

| I. STATEMENT OF FINANCIAL POSITION | KCB BANK KENYA | | | | | NATIONAL BANK OF KENYA | | | | | KCB GROUP PLC COMPANY | | | | | KCB GROUP PLC CONSOLIDATED | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited |
| A. ASSETS | | | | | | | | | | | | | | | | | | | | |
| 1. Cash (both Local & Foreign) | 7,078,761 | 7,078,197 | 7,615,802 | 7,597,722 | 6,956,633 | 1,007,756 | 940,995 | 1,249,469 | 1,100,330 | 1,160,787 | - | - | - | - | - | 14,927,202 | 14,393,282 | 15,239,536 | 15,152,993 | 12,553,003 |
| 2. Balances due from Central Bank of Kenya | 49,406,305 | 44,807,278 | 27,913,129 | 25,839,259 | 31,271,928 | 3,757,987 | 4,081,795 | 4,133,434 | 3,750,586 | 4,799,532 | - | - | - | - | - | 53,164,292 | 48,889,073 | 32,046,563 | 29,589,845 | 36,071,460 |
| 3. Kenya Government and other securities held for dealing purposes | - | - | 405,097 | 2,019,227 | - | - | - | - | - | - | - | - | - | - | - | - | - | 405,097 | 2,019,227 | - |
| 4. Financial Assets at fair value through profit and loss | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Investment securities: | | | | | | | | | | | | | | | | | | | | |
| 5. a) Held at amortized cost: | | | | | | | | | | | | | | | | | | | | |
| a. Kenya Government securities | 81,997,542 | 72,359,602 | 72,058,395 | 69,422,464 | 64,573,219 | 33,234,414 | 33,356,840 | 33,614,230 | 34,460,222 | 34,621,205 | - | - | - | - | - | 115,605,489 | 106,067,077 | 106,009,625 | 103,882,686 | 99,194,424 |
| b. Other securities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 25,501,520 | 11,293,433 | 10,457,544 | 10,597,858 | 10,197,222 |
| b) Fair value through OCI: | | | | | | | | | | | | | | | | | | | | |
| a. Kenya Government securities | 83,231,000 | 70,731,155 | 68,656,825 | 71,106,673 | 99,789,716 | 20,783,253 | 17,696,797 | 15,148,032 | 15,096,249 | 17,597,229 | - | - | - | - | - | 104,699,014 | 89,011,282 | 84,520,247 | 86,202,922 | 117,386,945 |
| b. Other securities | - | - | - | - | 1,767,272 | - | - | - | - | - | - | - | - | - | 25,519 | 6,639,793 | 6,668,276 | 11,139,894 | 8,081,389 | 9,468,702 |
| 6. Deposits and balances due from local banking institutions | 4,309,114 | 5,847,046 | 2,459,041 | 3,097,833 | 528,395 | 6,955,814 | 1,352,368 | 1,367,120 | 1,357,790 | 1,322,196 | 482,687 | 3,993,311 | 1,160,495 | 1,146,705 | 1,132,667 | 11,264,928 | 7,199,414 | 3,826,161 | 4,455,623 | 1,850,591 |
| 7. Deposits and balances due from banking institutions abroad | 12,033,538 | 13,423,354 | 5,373,275 | 8,662,093 | 3,239,016 | 1,021,973 | 2,622,821 | 1,234,389 | 755,496 | 1,583,817 | - | - | - | - | - | 48,792,234 | 45,349,403 | 34,520,821 | 39,117,240 | 34,713,341 |
| 8. Tax recoverable | - | - | - | 247,078 | - | 78,984 | 295,415 | 306,432 | 304,692 | 421,939 | - | - | - | 24,920 | 30,060 | - | - | - | 425,728 | - |
| 9. Loans and advances to customers (net) | 511,324,174 | 497,927,674 | 496,213,998 | 492,537,561 | 475,667,131 | 64,953,499 | 60,376,595 | 57,668,263 | 55,539,275 | 53,380,947 | - | - | - | - | - | 651,816,465 | 606,967,409 | 597,110,217 | 595,254,297 | 577,505,119 |
| 10. Balances due from group companies | 4,999,839 | 1,911,824 | 5,058,801 | 5,715,418 | 4,716,902 | - | - | - | - | - | 9,695,367 | 4,124,299 | 9,473,050 | 212,778 | 706,545 | - | - | - | - | - |
| 11. Investments in associates | 600,000 | 600,000 | 600,000 | 600,000 | 600,000 | 657,458 | 670,824 | 616,044 | 630,353 | 574,177 | - | - | - | - | - | 1,257,458 | 1,270,824 | 600,000 | 600,000 | 600,000 |
| 12. Investments in subsidiary companies | - | - | - | - | - | 24,963 | 24,963 | 24,963 | 24,963 | 19,963 | 84,540,431 | 79,661,797 | 79,661,797 | 79,661,797 | 79,661,797 | - | - | - | - | - |
| 13. Investments in joint ventures | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14. Investment properties | 11,137,000 | 11,137,000 | 6,287,000 | 6,035,000 | 5,642,223 | - | - | - | - | - | - | - | - | - | - | 11,137,000 | 11,137,000 | 6,287,000 | 6,035,000 | 5,642,223 |
| 15. Property and equipment | 8,794,134 | 9,188,711 | 9,150,404 | 9,977,222 | 9,814,501 | 4,274,938 | 4,076,935 | 4,213,320 | 4,374,108 | 4,273,791 | 822,916 | 613,219 | 614,904 | 616,428 | 618,902 | 20,734,739 | 18,180,756 | 18,522,034 | 19,967,596 | 19,897,157 |
| 16. Prepaid lease rentals | 122,020 | 120,772 | 121,396 | 122,019 | 122,734 | - | - | - | - | - | - | - | - | - | - | 120,015 | 118,767 | 121,396 | 120,015 | 124,713 |
| 17. Intangible assets | 4,037,880 | 4,023,087 | 4,398,952 | 4,443,725 | 4,715,935 | 568,933 | 634,903 | 665,434 | 744,447 | 782,983 | 6,078 | 6,584 | 7,091 | 7,597 | 8,104 | 5,088,394 | 5,081,917 | 5,382,267 | 5,499,457 | 6,695,548 |
| 18. Deferred tax asset | 16,477,428 | 15,940,264 | 14,975,006 | 13,789,704 | 11,179,733 | 3,007,004 | 2,826,975 | 3,052,139 | 3,136,380 | 2,626,271 | - | 1,999 | 1,706 | - | 65,794 | 20,193,416 | 19,403,782 | 18,651,925 | 17,647,182 | 14,501,588 |
| 19. Retirement benefit asset | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 20. Other assets | 23,264,556 | 24,786,290 | 23,174,407 | 37,132,433 | 18,790,883 | 5,924,482 | 4,675,744 | 6,294,900 | 5,566,729 | 6,425,548 | 33,325 | 47,748 | 14,550 | 33,330 | 10,412 | 31,522,284 | 31,121,316 | 32,682,285 | 43,161,195 | 25,607,220 |
| 21. TOTAL ASSETS | 818,813,291 | 779,882,254 | 744,461,528 | 758,345,431 | 739,376,221 | 146,251,458 | 133,633,970 | 129,588,169 | 126,841,620 | 129,590,385 | 95,580,804 | 88,448,957 | 90,933,593 | 81,703,555 | 82,259,800 | 1,122,464,243 | 1,022,153,011 | 977,522,612 | 987,810,253 | 972,009,256 |
| B. LIABILITIES | | | | | | | | | | | | | | | | | | | | |
| 22. Balances due to Central Bank of Kenya | - | - | - | - | 4,993,300 | - | - | - | - | 3,295,197 | - | - | - | - | - | - | - | - | - | 8,288,497 |
| 23. Customer deposits | 631,255,026 | 601,680,391 | 569,271,015 | 588,627,915 | 595,867,033 | 115,424,152 | 99,913,441 | 99,090,859 | 99,229,389 | 102,617,657 | - | - | - | - | - | 859,103,392 | 786,035,101 | 749,414,204 | 767,224,467 | 772,662,675 |
| 24. Deposits and balances due to local banking institutions | 2,919,930 | 3,035,488 | 3,818,386 | 1,776,411 | 573,035 | 3,310,433 | 7,485,321 | 8,137,398 | 6,460,632 | 3,280,280 | - | - | - | - | - | 4,200,212 | 7,617,580 | 8,955,784 | 7,237,043 | 3,853,315 |
| 25. Deposits and balances due to foreign banking institutions | 1,365,110 | 753,273 | 843,468 | 662,973 | 627,058 | 7,532,793 | 7,712,427 | 7,941,366 | 6,981,903 | 5,151,596 | - | - | - | - | - | 22,360,486 | 7,388,428 | 8,282,292 | 12,431,235 | 12,716,998 |
| 26. Other money market deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27. Borrowed funds | 33,137,116 | 33,191,221 | 33,930,412 | 34,706,661 | 17,922,682 | 3,315,000 | 3,237,000 | - | - | - | - | - | - | - | - | 35,273,095 | 35,042,011 | 35,961,305 | 37,032,388 | 20,389,179 |
| 28. Balances due to group companies | - | - | - | - | - | - | - | - | - | - | 5,062,372 | 4,019,235 | 3,810,669 | 3,553,491 | 3,370,185 | - | - | - | - | - |
| 29. Tax payable | 3,630,072 | 1,920,732 | 3,416,320 | - | 803,837 | - | - | - | - | - | 58,681 | 122,095 | 32,532 | - | - | 4,126,046 | 2,323,292 | 3,800,169 | - | 875,542 |
| 30. Dividends payable | - | - | 9,177,637 | - | - | 5,681 | 5,681 | 5,681 | 5,681 | 5,811 | - | - | - | - | - | - | - | - | - | - |
| 31. Deferred tax liability | - | - | - | - | - | - | - | - | - | - | 6,354 | - | - | 10,152 | - | 394,504 | - | - | - | - |
| 32. Retirement benefit liability | 177,000 | 177,000 | 177,000 | 177,000 | 177,000 | - | - | - | - | - | - | - | - | - | - | 177,000 | 177,000 | 177,000 | 177,000 | 177,000 |
| 33. Other liabilities | 22,976,568 | 23,923,622 | 16,977,287 | 21,123,927 | 14,454,554 | 3,637,747 | 2,634,480 | 2,227,454 | 2,228,471 | 3,326,454 | 118,070 | 122,842 | 42,952 | 52,364 | 5,056 | 32,446,326 | 30,649,993 | 23,423,640 | 21,283,837 | 17,278,001 |
| 34. TOTAL LIABILITIES | 695,460,822 | 664,681,727 | 637,611,525 | 647,074,887 | 635,241,499 | 133,225,806 | 120,988,350 | 117,402,758 | 114,906,076 | 117,676,995 | 5,245,477 | 4,264,172 | 3,886,153 | 3,616,007 | 3,375,241 | 958,081,061 | 869,233,405 | 830,014,394 | 845,385,970 | 836,064,207 |
| C. SHAREHOLDERS' FUNDS | | | | | | | | | | | | | | | | | | | | |
| 35. Paid up /Assigned capital | 53,986,100 | 53,986,100 | 53,986,100 | 53,986,100 | 53,986,100 | 12,368,906 | 12,368,906 | 12,368,906 | 12,368,906 | 12,368,906 | 3,213,463 | 3,213,463 | 3,213,463 | 3,213,463 | 3,213,456 | 3,213,463 | 3,213,463 | 3,213,463 | 3,213,463 | 3,213,456 |
| 36. Share premium/(discount) | - | - | - | - | - | - | - | - | - | - | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 | 27,690,149 |
| 37. Revaluation reserves | - | - | - | - | - | 1,225,905 | 1,225,905 | 1,225,905 | 1,225,905 | 1,255,687 | - | - | - | - | - | 1,225,905 | 1,225,905 | 1,225,905 | 1,225,905 | 1,225,905 |
| 38. Retained earnings/ Accumulated losses | 63,661,584 | 61,439,719 | 53,771,579 | 48,232,365 | 49,334,441 | (5,503,011) | (5,671,226) | (5,602,693) | (5,506,873) | (5,624,763) | 56,218,252 | 53,281,173 | 52,930,365 | 43,970,473 | 48,032,178 | 132,948,260 | 126,482,898 | 116,209,950 | 112,822,478 | 108,458,562 |
| 39. Statutory loan loss reserve | - | - | - | - | - | 4,781,842 | 4,590,726 | 4,074,991 | 3,794,213 | 3,762,684 | - | - | - | - | - | 3,858,151 | 3,795,390 | 4,584,440 | 2,154,895 | 4,960,394 |
| 40. Other Reserves/Re-measurement of defined benefit asset/liability | (233,686) | (225,292) | (907,676) | (125,558) | 814,181 | 152,010 | 131,309 | 118,302 | 53,393 | 150,876 | - | - | - | - | (51,224) | (9,158,550) | (9,488,199) | (8,629,152) | (7,896,070) | (9,603,417) |
| 41. Proposed dividends | 5,938,471 | - | - | 9,177,637 | - | - | - | - | - | - | 3,213,463 | - | 3,213,463 | 3,213,463 | - | 3,213,463 | - | 3,213,463 | 3,213,463 | - |
| 42. Capital grants | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 43. TOTAL SHAREHOLDERS' FUNDS | 123,352,469 | 115,200,527 | 106,850,003 | 111,270,544 | 104,134,722 | 13,025,652 | 12,645,620 | 12,185,411 | 11,935,544 | 11,913,390 | 90,335,327 | 84,184,785 | 87,047,440 | 78,087,548 | 78,884,559 | 162,990,841 | 152,919,606 | 147,508,218 | 142,424,283 | 135,945,049 |
| 44. Minority Interest | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,392,341 | | | | |

| | KCB BANK KENYA | | | | | NATIONAL BANK OF KENYA | | | | | KCB GROUP PLC COMPANY | | | | | KCB GROUP PLC CONSOLIDATED | | | | |
|---|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited | 30-Sep-21 Kshs 000 Un-audited | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Sep-20 Kshs 000 Un-audited |
| 6 OTHER OPERATING EXPENSES | | | | | | | | | | | | | | | | | | | | |
| 6.1 Loan loss provision | 7,955,045 | 5,860,842 | 2,494,297 | 23,398,651 | 18,678,712 | 412,544 | 297,367 | 204,781 | 1,387,426 | 619,459 | - | - | - | - | - | 9,327,810 | 6,583,174 | 2,861,063 | 27,508,441 | 20,012,212 |
| 6.2 Staff costs | 12,638,662 | 8,447,304 | 4,166,307 | 13,485,558 | 10,250,128 | 3,237,275 | 2,147,727 | 1,078,550 | 4,077,889 | 3,071,130 | 450,981 | 303,723 | 157,083 | 658,846 | 426,331 | 18,593,868 | 12,254,755 | 6,055,027 | 20,451,028 | 15,236,842 |
| 6.3 Directors' emoluments | 115,807 | 78,668 | 32,655 | 248,102 | 95,951 | 18,995 | 12,282 | 5,541 | 20,436 | 15,679 | 35,669 | 24,474 | 7,539 | 50,354 | 47,735 | 267,433 | 176,680 | 72,739 | 296,200 | 234,283 |
| 6.4 Rental charges | 165,405 | 108,860 | 83,116 | 208,882 | 189,871 | 78,294 | 88,692 | 40,117 | 173,612 | 186,468 | - | - | - | - | - | 327,265 | 246,398 | 182,487 | 389,603 | 423,436 |
| 6.5 Depreciation charge on property and equipment | 1,597,022 | 1,058,030 | 526,819 | 2,201,665 | 1,163,657 | 528,377 | 328,414 | 168,737 | 669,051 | 500,743 | 10,153 | 6,686 | 3,335 | 12,184 | 8,874 | 2,734,261 | 1,749,274 | 847,399 | 3,609,291 | 2,097,177 |
| 6.6 Amortisation charges | 1,266,271 | 863,402 | 435,495 | 1,790,693 | 1,336,842 | 280,389 | 192,934 | 98,807 | 398,030 | 295,548 | 1,519 | 1,013 | 506 | 2,026 | 1,519 | 1,666,328 | 1,123,996 | 566,447 | 2,309,813 | 1,722,587 |
| 6.7 Other operating expenses | 7,433,409 | 4,514,699 | 2,161,140 | 10,922,584 | 8,152,656 | 1,644,634 | 1,055,062 | 497,057 | 1,855,227 | 1,432,651 | 303,696 | 442,525 | 174,363 | 1,376,565 | 693,267 | 11,179,051 | 7,159,968 | 3,337,053 | 16,104,928 | 12,273,120 |
| 6.8 Total other operating expenses | 31,171,621 | 20,931,805 | 9,899,829 | 52,256,135 | 39,867,817 | 6,200,508 | 4,122,478 | 2,093,590 | 8,581,671 | 6,121,678 | 802,018 | 778,421 | 342,826 | 2,099,975 | 1,177,726 | 44,096,016 | 29,294,245 | 13,922,215 | 70,669,304 | 51,999,657 |
| 7 Profit/(loss) before tax and exceptional items | 30,478,508 | 18,762,249 | 7,855,120 | 23,586,442 | 15,117,993 | 1,415,097 | 1,021,698 | 290,579 | 312,593 | 535,418 | 15,541,897 | 9,446,416 | 9,006,340 | (1,354,089) | (589,292) | 35,809,649 | 21,915,652 | 9,117,919 | 25,718,880 | 17,143,137 |
| 8 Exceptional items | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Profit/(loss) after exceptional items | 30,478,508 | 18,762,249 | 7,855,120 | 23,586,442 | 15,117,993 | 1,415,097 | 1,021,698 | 290,579 | 312,593 | 535,418 | 15,541,897 | 9,446,416 | 9,006,340 | (1,354,089) | (589,292) | 35,809,649 | 21,915,652 | 9,117,919 | 25,718,880 | 17,143,137 |
| 10 Current tax | (11,798,501) | (7,705,414) | (3,678,337) | (10,063,654) | (7,422,769) | (233,015) | (14,381) | (566) | (185,444) | - | (84,453) | (147,868) | (58,304) | (7,499) | - | (13,139,129) | (8,509,255) | (4,054,012) | (10,903,436) | (8,050,219) |
| 11 Deferred tax | 2,687,724 | 2,150,560 | 1,362,431 | 4,824,069 | 2,157,065 | (105,129) | (289,696) | (105,598) | 50,582 | (447,543) | 3,798 | 12,151 | 11,857 | (11,372) | 64,574 | 2,536,366 | 1,894,518 | 1,312,043 | 4,788,198 | 1,798,471 |
| 12 Profit/(loss) after tax and exceptional items | 21,367,731 | 13,207,395 | 5,539,214 | 18,346,857 | 9,852,289 | 1,076,953 | 717,621 | 184,415 | 177,731 | 87,875 | 15,461,242 | 9,310,699 | 8,959,893 | (1,372,960) | (524,718) | 25,206,886 | 15,300,915 | 6,375,950 | 19,603,642 | 10,891,389 |
| 13 Minority Interest | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 34,101 | - | - | - | - |
| 14 Profit/(loss) after tax and exceptional items and Minority Interest | 21,367,731 | 13,207,395 | 5,539,214 | 18,346,857 | 9,852,289 | 1,076,953 | 717,621 | 184,415 | 177,731 | 87,875 | 15,461,242 | 9,310,699 | 8,959,893 | (1,372,960) | (524,718) | 25,172,786 | 15,300,915 | 6,375,950 | 19,603,642 | 10,891,389 |
| 15 Other Comprehensive income: | | | | | | | | | | | | | | | | | | | | |
| 15.1 Gains/(Losses) from translating the financial statements of foreign operations | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (1,504,370) | (1,707,271) | (106,074) | (955,000) | (9,388) |
| 15.2 Fair value changes in available-for-sale financial assets | (154,471) | (142,477) | (1,117,311) | 618,503 | 2,388,947 | 98,617 | 54,073 | 46,892 | 71,191 | 102,926 | - | - | - | - | 233 | 335,957 | 159,493 | (900,726) | 3,117,974 | 2,276,513 |
| 15.3 Re-measurement of defined benefit pension fund | - | - | - | (167,000) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (167,000) | - |
| 15.4 Share of other comprehensive income of associates | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15.5 Income tax relating to components of other comprehensive income | 46,341 | 42,743 | 335,193 | (135,451) | (716,684) | (29,585) | (16,222) | (14,068) | (17,798) | (25,731) | - | - | - | - | (70) | (100,787) | (47,848) | 270,218 | (885,292) | (682,954) |
| 16 Other comprehensive income for the year net of tax | (108,130) | (99,734) | (782,118) | 316,052 | 1,672,263 | 69,032 | 37,851 | 32,824 | 53,393 | 77,195 | - | - | - | - | 163 | (1,269,200) | (1,595,626) | (736,582) | 1,110,682 | 1,584,171 |
| 17 Total comprehensive income for the year | 21,259,601 | 13,107,661 | 4,757,096 | 18,662,909 | 11,524,552 | 1,145,985 | 755,472 | 217,239 | 231,124 | 165,070 | 15,461,242 | 9,310,699 | 8,959,893 | (1,372,960) | (524,555) | 23,903,586 | 13,705,289 | 5,639,368 | 20,714,324 | 12,475,560 |
| 18 EARNINGS PER SHARE - DILUTED & BASIC KSHS | 0.53 | 0.49 | 0.35 | 0.34 | 0.28 | 0.12 | 0.12 | 0.06 | 0.01 | 0.02 | - | - | - | - | - | 9.92 | 8.53 | 7.02 | 6.10 | 5.18 |
| 19 DIVIDEND PER SHARE - DECLARED KSHS | 0.11 | - | - | 0.17 | - | - | - | - | - | - | - | - | - | - | - | 1.00 | - | - | 1.00 | - |
| III. OTHER DISCLOSURES | | | | | | | | | | | | | | | | | | | | |
| 1. NON-PERFORMING LOANS AND ADVANCES | | | | | | | | | | | | | | | | | | | | |
| a) Gross Non-performing loans and advances | 66,118,828 | 65,021,737 | 68,465,655 | 66,810,159 | 63,560,622 | 27,976,034 | 27,447,135 | 26,360,967 | 26,438,040 | 29,326,125 | - | - | - | - | - | 98,141,803 | 95,732,747 | 98,019,399 | 96,612,758 | 96,991,204 |
| b) Less Interest in Suspense | 7,103,779 | 7,237,473 | 8,170,459 | 7,203,362 | 6,453,082 | 4,892,192 | 4,548,725 | 4,734,041 | 4,290,607 | 5,930,707 | - | - | - | - | - | 12,162,583 | 12,148,304 | 13,291,877 | 11,849,662 | 12,908,435 |
| c) Total Non-Performing Loans and Advances (a-b) | 59,015,049 | 57,784,264 | 60,295,196 | 59,606,797 | 57,107,540 | 23,083,842 | 22,898,410 | 21,626,926 | 22,147,433 | 23,395,418 | - | - | - | - | - | 85,979,220 | 83,584,443 | 84,727,522 | 84,763,096 | 84,082,769 |
| d) Less Loan Loss Provision | 35,956,793 | 33,150,242 | 32,805,809 | 33,533,503 | 31,992,184 | 12,228,074 | 12,098,852 | 11,503,961 | 11,322,528 | 10,645,056 | - | - | - | - | - | 50,059,098 | 46,798,263 | 47,117,720 | 45,904,828 | 43,877,837 |
| e) Net Non-Performing Loans and Advances(c-d) | 23,058,256 | 24,634,022 | 27,489,387 | 26,073,294 | 25,115,356 | 10,855,768 | 10,799,558 | 10,122,965 | 10,824,905 | 12,750,362 | - | - | - | - | - | 35,920,122 | 36,786,180 | 37,609,802 | 38,858,268 | 40,204,932 |
| f) Discounted Value of Securities | 21,242,336 | 22,558,614 | 24,779,217 | 23,561,199 | 21,182,731 | 10,675,730 | 10,736,740 | 9,325,185 | 10,330,933 | 12,390,155 | - | - | - | - | - | 40,862,183 | 40,915,466 | 45,599,552 | 43,674,611 | 42,418,717 |
| g) Net NPLs Exposure (e-f) | 1,815,920 | 2,075,408 | 2,710,170 | 2,512,095 | 3,932,625 | 180,038 | 62,818 | 797,780 | 493,972 | 360,207 | - | - | - | - | - | (4,942,061) | (4,129,286) | (7,989,750) | (4,816,343) | (2,213,785) |
| 2. INSIDER LOANS AND ADVANCES | | | | | | | | | | | | | | | | | | | | |
| a) Directors, Shareholders and Associates | 1,632,645 | 2,646,847 | 2,990,946 | 3,461,438 | 2,902,336 | 18 | 21 | 4 | - | 19 | - | - | - | - | - | 1,315,780 | 1,721,790 | 1,572,035 | 1,818,015 | 1,447,488 |
| b) Employees | 14,593,973 | 14,590,818 | 14,588,062 | 14,544,769 | 13,899,192 | 5,867,903 | 5,905,135 | 5,941,974 | 5,872,627 | 5,669,242 | - | - | - | - | - | 22,469,345 | 21,857,065 | 22,058,465 | 21,694,482 | 20,825,902 |
| c) Total Insider Loans and Advances and other facilities | 16,226,618 | 17,237,665 | 17,579,008 | 18,006,207 | 16,801,528 | 5,867,921 | 5,905,156 | 5,941,978 | 5,872,627 | 5,669,261 | - | - | - | - | - | 23,785,125 | 23,578,855 | 23,630,500 | 23,512,497 | 22,273,390 |
| 3. OFF-BALANCE SHEET ITEMS | | | | | | | | | | | | | | | | | | | | |
| a) Letters of credit, guarantees, acceptances | 63,203,276 | 54,260,469 | 67,007,549 | 60,389,210 | 71,190,693 | 4,549,513 | 4,798,015 | 5,055,196 | 4,996,228 | 6,989,341 | - | - | - | - | - | 78,012,535 | 67,896,346 | 80,346,153 | 74,319,742 | 88,584,894 |
| b) Forwards, swaps and options | 33,991,844 | 22,833,969 | 12,319,935 | 16,307,815 | 11,087,442 | 5,359,250 | 4,967,095 | 4,179 | 11,351,200 | 177,343 | - | - | - | - | - | 41,207,411 | 29,354,926 | 14,405,392 | 28,784,319 | 12,382,297 |
| c) Other contingent liabilities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d) Total Contingent Liabilities | 97,195,120 | 77,094,438 | 79,327,484 | 76,697,025 | 82,278,135 | 9,908,763 | 9,765,110 | 5,059,375 | 16,347,428 | 7,166,684 | - | - | - | - | - | 119,219,946 | 97,251,272 | 94,751,545 | 103,104,061 | 100,967,191 |
| 4. CAPITAL STRENGTH | | | | | | | | | | | | | | | | | | | | |
| a) Core capital | 101,182,772 | 108,822,121 | 104,988,072 | 102,218,465 | 98,394,397 | | | | | | | | | | | | | | | |