 24,455,363 108,785,527 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 - 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962	92,110,647 6,649,390 5,230,109 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Other fees and commissions Portefie exchange trading income/(Loss) Dividend Income	84,330,164 6,649,390 5,230,109 2,387,502 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524	92,110,647 6,649,390 5,230,109 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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 NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 37,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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 NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Total Income Total Income Total Income Total Non-interest income	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - 24,455,363 108,785,527 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186 1,104,736	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,33 - 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178	92,110,647 6,649,390 5,230,109 13,68,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest expenses Nother Interest norme Total interest expenses NET INTEREST INCOME [Closs] NON-INTEREST INCOME Fees and commissions on loans and advances Other interest and omissions Foreign exchange trading income/(Loss) Dividend Income Other income Total OPERATING INCOME	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,337 37,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest expenses NET INTEREST INCOME Lustomer deposits Deposits and placement from banking institutions Other Interest expenses NET INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Total Non-interest income Tota	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186 1,104,736	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 538,601 25,744,970 118,253,367 118,253,367 118,253,367 3,749,880 5,728,182 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 14,265 1,299,176 2,240,551 6,887,783
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 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 NET INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income TOTAL OFERATING EXPENSES Loan loss provision	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186 1,104,736 5,751,968 1,158,133	85,219,872 6,649,390 5,230,109 2,061,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,812,428 269,643 109,623 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest expenses NET INTEREST INCOME Lustomer deposits Deposits and placement from banking institutions Other Interest expenses NET INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Total Non-interest income Tota	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91, 301, 990 6, 649, 390 5, 230, 109 1, 171, 843 10, 958, 636 353, 022 538, 601 24, 901, 601 116, 203, 591 116, 203, 591 3, 749, 880 5, 728, 182 94, 091 87, 689 9, 659, 842 4, 911, 290 26, 142 75, 178 5, 012, 610 4, 647, 232 167, 874 347, 753 411, 483 101, 440 76, 186 1, 104, 736 5, 751, 968 1, 158, 133 1, 369, 794	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 - 30,000 - 25,118,33 - 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743 1,297,943	92,110,647 6,649,390 5,230,109 13,68,639 13,68,639 538,601 25,744,970 397,750 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253 118,253,367 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,253 118,255
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest expenses Total interest expenses Total interest expenses Total interest expenses Ner INTEREST INCOME Fees and commissions on loans and advances Other interest income Total Interest income Total Interest INCOME/(LOSS) Non-INTEREST INCOME Fees and commissions on loans and advances Other income Total OPERATING INCOME Foreign exchange trading income/(Loss) Dividend Income Total OPERATING INCOME	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 - - - - - - - - - - - - -	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186 1,104,736 5,751,968 1,158,133	85,219,872 6,649,390 5,230,109 2,061,269 10,254,547 353,022 - 30,000 - 25,118,337 337,890 110,676,099 4,812,428 269,643 109,623 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022
TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 INCOME INTEREST INCOME INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other incerest income Total Non-interest income Dividend Income Div	84,330,164 6,649,390 5,230,109 2,387,590 9,835,252 353,022 24,455,363 108,785,527 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 1,297,504 1,297,438 1,297,433 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,435 1,297,455 1,297,4	91,301,990 6,649,390 5,230,109 1,171,843 10,958,636 353,022 538,601 24,901,601 116,203,591 3,749,880 5,728,182 94,091 87,689 9,659,842 4,911,290 26,142 75,178 5,012,610 4,647,232 167,874 347,753 411,483 101,440 76,186 1,104,736 5,751,968 3,158,133 1,369,794 131,549	85,219,872 6,649,390 5,230,109 2,601,269 10,254,547 353,022 30,000 - 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 31,297,943 123,886	92,110,647 6,649,390 5,230,109 1,368,639 11,605,209 353,022 538,601 25,744,970 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,253,367 118,254 11,059,053 1,369,794 131,549 1,549

51,244 880,860 **3,010,125**

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2.456.495

104,919

(92.016)

2,443,592

2,443,592

56,914 940,835

3.902.674

1,849,294

1.849.294

115,274 (380,126)

2,114,146

2,114,146

51,244 1,730,190

3.859.455

2,691,839

2.691.839

2,619,348

2,566,787

52,561

166,315 (93,824) (93,824) 56,914 1,732,370

4.696.029

2,191,754

2.191.754

185,441 (381,429)

2,387,742

2,304,645

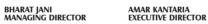
83,097

	BANK		GROUP	
	31st Dec.	31st Dec.	31st Dec.	31st Dec
	2019	2020	2019	202
	Shs. '000' Audited	Shs. '000' Audited	Shs. '000' Audited	Shs. '000 Audite
Other Comprehensive Income	Addited	Addited	Addited	Addite
Gains/(Losses) from translating the financial statements of				
foreign operations				
Fair value changes in available for sale financial assets	(1,052,930)	(1,685,690)	(1,006,367)	(1,698,20
Revaluation surplus on Property, plant and equipment				
Share of other comprehensive income of associates				
ncome tax relating to components of other comprehensive	315,879	469,941	308,387	469,94
income Other Comprehensive Income for the year not of tay	(727.051)	(1 315 740)	(697,980)	(1 220 26)
Other Comprehensive Income for the year net of tax	(737,051)	(1,215,749)		(1,228,264
Total comprehensive income for the year	1,706,541	898,397	1,921,368	1,159,47
EARNINGS PER SHARE- BASIC & DILUTED	367	318	386	34
DIVIDEND PER SHARE -DECLARED				
OTHER DISCLOSURES				
NON-PERFORMING LOANS AND ADVANCES				
(a) Gross Non-performing loans and advances	4,554,770	4,837,979	4,554,770	4,837,97
(b) Less: Interest in Suspense	787,270	886,870	787,270	886,87
(c) Total Non-Performing Loans and Advances (a-b)	3,767,500	3,951,109	3,767,500	3,951,10
(d) Less: Loan Loss Provision	1,219,718	2,040,658	1,219,718	2,040,65
(e) Net Non-Performing Loans and Advances(c-d)	2,547,782	1,910,451	2,547,782	1,910,45
(f) Discounted Value of Securities	2,508,188	1,746,412	2,508,188	1,746,41
(g) Net NPLs Exposure (e-f)	39,594	164,039	39,594	164,03
INSIDER LOANS AND ADVANCES				
(a) Directors, Shareholders and Associates	1,606,582	2,225,408	1,606,582	2,225,40
(b) Employees	336,685	394,976	336,685	394,97
(c) Total Insider Loans and Advances and other facilities	1,943,267	2,620,384	1,943,267	2,620,38
OFF-BALANCE SHEET ITEMS				
 Letters of credit, guarantees, acceptances 	8,042,484	8,967,455	8,042,484	8,967,45
(b) Forwards, swaps and options	14,626,691	13,265,793	14,626,691	13,265,79
(c) Other contingent liabilities	2,524,369	1,294,883	2,524,369	1,294,88
(d) Total Contingent Liabilities	25,193,544	23,528,131	25,193,544	23,528,13
CAPITAL STRENGTH				
(a) Core capital	21,471,831	22,559,049		
(b) Minimum Statutory Capital	1,000,000	1,000,000		
c) Excess/(Dificiency)(a-b)	20,471,831	21,559,049		
(d) Supplementary Capital	561,906	353,022		
(e) Total Capital (a+d)	22,033,737	22,912,071	-	
f) Total risk weighted assets	53,266,941	58,365,121		
(g) Core Capital/Total deposits Liabilities	26.4%	25.5%		
(h) Minimum statutory Ratio	8.0%	8.0%		
(I) Excess/(Deficiency) (g-h)	18.4%	17.5%		
(i) Core Capital / total risk weighted assets	40.3%	38.7%		
(k) Minimum Statutory Ratio	10.5%	10.5%		
I) Excess (Deficiency) (i-k)	29.8%	28.2%		
m) Total Capital/total risk weighted assets	41.4%	39.3%		
(n) Minimum statutory Ratio	14.5%	14.5%		
(o) Excess/(Deficiency) (m-n)	26.9%	24.8%		
(p) Adjusted Core Capital/Total Deposit Liabilities*	26.5%	25.5%		
(q) Adjusted Core Capital/Total Risk Weighted Assets*	40.4%	38.7%		
r) Adjusted Total Capital/Total Risk Weighted Assets*	41.4%	39.3%		
LIQUIDITY				
a) Liquidity Ratio	77.1%	80.5%		
	20.0%	20.0%		
(b) Minimum Statutory Ratio	20.0%			

* The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

MESSAGE FROM THE DIRECTORS

These financial statements are extracts from the books of the institution as audited by Deloitte and Touche and received unqualified opinion. The complete set of Audited Group and Bank financial statements, statutory and qualitative disclosures can be accessed on the institution's website **www.primebank.co.ke.** They may also be accessed at the institution's Head Office, Riverside Drive, Nairobi.



T.M. DAVIDSON DIRECTOR



Prime Bank is regulated by the Central Bank of Kenya

BINIAM YOHANNES DIRECTOR

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