HF GROUP PLC

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								ENTS AND OTHER DIS	CLOS	
STATEMENT OF FINANCIAL POSITION	30.06.2020	BAN 31.12.2020		30.06.2021	GROU 30.06.2020	7 CONSOLID 31.12.2020			30.06.2020	
AS AT 30 JUNE 2021 ASSETS	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Audited (Ksh'000)	UnAudited (Ksh'000)	DISCLOSURES III AS AT 30 JUNE 2021	UnAudited (Ksh'000)	Audited (Ksh'000)
Cash balances (both local and foreign)	582,475	761,310	599,837	418,565	582,475	761,310	418,565	 Non-Performing Loans and Advances a) Gross non-performing loans and advances 	11,909,011	10,798,847
Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing	2,128,345	756,604	2,136,860	2,148,285	2,128,345	756,604	2,148,285	b) Less: Interest in Suspense c) Total non-Performing loans and advances (a-b)	3,501,430 8,407,581	3,287,599 7,511,248
purposes Financial Assets at fair value through profit and loss	-	-	-	-	-	-		d) Less: Loan loss provisions e) Net non-performing loans and advances(c-d)	2,960,816 5,446,765	3,563,855 3,947,393
Investment Securities: a) Held to Maturity:	764,561	1,941,696	1,712,136	1,465,936	764,561	1,941,696	1,465,936	f) Discounted value of securities g) Net Exposure(e-f)	5,446,765	3,947,393
a. Kenya Government securities	764,561	1,941,696	1,712,136	1,465,936	764,561	1,941,696	1,465,936		•	-
b. Other securities b) Available for sale:	4,057,543	5,163,921	3,994,261	3,447,768	4,057,543	5,163,921	3,447,768	2 Insider loans and advances a) Directors, shareholders and associates	2,148,260	2,211,600
a. Kenya Government securities b. Other securities	4,057,543	5,163,921	3,994,261	3,447,768	4,057,543	5,163,921	3,447,768	b) Employees c) Total insider Loans and Advances	887,818 3,036,078	794,142 3,005,742
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions	1,098,838	205,010	338,393	1,277,650	1,098,838	205,010	1,277,650	3 Off-Balance Sheet items		
abroad	252,468	763,728	462,501	143,436	252,468	763,728	143,436	 a) Letters of credit, guarantees and acceptances b) Forwards, swaps and options 	208,384 852,400	821,725 664,950
Tax recoverable Loans and advances to customers (net)	179,103 39,339,787	233,135 38,194,786	221,447 37,007,980	210,391 36,435,789	280,731 38,172,648	344,930 36,998,473	328,984 35,290,699	c) Other contingent liabilities c) Total contingent liabilities	1,060,784	-
Balances due from banking institutions in the group Investments in associates	-	-	-	-	-	-	-	· -	1,000,704	1,400,073
Investments in subsidiary companies Investment in Joint ventures	242,379	208,071	208,071	208,695	1,730,576	1,635,079	1,634,961	4 Capital Strength a) Core capital	4,842,724	3,621,847
Investment properties	567,700	559,631	561,579	707,162	1,278,871	1,263,268	1,403,266	b) Minimum Statutory Capital c) Excess/Deficiency	1,000,000 3,842,724	1,000,000 2,621,847
Property and equipment Prepaid operating lease rentals	1,746,602	1,775,440	1,722,158	1,677,101	1,170,541	1,780,854	1,682,060	d) Supplementary capital e) Total capital (a+d)	561,925 5,404,649	578,502 4,200,349
Intangible assets Deferred tax asset	784,558 1,019,929	702,377 1,094,505	656,655 1,100,554	606,870 1,090,447	785,511 1,223,880	703,254 1,305,059	607,671 1,300,069	f) Total risk weighted assets g) Core capital /Total deposit liabilities	44,953,621 12.34%	46,280,127 8.79%
Retirement benefit asset			-	-	-		-	h) Minimum Statutory Ratio i) Excess/Deficiency	8.00% 4.34%	8.00% 0.79%
Other assets TOTAL ASSETS	2,122,441 54,886,729	2,117,846 54,478,060	2,292,744 53,015,176	2,195,356 52,033,451	2,953,797 56,480,785	1,822,064 55,445,251	1,815,577 52,964,927	 j) Core capital /Total risk weighted assets 	10.77%	7.83%
LIABILITIES								k) Minimum Statutory Ratio I) Excess/Deficiency (j-k)	10.50% 0.27%	10.50% -2.67%
Balances due to Central Bank of Kenya	-	-	-		ē	-	-	 m) Total capital /Total risk weighted assets n) Minimum Statutory Ratio 	12.02% 14.50%	9.08% 14.50%
Customer deposits Deposits and balances due to local banking institutions	38,852,415 405,677	40,005,915 1,190,118	37,276,675 1,503,357	37,902,197 474,235	39,174,242	39,944,490 1,190,118	37,822,307 474,235	o) Excess/Deficiency (m-n) Adjusted Core Capital/Total Deposit	-2.48%	-5.42%
Deposits and balances due to foreign banking institutions	-	-	-		-	-	,===	p) Liabilities*	12.50%	8.90%
Other money market deposits Borrowed funds	5,327,724	3,681,087	5,104,347	4,672,234	5,327,724	3,681,087	4,672,234	Adjusted Core Capital/Total Risk Weighted q) Assets*	10.92%	7.90%
Balances due to banking institutions in the group Tax payable	-	-	-	-	-	-	-	Adjusted Total Capital/Total Risk Weighted r) Assets*	12.17%	9.20%
Dividends payable	-	-	-		4,934	6,361	6,370			
Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-			
Other liabilities TOTAL LIABILITIES	1,399,546 45 985 362	1,353,833 46,230,953	1,042,888 44,927,267	1,011,034	2,048,315 46,555,215	2,061,408 46,883,465	1,783,562 44,758,708	5 Liquidity a) Liquidity Ratio	21.98%	20.90%
	43,703,002	40,200,730	44,727,207	44,037,700	40,333,213	40,000,403	44,7 30,7 00	b) Minimum Statutory Ratio	20.00%	20.00%
SHAREHOLDERS' FUNDS Paid up /Assigned capital	5,000,000	5,000,000	5,000,000	5,000,000	1,923,071	1,923,071	1,923,071	c) Excess(Deficiency) (a-b)	1.98%	0.90%
Share premium/(discount) Revaluation reserves	3,513,662 180,440	3,513,662 310,662	3,513,662 310,662	3,513,662 310,662	4,343,512 881,903	4,343,512 1,012,125	4,343,512 1,012,125	SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY		Share capital
Retained earnings/Accumulated losses	(3,183,977)	(4,226,070)	(4,284,351)	(3,988,184)	(633,165)	(2,384,781)	(2,229,106)	AS AT 30 JUNE 2021	:	Shs ⁷ 000
Statutory loan loss reserves Other Reserves	3,313,624 26,868	3,653,888 (5,035)	3,567,085	3,152,114	3,313,624	3,653,888	3,152,114	At 1 January 2021	1	923,071
	,		(19.149)	(14.503)	45.875	13.971	4.503		٠,	
Proposed dividends	FO 750	-	(19,149)	(14,503)	45,875	13,971	4,503	Profit for the period Other comprehensive income	1,	-
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	50,750 8,901,367	8,247,107	8,087,909		45,875 - 50,750 9,925,570	13,971 - - 8,561,786		Profit for the period		- 923,071
Capital grants	8,901,367	8,247,107	8,087,909	7,973,751	50,750	8,561,786	8,206,219	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT		923,071
Capital grants TOTAL SHAREHOLDERS' FUNDS	8,901,367 54,886,729	8,247,107 54,478,060 BAI	8,087,909 53,015,176 NK	7,973,751 52,033,451	50,750 9,925,570 56,480,785 GROUI	8,561,786 55,445,251 • CONSOLII	8,206,219 52,964,927 DATED	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021		- 923,071 3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	8,901,367 54,886,729 30.06.2020 UnAudited	8,247,107 54,478,060 BAI 31.12.2020 Audited	8,087,909 53,015,176 NK 31.03.2021 UnAudited	7,973,751 52,033,451 30.06.2021 UnAudited	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited	8,561,786 55,445,251 CONSOLII 31.12.2020 Audited	8,206,219 52,964,927 DATED 30.06.2021 UnAudited	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities		- 923,071 3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021	8,901,367 54,886,729 30.06.2020	8,247,107 54,478,060 BAI 31.12.2020 Audited	8,087,909 53,015,176 NK 31.03.2021	7,973,751 52,033,451 30.06.2021 UnAudited	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited	8,561,786 55,445,251 CONSOLII 31.12.2020 Audited	8,206,219 52,964,927 DATED 30.06.2021	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities	1,	- 923,071 3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	8,901,367 54,886,729 30.06.2020 UnAudited	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000)	8,087,909 53,015,176 NK 31.03.2021 UnAudited	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000)	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited	8,561,786 55,445,251 CONSOLII 31.12.2020 Audited	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January	1,	923,071 3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256	8,561,786 55,445,251 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq	1,	- 923,071 3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409	8,087,909 53,015,176 NK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399	8,561,786 55,445,251 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes	1, uivalents	3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485	8,087,909 53,015,176 NK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082	8,561,786 55,445,251 • CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end	1, uivalents	3
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485	8,087,909 53,015,176 NK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399	8,561,786 55,445,251 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books	uivalents dit loss provision	as added back
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest income Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9.	uivalents dit loss provision of the institution ares can be acce	ns added back n. The completessed on the in:
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778	8,561,786 55,445,251 • CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision of the institution ares can be acce	ns added back n. The complet ssed on the in: ehani House, I Robert Kiba
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304	8,561,786 55,445,251 2 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of	uivalents dit loss provision of the institution ares can be acce	ns added back n. The complet ssed on the in: ehani House, l
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633	8,087,909 53,015,176 NK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision of the institution ares can be acce	ns added back n. The complet ssed on the in: ehani House, I Robert Kiba
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Net INTEREST EXPENSES Net interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401	8,561,786 55,445,251 2 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be acce	ns added back n. The complet ssed on the in: ehani House, l Robert Kiba Group Chief
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSES Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be acce	ns added back n. The complet ssed on the in: ehani House, l Robert Kiba Group Chief
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be acce fice located at R	as added back The complete ssed on the in: Robert Kibar Group Chief
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Net INTEREST EXPENSES Other interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928	50,750 9,925,570 56,480,785 GROUI 30,06,2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be acce fice located at R	ns added back n. The complet ssed on the in: ehani House, l Robert Kiba Group Chief
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091	8,087,909 53,015,176 NK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741	8,561,786 55,445,251 31.12.202 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229	8,206,219 52,964,927 DATED 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accefice located at R.	as added back The complete ssed on the in: Robert Kibar Group Chief
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Net INTEREST EXPENSES NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,012	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 414,803 1,108,624 7,091 146,221 165,497	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316	8,561,786 55,445,251 2 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF WH	as added back a. The completessed on the inselant House, I Robert Kibar Group Chief
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 97,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,0112 109,846 468,105	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 1,266,292	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928	50,750 9,925,570 56,480,785 GROUI 30,06,2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 114,569 678,617	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be acce fice located at R HF WH of up t	as added back a. The completessed on the inselant House, In Robert Kibar Group Chief F W instant
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSES Outher interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other Operating Expenses Total Other Operating Expenses	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760 267,927 475,965 267,927 475,965 3,816 77,990 85,0112 109,846 468,105 1,488,661	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 414,803 1,108,624 414,803 1,108,624 146,221 165,497 226,740 1,266,292 3,335,268	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 636,242 38,849 57,081 239,884 762,025	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 71,092 114,456 507,249 1,470,487	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 220,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189 4,058,476	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 678,617 1,562,927	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution ress can be acce fice located at R HF WH of up t Simply	as added back The complete Seed on the in: Robert Kibar Group Chief instant sizz Bid Bonds b KShs. 10M in
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 97,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,0112 109,846 468,105	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 414,803 1,108,624 414,803 1,108,624 146,221 165,497 226,740 1,266,292 3,335,268	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 71,092 114,456 507,249 1,470,487	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089	8,561,786 55,445,251 P CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189 4,058,476 (1,679,750)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 678,617 1,562,927	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete seed on the in: Robert Kibar Group Chief instant iizz Bid Bonds b KShs. 10M in go to www.hf
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST INCOME (LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other Operating Expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,7607 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 1,266,292 3,335,268 (963,164)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 628,628 139,719 247,424 2,826 636,242 38,849 57,081 239,884 762,025 (133,397) (133,397)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935)	50,750 9,925,570 56,480,785 GROUI 30,06,2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 11,316 110,008 539,572 1,566,089 (293,167) (293,804)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189 4,058,476 (1,679,750) (96,133) (1,775,883) (1,775,883)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 678,617 1,562,927 (317,952) (317,952) (318,070)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Profit/(loss) after exceptional items Profit/(loss) after exceptional items Current tax Deferred tax	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,7607 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 317,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 1,266,292 3,335,268 (963,164) (34,308) (997,472) 65,743	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884 762,025 (133,397) (113,688)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935) [22,953]	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (637) (293,804) (1,708)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 4,058,476 (1,679,750) (96,133) (1,775,883) (6,772) 75,791	8,206,219 52,964,927 30,06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 714,569 678,617 1,562,927 (317,952) (118) (318,070) (28,028)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other income Total of the income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Total Other Operating Expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Deferred tax Profit/(loss) after tax and exceptional items Other Operpenensive Income	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,7607 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 317,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 1,266,292 3,335,268 (963,164) (34,308) (997,472)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 628,628 139,719 247,424 2,826 636,242 38,849 57,081 239,884 762,025 (133,397) (133,397)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935) [22,953]	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (637) (293,804) (1,708)	8,561,786 55,445,251 9 CONSOLII 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189 4,058,476 (1,679,750) (96,133) (1,775,883) (1,775,883)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 919,852 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 678,617 1,562,927 (317,952) (317,952) (318,070)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items Current lax Deferred tax Profit/(loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 0,1266,292 3,335,268 (963,164) (34,308) (997,472) 65,743 (931,729)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884 762,025 (133,397) (11,688) (145,085)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935) (22,953)	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (637) (17,08) (293,804) (17,08)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189 4,058,476 (1,679,750) (96,133) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 761,554 1,061,537 919,852 70,718 62,838 48,938 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 114,569 678,617 1,562,927 (317,952) (118) (318,070) (28,028)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations of variety and evaluable for sale financial assets	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,7607 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 1,266,292 3,335,268 (963,164) (34,308) (997,472) 65,743 (931,729)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884 762,025 (133,397) (113,688)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935) [22,953]	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (637) (293,804) (1,708)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,7111 226,894 1,856,189 4,058,476 (1,679,750) (96,133) (1,775,883) (6,777) (75,772) (1,706,864)	8,206,219 52,964,927 30,06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 714,569 678,617 1,562,927 (317,952) (118) (318,070) (28,028)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Current lax Deferred tax Profit/(loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Earl value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAI 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 226,740 0,1266,292 3,335,268 (963,164) (34,308) (997,472) 65,743 (931,729)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884 762,025 (133,397) (11,688) (145,085)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935) (22,953)	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (637) (17,08) (293,804) (17,08)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 1,856,189 4,058,476 (1,679,750) (96,133) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803) (1,775,803)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 761,554 1,061,537 919,852 70,718 62,838 48,938 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 114,569 678,617 1,562,927 (317,952) (118) (318,070) (28,028)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Current tax Deferred tax Profit/(loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Flacir value changes in available for sale financial assets Stare of other comprehensive income of associates Income tax relating to components of other comprehensive income	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901)	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 1,091 146,221 165,497 7,091 146,221 165,497 226,740 1,266,292 3,335,268 (963,164) (34,308) (997,472) 65,743 (931,729)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884 762,025 (133,397) (11,688) (145,085)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 114,456 507,249 1,470,487 (241,559) 624 (240,935) (22,953)	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (637) (17,08) (293,804) (17,08)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,7111 226,894 1,856,189 4,058,476 (1,679,750) (96,133) (1,775,883) (6,777) (75,772) (1,706,864)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 761,554 1,061,537 919,852 70,718 62,838 48,938 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 114,569 678,617 1,562,927 (317,952) (118) (318,070) (28,028)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y
Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2021 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(loss) before tax and exceptional items Profit/(loss) after exceptional items Current tax Deferred tax Profit/(loss) after tax and exceptional items Other Comprehensive Income Gains/(Loss) from translating the financial statements of foreign operations Place to the roughless of the ro	8,901,367 54,886,729 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 259,615 1,293,475 1,059,607 38,285 60,967 38,401 61,500 199,153 1,258,760 267,927 475,965 3,816 77,990 85,012 109,846 468,105 1,488,661 (229,901) (229,901) (229,901)	8,247,107 54,478,060 BAIA 31.12.2020 Audited (Ksh'000) 3,820,754 555,322 41,409 4,417,485 1,805,618 154,219 445,495 2,405,332 2,012,153 54,074 117,633 85,270 102,974 359,951 2,372,104 414,803 1,108,624 7,091 146,221 165,497 7,091 146,221 165,497 226,740 1,266,292 3,335,268 (963,164) (34,308) (997,472) 65,743 (931,729)	8,087,909 53,015,176 NIK 31.03.2021 UnAudited (Ksh'000) 886,123 161,291 4,309 1,051,723 389,873 59,705 90,573 540,151 511,572 34,977 42,870 24,955 14,254 117,056 628,628 139,719 247,424 2,826 36,242 38,849 57,081 239,884 762,025 (133,397) (11,688) (145,085)	7,973,751 52,033,451 30.06.2021 UnAudited (Ksh'000) 1,732,700 316,848 10,483 2,060,031 766,584 103,399 196,361 1,066,344 993,687 70,718 62,838 48,938 52,747 235,241 1,228,928 187,926 507,472 3,547 78,745 71,092 214,456 507,249 1,470,487 (241,559) 624 (240,935) (22,953) (263,888)	50,750 9,925,570 56,480,785 GROUI 30.06.2020 UnAudited (Ksh'000) 2,080,427 247,256 25,399 2,353,082 967,481 66,379 331,918 1,365,778 987,304 38,285 60,967 38,401 147,965 285,618 1,272,922 267,561 462,901 6,741 77,990 101,316 110,008 539,572 1,566,089 (293,167) (293,804) (1,708) (295,512) (28,183)	8,561,786 55,445,251 31.12.2020 Audited (Ksh'000) 3,668,778 555,322 41,409 4,265,509 1,805,618 154,219 439,412 2,399,249 1,866,260 54,074 200,313 85,270 172,809 512,466 2,378,726 405,069 1,227,163 14,229 146,221 182,711 226,894 4,058,476 (1,679,750) (96,133) (1,775,883) (6,772) 7,5791 (1,706,864)	8,206,219 52,964,927 30.06.2021 UnAudited (Ksh'000) 1,654,058 316,848 10,483 1,981,389 766,584 103,399 191,554 1,061,537 70,718 62,838 48,938 142,629 325,123 1,244,975 58,281 547,197 6,383 78,745 79,135 114,569 678,617 1,562,927 (317,952) (118) (318,070) (28,028) (346,098)	Profit for the period Other comprehensive income At 30 June 2021 SUMMARY CONSOLIDATED STATEMENT OF CASHFLOW AS AT 30 JUNE 2021 Net cash used in operating activities Cash flows from investing activities Cash flows from financing activities Net increase/(decrease) in cash and cash eq Cash and cash equivalents at 1 January Cash and cash equivalents at period end *Notes The adjusted Capital Ratios includes the expected cre implementation of IFRS 9. These financial statements are extracts from the books financial statements, statutory and qualitative disclosu They may also be accessed at the institutions head of Regina Anyika	uivalents dit loss provision s of the institution res can be accedice located at R. Get HF Wł of up t Simply and th	as added back The complete ssed on the inselant House, I Robert Kibar Group Chief The instant sizz Bid Bonds to KShs. 10M in go to www.hfereafter make y

	BAI				P CONSOLIDATED	
						UnAudit
(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'000)	(Ksh'00
11 000 011	10 700 047	10 512 552	0 267 094	11 000 011	10 700 047	9,367,0
						2,881,9 6,485,1
						3,215,5
						3,269,6
						3,269,6
5,440,703	• • • • • • • • • • • • • • • • • • • •	0,710,172	0,207,013	5,440,703	• • • • • • • • • • • • • • • • • • • •	0,207,0
2,148,260	2,211,600	2,291,158	2,262,345	2,148,260	2,211,600	2,262,3
887,818	794,142	785,244	769,813	887,818	794,142	769,8
3,036,078	3,005,742	3,076,402	3,032,158	3,036,078	3,005,742	3,032,1
000 00 1	001 705				001 705	
						1,201,8
852,400	664,950	1,701,025	646,650	852,400	664,950	646,6
1.040.704	1 404 475	0.704.511	1 040 404	1.040.704	1 404 475	1 040 4
1,060,784	1,480,0/5	2,/34,511	1,848,484	1,060,784	1,480,0/5	1,848,4
4 842 724	3 621 8/7	3 551 680	3 887 579			
		1.16%				
12.50%	8.90%	9.18%	10.50%			
10.92%	7.90%	8.07%	9.10%			
10.170/	0.000/	11.500/	10 (00)			
12.17 /6	9.20%	11.39%	12.00%			
01.000/	00.000/	00 (00)	00.000			
1.70/6	0.70%	0.00%	2.20/6			
	Share		Share	Reveni	ue	Tot
	capital	capital premium				equi
	Shs ⁷ 000					Shs '00
_						
1,	,923,071	4,34	3,512			8,561,78
	-		-			(346,09
	-		-	(9,40	17]	(9,40
1,	,923,071	4,34	3,512	1,939,63	36	8,206,2
		Unaudited 0.06.2021	3	Audited 31.12.2020		Unaudite 30.06.202
		Shs '000		Shs '000		Shs '00
		850,908		1,170,162		1,170,90
		(181,969)		(136,879)		(70,23
				(136,879) (2,312,646)		(70,23 (512,51
uivalents		(181,969)	C			
uivalents		(181,969) 941,692		(2,312,646)		(512,51
	UnAudited (Ksh'000) 11,909,011 3,501,430 8,407,581 2,960,816 5,446,765 5,446,765 5,446,765 2,148,260 887,818 3,036,078 208,384 852,400 1,060,784 4,842,724 1,000,000 3,842,724 1,000,000 3,842,724 1,000,000 3,842,724 1,000,000 1,234 8,00% 4,34% 10,77% 10,50% 2,248% 12,50% 10,92% 14,50% 12,17%	UnAudited (Ksh'000) 11,990,011 10,798,847 3,501,430 3,287,599 8,407,581 7,511,248 2,960,816 3,563,855 5,446,765 7,441,42 3,036,078 3,747,393 3,005,742 21,48,260 2,211,600 887,818 794,142 3,005,742 208,384 821,725 664,950 664,950 7,41,42 7,000,000 3,842,724 1,000,000 3,842,724 2,621,847 1,000,000 3,842,724 2,621,847 1,000,000 4,000,349 44,953,621 46,280,127 12.34% 8.00% 8.00% 10.50%	UnAudited (Ksh'000) (Ksh'000) (Ksh'000) (Ksh'000) (In),909,011 10,798,847 10,513,552 3,501,430 3,287,599 3,171,855 8,407,581 7,511,248 7,341,697 2,940,816 3,563,855 3,625,505 5,446,765 3,947,393 3,716,192 2,148,260 2,211,600 2,291,158 887,818 794,142 785,244 3,036,078 3,005,742 3,076,402 2,291,158 852,400 664,950 1,701,025 1,060,784 1,486,675 2,734,511 4,842,724 3,621,847 3,551,689 1,000,000 1,000,000 3,842,724 2,621,847 2,551,689 1,000,000 1,000,000 3,842,724 2,621,847 2,551,689 561,925 578,502 1,551,576 5,404,649 4,200,349 5,103,265 44,953,621 46,280,127 44,125,502 12,34% 8,79% 9,16% 8,00% 8,00% 43,4% 0,79% 1,16% 10,77% 7,83% 8,05% 10,57% 10,50% 10,50% 10,50% 10,50% 10,50% 10,50% 12,00% 2,48% 5,42% 2,293% 12,50% 8,90% 9,18% 10,92% 7,90% 8,07% 12,17% 9,20% 11,59% 11,59% 11,923,071 4,345 1,923,071 1,923,071 4,345 1,923,071 1,923,071 4,345 1,923,071 1	UnAudited (Ksh'000)	UnAudited (Ksh'000)	Unaudited (Ksh'000) (Ksh'0

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

These financial statements are extracts from the books of the institution. The complete set of quarterly

financial statements, statutory and qualitative disclosures can be accessed on the institutions website www.hfgroup.co.ke

They may also be accessed at the institutions head office located at Rehani House, Kenyatta Avenue/Koinange Street, Nairobi

Regina Anyika Ag HFC Managing Director Robert Kibaara Group Chief Executive Officer Kaushik Manek HFC Chairman

