

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

STATEMENT OF FINANCIAL POS	BANK				20/1 5	GROUP			
	30th Sept. 2020 Shs. '000' Unaudited	31st Dec 2020 Shs. '000' Audited	31st March 2021 Shs. '000' Unaudited	30th June 2021 Shs. '000' Unaudited	30th Sept. 2021 Shs. '000' Unaudited	30th Sept. 2020 Shs. '000' Unaudited	31st Dec 2020 Shs. '000' Audited	202 Shs. '000	
ASSETS Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	542,279 3,772,608	489,147 4,749,202	549,904 4,714,925	523,677 4,559,746	542,923 5,739,593	562,645 3,772,608	490,935 4,749,202	609,23 5,739,59	
Investment Securities: a) Held to Maturity: a. Kenya Government securities	43,823,455 43,823,455	42,160,461 42,160,461	44,439,662 44,439,662	49,769,061 49,769,061	52,998,240 52,998,240	44,795,112 44,795,112	43,194,552 43,100,690	54,033,35 54,033,35	
b. Other securities b) Available for sale: a. Kenya Government securities	1 8,276,933 16,270,109	1 7,587,509 16,280,552	17,570,054 15,834,485	18,104,844 15,559,600	14,734,713 11,637,895	1 9,214,251 17,026,439	93,862 18,414,107 17,014,694	15,907,8 3	
b. Other securities Deposits and balances due from local Danking institutions	2,006,824 852,777	1,306,957 887,856	1,735,569 1,016,593	2,545,244 1,393,246	3,096,818 2,627,458	2,187,812 1,200,471	1,399,413 949,339	3,310,46 2,815,32	
Deposits and balances due from banking Institutions abroad Tax recoverable	5,933,546	9,381,097	9,813,912	6,932,634 45,674	6,904,855 37,376	5,933,546	9,381,097 32,431	6,904,85	
oans and advances to customers (net) Ialances due from banking institutions in he group nvestments in associates	35,940,163	35,968,295	35,314,438	36,140,222	37,070,190	36,013,172 - -	36,036,557	37,130,97	
nvestments in subsidiary companies nvestments in joint ventures nvestment properties	1,395,692	1,395,692	1,395,695	1,395,692	1,395,692	-	-		
roperty and equipment repaid lease rentals	2,008,488	2,171,056	2,059,130	1,957,927	1,946,310	2,348,853	2,508,605	2,278,2	
ntangible assets Deferred tax asset Retirement benefit asset	182,869	125,956 330,721	137,214 330,720	165,216 330,720	168,434 725,699	833,685	783,638 330,721	828,14 660,02	
OTAL ASSETS	825,264 113,554,074	956,599 116,203,591	997,330 118,339,577	970,701 122,289,360	995,661 125,887,144	1,422,057 116,096,400	1,382,183 118,253,367	1,568,54 128,544,4 1	
ABILITIES Alances due to Central Bank of Kenya ustomer deposits eposits and balances due to local banking	86,635,570	88,548,056	90,789,750	93,525,791	97,171,823	86,635,570	88,189,504	97,145,76	
nstitutions Deposits and balances due to foreign Deposits and balances due to foreign Deposits the constitutions	56,705	45,789	46,959	41,177	37,130	56,705	45,789	37,13	
Other money market deposits forrowed funds talances due to banking institutions in the	1,595,378	1,469,614	1,445,627	1,293,248	188,938	1,595,378	1,469,614	188,93	
group ax payable Dividends payable	26,843	12,838	51,838	13,000	4,594	24,253	12,838	4,59	
Deferred tax liability Retirement benefit liability	100,497	1 225 602	676 105	663 537	721 402	171,370	66,927	2.075.00	
Other liabilities FOTAL LIABILITIES	751,018 89,166,011	1,225,693 91,301,990	676,185 93,010,359	663,527 95,536,743	731,493 98,133,978	2,103,704 90,586,980	2,325,975 92,110,647	2,075,99 99,452,4 2	
SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount)	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,390 5,230,109	6,649,39 5,230,10	
Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves	989,634 11,165,908 353,022	1,171,843 10,958,636 353.022	944,289 12,152,408 353.022	2,207,514 12,312,582 353,022	2,883,418 12,637,227 353,022	1,192,651 11,722,883 353,022	1,368,639 11,605,209 353,022	3,082,09 13,355,88 353,02	
Other Reserves Proposed dividends	333,022	538,601	333,022	333,022	333,022		538,601	333,02	
Capital grants OTAL SHAREHOLDERS' FUNDS Ainority Interest	24,388,063	24,901,601	25,329,218	26,752,617	27,753,166	25,148,055 361,365	25,744,970 397,750	28,670,4 9	
OTAL LIABILITIES AND SHAREHOLDERS' UNDS	113,554,074	116,203,591	118,339,577	122,289,360	125,887,144	116,096,400			
OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES									
(a) Gross Non-performing loans and advances	4,664,705	4,837,979	4,660,807	5,476,168	5,706,354	4,664,705	4,837,979	5,706,35	
(b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b)	893,412 3,771,293	886,870 3,951,109	935,638 3,725,169	985,726 4,490,442	1,039,631 4,666,723	893,412 3,771,293	886,870 3,951,109	1,039,63 4,666,7 2	
d) Less: Loan Loss Provision e) Net Non-Performing Loans and	1,323,832	2,040,658	2,079,382	2,170,841	2,330,292	1,323,832	2,040,658	2,330,29	
Advances(c-d)	2,447,461	1,910,451	1,645,787	2,319,601	2,336,431	2,447,461	1,910,451	2,336,43	
	2,264,294	1,746,412	1,436,081	2,106,892	1,995,777	2,264,294	1,746,412		
(g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES	183,167	164,039	209,706	212,709	340,654	183,167	164,039	340,65	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and	2,051,526 385,012	2,225,408 394,976	209,706 2,152,542 386,396	212,709 2,172,174 375,944	340,654 1,996,815 426,591	2,051,526 385,012	2,225,408 394,976	1,996,81 426,59	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS	183,167 2,051,526 385,012 2,436,538	164,039 2,225,408 394,976 2,620,384	209,706 2,152,542 386,396 2,538,938	212,709 2,172,174 375,944 2,548,118	340,654 1,996,815 426,591 2,423,406	183,167 2,051,526 385,012 2,436,538	164,039 2,225,408 394,976 2,620,384	1,996,81 426,59 2,423,40	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850	1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	340,65 1,996,81 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEFT ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002	164,039 2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339	1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097	183,167 2,051,526 385,012 2,436,538 8,667,905 12,166,628	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	340,65 1,996,81 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minmum Statutory Capital (c) Excess/(Diffciency)(a-b)	183,167 2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 1,000,000 20,877,002	164,039 2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339 1,000,000 22,239,339	1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,996,8 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Dificiency)(a-b) (d) Supplementary Capital (e) Total Capital (4-d)	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 1,000,000 20,877,002 353,022 22,230,024	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 353,022 22,912,071	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339 1,000,000 22,239,339 353,022 23,592,361	1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 353,022 23,479,119	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,996,8 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a-d) (f) Total risk weighted assets (b) Minimum statutory Ratio	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 1,000,000 20,877,002 353,022	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 333,022	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339 1,000,000 22,239,339 353,022	1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 353,022	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,996,8 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Deficiency) (g-h) (l) Stress/(Deficiency) (g-h) (l) Core Capital/ Total risk weighted	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,807,002 1,000,000 20,877,002 353,022 22,230,024 56,930,650 25,2% 8,0% 17.2%	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 353,022 22,912,071 58,365,121 25,5% 8,0% 17.5%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25.8% 17.8%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339 1,000,000 22,239,339 353,022 22,339,363 8,502,412 24.8% 8,0% 16.8%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 353,022 23,479,119 59,080,194 23.8% 8.0% 8.0%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,996,8 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Diffciency)(a-b) (d) Supplementary Capital (e) Total Capital (a-t) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Deffciency) (g-h) Core Capital / Total risk weighted assets (s) Minimum Statutory Ratio (l) Excess/(Deffciency) (g-h) Core Capital / Total risk weighted assets (s) Minimum Statutory Ratio	183,167 2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 1,000,000 20,877,002 21,230,024 56,930,650 25,2% 8.0% 17.2% 38.4% 10.5%	164,039 2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 333,02 22,912,071 58,365,121 255,5% 8.0% 17.5% 38.7%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25,8% 8.0% 17.8% 41.2% 10.5%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,250 22,902,641 23,239,339 1,000,000 22,239,339 353,022 23,592,361 58,512,112 24,8% 8.0% 16.8% 39,7% 10.5%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,1099,758 23,126,097 1,000,000 22,126,097 353,022 23,479,119 59,080,194 23.8% 8.0% 15.8% 39.1% 10.5%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,996,8 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, quarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Diffciency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Deffciency) (g-h) (j) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k) (m) Total Capital/fotal risk weighted	183,167 2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 20,877,002 353,022 22,230,024 56,930,650 25,2% 8,0% 17,2% 38,4%	164,039 2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 353,022 22,912,071 58,365,121 25,5% 8,0% 17,5% 38,7%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25.8% 8,0% 17.8% 41.2%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339 1,000,003 22,239,339 353,022 22,339,339 353,022 24.8% 8.0% 8.0% 8.0%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 353,022 23,479,119 59,080,194 23.8% 8.0% 8.0% 8.0%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,996,8 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, quarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Dificiency)(a-b) (d) Supplementary Capital (e) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Deficiency) (g-h) (j) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k) (m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio (l) Excess (Deficiency) (j-k) (m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio (o) Excess/(Deficiency) (m-n)	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 1,000,000 20,877,002 353,022 22,230,024 56,930,650 25,2% 8.0% 17.2% 38.4% 10.5% 27.9%	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 353,022 22,912,071 58,365,121 25,58 8,0% 17,5% 38.7% 10.5% 28.2%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25,8% 8,0% 17.8% 41.2% 10.5% 30.7%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,250 22,902,641 23,239,339 315,022 23,592,361 58,512,112 24,8% 8,0% 16,8% 39,7% 10,5% 29,2%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 1,000,000 22,126,097 353,022 23,479,119 59,080,194 23.8% 8.0% 15.8% 39.1% 10.5% 28.6%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	340,65 1,996,81 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Diffciency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Deffciency) (g-h) (g) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (Deffciency) (j-k) (m) Total Capital/total risk weighted assets (k) Minimum statutory Ratio (l) Excess (Deffciency) (j-k) (m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio (o) Excess/(Deffciency) (m-n) (o) Adjusted Core Capital/Total Deposit Liabilities*	183,167 2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,807,002 353,022 22,230,024 56,930,650 25,2% 8,0% 17.2% 38.4% 10.5% 27.9% 39.0% 14.5% 24.5% 25.3%	164,039 2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 353,022 22,912,071 58,365,121 25,5% 38,7% 10,5% 38,7% 10,5% 28,2% 39,3% 14,5% 24,8% 25,5%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25.8% 41.2% 10.5% 30.7% 41.8% 14.5% 27.3% 25.8%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,239,339 1,000,000 22,239,339 353,022 22,239,339 68,512,112 24.8% 8.0% 10.5% 29.2% 40.3% 40.3% 14.5% 25.8% 24.9%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 53,022 22,126,097 53,022 23,479,119 59,080,194 23,8% 8,0% 8,0% 8,0% 39,1% 10,5% 28,6% 39,7% 14,5% 22,5,2% 23,8%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	340,65 1,996,81 426,55 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent liabilities COPTAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Deficiency) (g-h) (l) Core Capital/ Total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k) (m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio (l) Excess (Deficiency) (m-n) (a) Excess (Deficiency) (m-n) (a) Adjusted Core Capital/Total Risk Weighted Assets' (r) Adjusted Total Capital/Total Risk Weighted Adsets' (r) Adjusted Total Capital/Total Risk Weighted Adsets' (r) Adjusted Total Capital/Total Risk	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 1,000,000 20,877,002 22,230,024 56,930,650 25,2% 8.0% 38.4% 10.5% 27.9% 39.0% 39.0%	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 1,000,000 21,559,049 353,022 22,912,071 58,365,121 25,5% 8.0% 17,5% 10,5% 28,2% 39,3% 14,5% 24,8%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25.8% 8.0% 17.8% 41.2% 10.5% 30.7% 41.8% 41.8% 27.3%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,992,641 23,239,339 1,000,000 22,23,592,361 58,512,112 24,8% 8,0% 16,8% 39,7% 10,5% 29,2% 40,3% 14,5% 25,8%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 59,080,194 23.8% 8.0% 15.8% 39.1% 10.5% 28.6% 39.7% 14.5% 25.2%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	340,65 1,996,81 426,59 2,423,40 10,047,79 10,149,92 1,902,03	
(g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess/(Defficiency) (g-h) (j) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (Defficiency) (i-h) (m) Total Capital/Total risk weighted assets (m) Minimum statutory Ratio (l) Excess/(Defficiency) (i-h) (l) Total Capital/Total risk weighted assets (m) Minimum statutory Ratio (l) Excess/(Deficiency) (i-h) (l) Excess/(Deficiency) (i-h) (l) Adjusted Core Capital/Total Deposit Liabilities* (d) Adjusted Core Capital/Total Risk Weighted Assets*	183,167 2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387 23,606,920 21,877,002 353,022 21,230,024 56,930,650 25,2% 38,4% 10,5% 27,9% 39,0% 14,5% 24,5% 25,3% 38,5%	164,039 2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883 23,528,131 22,559,049 333,022 22,912,071 58,365,121 25,5% 38.7% 10.5% 38.7% 10.5% 28.2% 39.3% 14.5% 24.8% 25.5% 38.7%	209,706 2,152,542 386,396 2,538,938 8,894,116 12,221,825 6,492,668 27,608,609 23,425,727 1,000,000 22,425,727 353,022 23,778,749 56,909,333 25.8% 41.2% 10.5% 30.7% 41.8% 41.5% 27.3% 25.8% 41.2%	212,709 2,172,174 375,944 2,548,118 9,830,634 10,981,157 2,090,850 22,902,641 23,233,339 353,022 23,933,302 22,399,236 158,512,112 24.8% 39.7% 10.5% 40.3% 40.3% 41.5% 22.5.8% 24.9% 39.7%	340,654 1,996,815 426,591 2,423,406 10,047,798 10,149,922 1,902,038 22,099,758 23,126,097 1,000,000 22,126,097 353,022 23,479,119 59,080,194 23.8% 8.0.% 39,1% 10.5% 28.6% 39,7% 14.5% 25.2% 23.8% 39,2%	2,051,526 385,012 2,436,538 8,667,905 12,166,628 2,772,387	2,225,408 394,976 2,620,384 8,967,455 13,265,793 1,294,883	1,995,77 340,65 1,996,81 426,55 2,423,40 10,047,79 10,149,92 1,902,03 22,099,75	

STATEMENT OF COMPREHENSIVE INCOME											
				BANK				GROUP			
		30th Sept. 2020 Shs. '000' Unaudited	31st Dec 2020 Shs. '000' Audited	31st March 2021 Shs. '000' Unaudited	30th June 2021 Shs. '000' Unaudited	30th Sept. 2021 Shs. '000' Unaudited	30th Sept. 2020 Shs. '000' Unaudited	31st Dec 2020 Shs. '000' Audited	30th Sept. 2021 Shs. '000' Unaudited		
	INTEREST INCOME										
	Loans and advances	2,766,952	3,749,880	912,205	1,816,541	2,764,230	2,766,952	3,749,880	2,764,230		
	Government securities	4,271,404	5,728,182	1,452,713	3,027,780	4,777,315	4,271,404	5,728,182	4,777,315		
	Deposits and placements with banking	70,201	94,091	22,743	44,152	66,676	70,201	94,091	66,676		
	institutions Other Interest Income	55,633	87.689	26,320	51,920	95.328	55,633	87.689	95,328		
	Total interest income	7,164,190	9,659,842	2,413,981	4,940,393	7,703,549	7,164,190	9,659,842	7,703,549		
	INTEREST EXPENSE	2 742 204	4 044 200	4 470 033	2 422 252	2 = 25 = 200	2 742 204	4 044 200	2 725 700		
	Customer deposits Deposits and placement from banking	3,712,201	4,911,290	1,178,933	2,422,352	3,725,798	3,712,201	4,911,290	3,725,798		
	institutions	22,615	26,142	2,977	6,546	8,251	22,615	26,142	8,251		
	Other interest expenses	55,687	75,178	19,010	37,882	43,083	55,687	75,178	43,083		
	Total interest expenses	3,790,503	5,012,610	1,200,920	2,466,780	3,777,132	3,790,503	5,012,610	3,777,132		
	NET INTEREST INCOME/(LOSS)	3,373,687	4,647,232	1,213,061	2,473,613	3,926,417	3,373,687	4,647,232	3,926,417		
	NON-INTEREST INCOME										
	Fees and commissions on loans and	111 500	167 074	21 120	70 707	00.762	111 500	167 074	99,762		
	advances	111,509	167,874	31,128	70,707	99,762	111,509	167,874			
	Other fees and commissions	212,299	347,753	88,286	180,053	272,699	212,299	347,753	272,699		
	Foreign exchange trading income/(Loss) Dividend Income	295,437 38,474	411,483 101,440	77,868	153,483 21,369	208,419 126,565	295,437 14,259	411,483 14,265	208,419 44,233		
	Other income	114,312	76,186	27,675	52,148	69,960	760,812	1,299,176	990,212		
	Total Non-interest income	772,031	1,104,736	224,957	477,760	777,405	1,394,316	2,240,551	1,615,325		
	TOTAL OPERATING INCOME	4,145,718	5,751,968	1,438,018	2,951,373	4,703,822	4,768,003	6,887,783	5,541,742		
	OTHER OPERATING EXPENSES										
	Loan loss provision	307.004	1,158,133	60.344	125,344	311,717	307,004	1,159,953	311,717		
	Staff costs	950,452	1,369,794	338,401	684,982	1,029,378	950,452	1,369,794	1,029,378		
	Directors' emoluments	98,713	131,549	34,199	68,180	101,881	98,713	131,549	101,881		
	Rental charges	118,887	41,895	12,238	22,365	38,858	118,887	41,895	38,858		
	Depreciation charge on property and equipment	232,454	203,554	102,130	209,195	255,204	232,454	203,554	255,204		
	Amortisation charges		56,914	_				56,914			
	Other operating expenses	550,393	940,835	196,536	414,362	638,593	956,511	1,732,370	1,301,739		
	Total Other Operating Expenses	2,257,903	3,902,674	743,848	1,524,428	2,375,631	2,664,021	4,696,029	3,038,777		
	Profit/(loss) Before Tax and Exceptional	1,887,815	1,849,294	694,170	1,426,945	2,328,191	2,103,982	2,191,754	2,502,965		
	Items Exceptional Items										
	Profit/(Loss) After Exceptional Items	1,887,815	1,849,294	694,170	1,426,945	2,328,191	2,103,982	2,191,754	2,502,965		
	Current Tax	105,000	115,274	39,000	73,000	111,000	184,227	185,441	181,286		
	Deferred Tax	1 702 015	(380,126)	655 170	1 252 045	2 217 101	1 010 755	(381,429)	2 221 670		
	Profit/(Loss) After Tax and Exceptional Items Minority Interest	1,782,815	2,114,146	655,170	1,353,945	2,217,191	1,919,755 31,071	2,387,742 83,097	2,321,679 39,805		
	Profit/(loss) after tax, exceptional items	1 702 015	2 114 146	CFF 170	4 353 045	2 247 404	1,888,684	2,304,645	2,281,874		
	and Minority Interest	1,782,815	2,114,146	655,170	1,353,945	2,217,191	1,000,004	2,304,045	2,201,0/4		
	Other Comprehensive Income										
	Gains/(Losses) from translating the financial statements of foreign operations	-									
	Fair value changes in available for sale	(100 430)	(1.605.600)	(227.552)	1 262 225	1 216 507	(100.035)	(1.600.305)	1 227 220		
	financial assets	(190,428)	(1,685,690)	(227,553)	1,263,225	1,316,597	(199,825)	(1,698,205)	1,327,339		
	Revaluation surplus on Property, plant and										
	equipment Share of other comprehensive income of										
	associates										
	Income tax relating to components of other		469,941			394,979		469,941	394,979		
	comprehensive income	-	100,071			3,77,379		102,271	337,379		
	Other Comprehensive Income for the year net of tax	(190,428)	(1,215,749)	(227,553)	1,263,225	1,711,576	(199,825)	(1,228,264)	1,722,318		
	Total comprehensive income for the year	1,592,387	898,397	427,617	2,617,170	3,928,767	1,688,859	1,076,381	4,004,192		
	EARNINGS PER SHARE- BASIC & DILUTED	,,	318	,	_,,_,	,,.	,,	347	,,,		
	DIVIDEND PER SHARE -DECLARED										
	* The Adjusted Capital Ratios includes the expe	ected credit lo	ss provisions	added back to	Capital in lir	e with the CI	3K Guidance N	Note issued			

^{*} 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. The complete set of the quarterly 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.

BHARAT JANI AMAR KANTARIA BINIAM YOHANNES MANAGING DIRECTOR EXECUTIVE DIRECTOR DIRECTOR



stomercare@primebank.co.ke | www.primebank.co.ke

Prime Bank is regulated by the Central Bank of Kenya