National Bank

ed results for the period ended 31 March 2021

	The Board of Directo	13 01 14			or Ken	, a =	iiteu iii	ereby u		•••••		ite
	TATEMENT OF FINANCIAL POSITION at 31 March 2021	BANK 31-Mar-20 Shs'000 Un-audited	BANK 30-Jun-20 Shs'000 Un-audited	BANK 30-Sep-20 Shs'000 Un-audited	BANK 31-Dec-20 Shs'000 Audited	BANK 31-Mar-21 Shs'000 Un-audited	31-Mar-20	GROUP 30-Jun-20 Shs'000 Un-audited	GROUP 30-Sep-20 Shs'000 Un-audited	GROUP 31-Dec-20 Shs'000 Audited	GROUP 31-Mar-21 Shs'000 Un-audited	III. (
1 2 3	Assets Cosh (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	1,736,165 3,800,171 -	1,292,929 9,456,491 -	1,160,787 4,799,532 -	1,100,330 3,750,586	1,249,469 4,133,434 -	1,736,165 3,800,171 -	1,292,929 9,456,491 -	1,160,787 4,799,532 -	1,100,330 3,750,586	1,249,469 4,133,434 -	1 ! a (b !
4 5 5.a.i	Financial Assets at fair value through profit and loss Investment Securities:(a+b) a) Held to Maturity:(i+ii) i. Kenya Government securities	37,231,962	- 44,001,287 34,555,655 34,555,655	52,218,434 34,621,205 34,621,205	- 49,556,471 34,460,222 34,460,222	48,762,262 33,614,230 33,614,230		- 44,037,051 34,555,655 34,555,655	34,621,205	- 49,625,980 34,460,222 34,460,222	48,839,094 33,614,230 33,614,230	d l e l
5.a.ii	ii. Other securities b) Available for sale:(i+ii)	7,417,750	9,445,632	17,597,229	15,096,249	15,148,032	- 7,447,482	9,481,396	17,631,188	15,165,758	- 15,224,864	g I 2 I a I
6	i. Kenya Government securities ii. Other securities Deposits and balances due from local banking institutions	7,417,750 - 1,051,419	9,445,632 - 1,054,278	17,597,229 - 1,322,196	15,096,249 - 1,357,790	15,148,032	7,447,482 - 1,051,419	9,481,396 - 1,054,278	17,631,188 - 1,362,981	15,165,758 - 1,357,790	15,224,864 - 1,367,120	b E
7	Deposits and balances due from banking institutions abroad Tax recoverable	395,444 231,360	1,181,205 304,204	1,583,817	755,496 304,692	1,367,120 1,234,389 306,432		1,181,205 321,113	1,583,817	755,496 314,986	1,234,389	3 (a l b F
9 10 11	Loans and advances to customers (net) Balances due from banking institutions in the group Investments in associates	47,879,059 - 480,881	50,273,213 - 547,967	53,380,947 - 574,177	55,539,275 - 630,353	57,668,263 - 616,044	47,879,059 - 480,881	50,273,213 - 547,967	53,380,947 - 574,177	55,539,275 - 630,353	57,668,263 - 616,044	c (
12 13	Investments in subsidiary companies Investments in joint ventures	19,963	19,963	19,963	24,963	24,963	-		-	-	-	a (
14 15 16	Investment properties Property and equipment Prepaid lease rentals	- 4,432,535 -	4,337,707 -	4,273,791 -	- 4,374,108 -	4,213,320 -	- 4,432,791 -	- 4,337,942 -	- 4,274,007 -	- 4,374,661 -	- 4,213,836 -	d S
17 18	Intangible assets Deferred tax asset	975,331 3,024,490	882,274 2,472,655	782,983 2,626,271	744,446 3,136,380	665,434 3,052,139	989,781 3,025,039	896,725 2,472,980	797,434 2,626,556	773,348 3,136,314	693,853 3,051,981	e 1 f 1
19 20 21	Retirement benefit asset Other assets TOTAL ASSETS	5,120,226 113,796,756	3,401,285 119,225,458	6,425,548 129,590,385	5,566,730 126,841,620	6,294,900 129,588,169	4,944,409 113,615,766	3,229,788 119,101,682	6,265,790 129,497,568	5,368,576 126,727,695	6,301,551 129,669,618	h I
B 22	Liabilities Balances due to Central Bank of Kenya	-	-	3,295,197	-	-	-	-	3,295,197	-		j (
23 24 25	Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	92,000,375 3,581,037 3,289,035	99,627,153 1,280,280 4,180,994	102,617,657 3,280,280 5,151,596	99,229,389 6,460,632 6,981,903	99,090,859 8,137,398 7,941,366	3,581,037	99,395,838 1,280,280 4,180,994	102,386,342 3,280,280 5,151,596	99,066,580 6,460,632 6,981,903	98,857,733 8,137,398 7,941,366	m 1
26 27	Other money market deposits Borrowed funds	3,203,033	4,100,334	-				4,160,554		-		o E p /
28 29	Balances due to banking institutions in the group Tax payable	-	-	-	-	-	-	-	-	-	-	q / r / 5 I
30 31 32	Dividends payable Deferred tax liability Retirement benefit liability	5,811 -	5,811	5,811	5,681 -	5,681	5,811 -	5,811 -	5,811 -	5,681 -	5,681 -	a l
33 34	Other liabilities TOTAL LIABILITIES	3,061,076	2,792,287	3,326,454	2,228,471	2,227,454	3,075,330 101,708,498	2,815,482 107,678,405	3,346,749 117,465,975	2,180,761	2,357,357 117,299,535	c E
C 35	Shareholders' Funds Paid up / Assigned capital		12,368,906	12,368,906	12,368,906	12,368,906		12,368,906	12,368,906		12,368,906	NO 1
36 37	Share premium/(discount) Revaluation reserves	1,255,693	1,255,687	1,255,687	1,225,905	1,225,905	1,255,689	- 1,255,687	1,255,687	1,225,907	1,225,905	the
38 39	Retained earnings/Accumulated losses Statutory loan loss reserves	(5,565,416) 3,800,239	(6,228,546) 3,864,058	(5,624,763) 3,762,684	(5,506,873) 3,794,213	(5,602,693) 4,074,991	3,800,239	(6,144,566) 3,864,058	(5,506,817) 3,762,684	(5,410,487) 3,794,213	(5,418,276) 4,074,991	The the
40	Other Reserves Proposed dividends	-	78,828 -	150,876 -	53,393	118,302	(760) -	79,192 -	151,133	53,599	118,557	J. N. P. Ri
42 43 44	Capital grants TOTAL SHAREHOLDERS' FUNDS Minority interest	11,859,422	11,338,933	11,913,390	11,935,544	12,185,411	11,907,268	11,423,277	12,031,593	12,032,138	12,370,083	The
							-					
45	Total Liabilities & Shareholders' Funds	113,796,756	119,225,458	129,590,385	126,841,620	129,588,169	113,615,766	119,101,682	129,497,568	126,727,695	129,669,618	the
45 II.	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021	BANK 31-Mar-20 Shs'000	119,225,458 BANK 30-Jun-20 Shs'000 Un-audited	BANK 30-Sep-20 Shs'000	BANK 31-Dec-20 Shs'000	BANK 31-Mar-21 Shs'000	GROUP	119,101,682 GROUP 30-Jun-20 Shs'000 Un-audited	129,497,568 GROUP 30-Sep-20 Shs'000	126,727,695 GROUP 31-Dec-20 Shs'000 Audited	129,669,618 GROUP 31-Mar-21 Shs'000 Un-audited	the at F This
45	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695	BANK 30-Sep-20 Shs'000	BANK 31-Dec-20 Shs'000	BANK 31-Mar-21 Shs'000	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437	129,497,568 GROUP 30-Sep-20 Shs'000	GROUP 31-Dec-20 Shs'000	GROUP 31-Mar-21 Shs'000	the at H This REG Nati 18 H P.O.
1 1.1 1.2 1.3 1.4	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617	BANK 31-Mar-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999	GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834	This REG Nat 18 H P.O. Tele Fax E-M
45 II. 1 1.1 1.2 1.3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783	BANK 31-Mar-21 Shs'000 Un-audited 1,326,844 1,365,620	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437	GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175	This REG Nati 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565 24,002	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - - 4,683,377 1,233,676 58,374 48,003	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 - 7,181,577 1,870,183 72,848 72,005	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - - 9,730,497 2,463,293 150,287 98,475	BANK 31-Mar-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 - 2,717,939 692,354 100,340 19,131	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - 2,453,024 594,027 15,565 24,002	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 - - 4,689,256 1,228,599 58,374 48,003	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 - 2,720,853 692,224 100,340 19,131	This REG Nati 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 - 7,181,577 1,870,183 72,848	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287	BANK 31-Mar-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 - 2,717,939 692,354 100,340	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 - - 4,689,256 1,228,599 58,374	GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 - 2,720,853 692,224 100,340	This REG Nat 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565 24,002 635,893	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 - 7,181,577 1,870,183 72,848 72,005 2,015,036	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055	BANK 31-Mar-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 - 2,717,939 692,354 100,340 19,131	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 - 4,689,256 1,228,599 58,374 48,003 1,334,976	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475 2,698,215	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 - 2,720,853 692,224 100,340 19,131 811,695	This REG Nati 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances	BANK 31-Mar-20 5hs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 7,181,577 1,870,183 72,848 72,005 2,015,036 5,166,541 77,183	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,355,620 25,475 - 2,717,939 692,354 100,340 19,131 811,825 1,906,114	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 - 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676	31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 - 2,720,853 692,224 100,340 19,131 811,695 1,909,158	This REG Nati 18 H P.O. Tele Fax E-M
1 11 12 13 14 15 2 21 2.2 2.3 2.4 3 4.4 4.1 4.2 4.3 4.4 4.5 4.6	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest 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	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,355,620 25,475 - 2,717,939 692,354 100,340 19,131 811,825 1,906,114 18,778 259,261 109,916 90,100 478,055	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - - 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473	31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 2,720,853 692,224 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975	This REG Nati 18 H P.O. Tele Fax E-M
1 11.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 6 6	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest 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 Other Operating Expenses	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041	BANK 30-Jun-20 Shs'000 Un-oudited 2,312,683 2,329,695 40,999 -4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720	BANK 30-Sep-20 Shs'000 Un-oudited 3,449,525 3,651,614 80,438 72,905 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088 1,875,823 8,894,265	BANK 31-Mar-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 811,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 - 71,637 505,295 2,324,725	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 - 176,481 971,624 4,325,904	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014 6,733,402	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 - 225,8959 1,914,473 8,951,149	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133	This REG Nati 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 5 5	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest 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	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,355,620 25,475 - 2,717,939 692,354 100,340 19,131 811,825 1,906,114 18,778 259,261 109,916 90,100 478,055	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - - 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473	31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 2,720,853 692,224 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975	This REG Nati 18 H P.O. Tele Fax E-M
1.1.1.1.2.2.1.3.1.4.4.1.5.2.2.3.3.4.4.4.1.4.2.4.3.5.4.6.5.6.6.1.6.2	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest 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 Other Operating Expenses Loan loss provision Staff costs	BANK 31-Mar-20 5hs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041 294,514 1,001,102	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088 1,875,823 8,894,265 1,387,426 4,077,889	BANK 31-Mor-21 5hs'000 Un-audited 1,326,844 1,365,620 25,475 - 2,717,939 692,354 100,340 19,131 81,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 1,078,550	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725	GROUP 30-Jun-20 5hs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014 6,733,402 619,459 3,073,599	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 - 258,959 1,914,473 8,951,149	1,326,844 1,326,844 1,326,844 1,367,175 26,834 2,720,853 692,224 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056	This REG Nati 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 5 6 6.1 6.2 6.3 6.4	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income interest expense Customer deposits Deposits and placements from banking institutions Other interest expense Total Interest Expenses Net Interest Income Non-Interest 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 Non-Interest Income Total Spensing Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges	BANK 31-Mar-20 5hs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041 1,001,102 4,761 34,280	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 7,181,577 1,870,183 72,848 72,005 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096 619,459 3,071,130 15,679 186,468	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088 1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611	BANK 31-Mor-21 5hs'000 Un-audited 1,326,844 1,365,620 25,475 	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 58,374 48,003 1,238,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 - 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056 5,541 40,203	This REG Nati 18 H P.O. Tele Fax E-M
1.1.1.1.2.2.1.3.1.4.4.5.5.6.6.1.6.2.6.3.6.4.6.5.6.6.6.	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Expenses Net Interest 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 Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 556,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,08 2,347,041 1,001,102 4,761 1,001,102 4,761 34,280 168,044 99,768	BANK 30-Jun-20 Shs'000 Un-oudited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,366 4,302,720 413,679 1,953,757 12,106 73,344 332,618 200,508	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,181,577 1,870,183 72,848 72,005 2,015,036 5,166,541 77,183 77,005 364,733 57,000 231,089 1,490,555 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548	8ANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 27,9088 1,875,823 8,894,265 4,077,889 20,436 173,611 669,051 398,030	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 811,825 1,906,114 18,778 259,261 109,916 - 90,100 478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,707 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351 168,066 99,768 512,171 2,099,132	GROUP 30-Jun-20 \$hs'000 Un-audited 2,313,820 2,334,437 40,999 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415 332,663 200,508	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606 500,806 295,548	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 - 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288	This REG Nati 18 H P.O. Tele Fax E-M
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 3.3 4.4 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest expenses Net Interest Income Non-Interest 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 Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Forfit before tax and exceptional items Exceptional items Profit after exceptional items	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 41,550 532,208 2,347,041 294,514 1,001,102 4,761 34,280 168,044 99,768 510,543 2,113,012	BANK 30-Jun-20 She'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344 332,618 200,508 1,130,082	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,948 72,905 2,015,036 5,166,541 77,183 760,555 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548 1,432,651 6,121,678	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,068 279,088 1,875,823 8,894,265 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593	BANK 31-Mor-21 5hs'000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 811,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 40,117 168,737 98,807 497,057 2,093,590 290,579	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725 2,94,514 985,501 4,761 34,351 168,066 99,768 512,172 2,099,132 225,593	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 58,374 48,003 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 1,76,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415 332,663 200,508 1,122,611 4,105,600 2,105,600 2,105,600 1,122,611	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606 500,806 295,548 1,425,557 6,117,254 616,148	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536	This REG Nati 18 H P.O. Tele Fax E-M
1.1.1.1.2.2.1.3.1.4.4.1.5.2.4.4.4.5.5.6.6.6.3.6.4.4.6.5.6.6.7.6.8.7.8.9.10.11	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Non-Interest 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 41,550 532,208 2,347,041 294,514 1,001,102 4,761 34,280 168,044 99,768 510,543 2,113,012 234,029 — 234,029 — 79,105	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344 332,618 200,508 1,130,082 4,116,094 186,626 - 186,626 - 186,626 - 186,626 - 186,626	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548 1,432,651 6,121,678 535,418 - 535,418 - 535,418 - 535,418	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 2,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 446,807 118,065 279,088 1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 185,444 (50,582)	BANK 31-Mor-21 Shs*000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 811,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,073 7 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351 168,066 99,768 512,171 2,099,132 225,593 14,836 79,105	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415 332,663 200,508 1,122,611 4,105,600 220,304 - 220,304 21,550 568,155	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 - 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606 295,548 1,425,557 6,117,254 616,148 - 616,148 3,4,595 447,808	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 199,730 (50,273)	GROUP 31-Mar-21 5hs'000 Un-audited 1,326,844 1,367,175 26,834 2,720,853 692,224 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996	This REG Nati 18 H P.O. Tele Fax E-M
1.1.1.1.2.2.1.3.1.4.4.1.5.2.2.3.3.4.4.4.5.5.6.6.6.6.6.6.6.7.6.8.7.8.9.10.11.12.13.13.13.14.13.14.15.14.15.15.16.16.16.16.16.16.16.16.16.16.16.16.16.	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Net Interest Expenses Net Interest 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 Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit after exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041 294,514 1,001,102 4,761 34,280 168,044 99,768 510,543 2,113,012 234,029 234,029 79,105	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344 332,618 200,508 1,130,082 4,116,094 186,626 567,930 (381,304)	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548 1,432,651 6,121,678 535,418 - 535,418 - 447,543 87,875	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088 1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 - 312,593 185,444 (50,582) 177,731	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 81,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 470,757 2,093,590 290,579	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351 168,066 99,768 512,171 2,099,132 225,593 14,836 79,105 131,652	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 1,3660,368 80,438 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 77,183 760,550 364,733 - 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606 500,806 229,5248 1,425,557 6,117,254 616,148 34,595 447,808 133,745	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 - 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 - 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 351,619 199,730 (50,273) 5202,162	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 	This REG Nati 18 H P.O. Tele Fax E-M
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1 1.1 1.2 2.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Net Interest Expenses Net Interest Income Non-Interest 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit offer ex and exceptional items Exceptional items Profit after exceptional items Current tox Deferred tox Deferred tox Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Foir value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041 294,514 1,001,102 4,761 34,280 168,044 99,768 510,543 2,113,012 234,029 234,029 79,105	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344 332,618 20,508 1,130,082 4,116,094 186,626 567,930 (381,304) - (381,304) - (381,304)	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548 1,432,651 6,121,678 535,418 - 4447,543 87,875 - 87,875	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088 1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 185,444 (50,582) 177,731	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 81,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579 290,579 184,415	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351 168,066 99,768 512,171 2,099,132 225,593 14,836 79,105 131,652	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415 332,663 220,508 1,122,611 4,105,600 220,304 21,550 568,155 (369,401) - (369,401)	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 7,195,347 1,865,106 72,848 77,183 760,550 364,733 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 18,6606 500,806 2295,548 1,425,557 6,117,254 616,148 - 616,148 34,595 447,808 133,745 - 133,745	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 9 199,730 (50,273) 202,162 202,162	GROUP 31-Mar-21 Shs'000 Un-audited 1,326,844 1,367,175 26,834 	This REG Nat 18 H P.O. Tele Fax E-M
1.1.1.1.2.2.1.3.3.1.4.4.1.5.4.6.6.6.6.6.6.6.7.6.8.8.9.10.11.12.13.14.15.2.15.2.15.3.3.15.4.15.5.5.15.5.15.5.5.15.5.5.5.5.5.5.	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Roman Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Foir value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041 294,514 1,001,102 4,761 34,280 168,044 99,768 510,543 2,113,012 234,029 234,029 79,105	BANK 30-Jun-20 She'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344 332,618 200,508 1,130,082 4,116,094 186,626 567,930 (381,304) (381,304) - (381,304) - 112,611 (333,783)	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 76,055 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548 1,432,651 6,121,678 535,418 - 447,543 87,875 - 87,875	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 185,444 (50,582) 177,731 - 177,731	BANK 31-Mor-21 Shs*000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 81,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579 184,415 184,415 184,415 46,892	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 - 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351 168,066 99,768 512,171 2,099,132 225,593 14,836 79,105 131,652 - 131,652 - (644) - (644)	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415 332,663 220,304 21,550 568,155 (369,401) - (369,401) - 114,153	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,368 80,438 7,195,347 1,865,106 72,848 72,005 2,009,959 5,185,388 760,550 364,733 760,550 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606 295,548 1,425,557 6,117,254 616,148 - 616,148 34,595 447,808 133,745 - 1102,773 - 102,773 - 102,773	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 - 351,619 - 351,619 - 72,419 - 202,162 - 72,419 - (18,105)	GROUP 31-Mar-21 5hs'000 Un-audited 1,326,844 1,367,175 26,834 2,720,853 692,224 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996 229,071	This REG Nat 18 H P.O. Tele Fax E-M
1.1 1.1 1.2 1.3 1.4 1.5 2 2.3 2.4 3.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16	Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2021 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive	BANK 31-Mar-20 Shs'000 Un-audited 1,268,617 1,162,797 19,312 2,450,726 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208 2,347,041 294,514 1,001,102 4,761 34,280 168,044 99,768 510,543 2,113,012 234,029 - 79,105 154,924 - 154,924	BANK 30-Jun-20 Shs'000 Un-audited 2,312,683 2,329,695 40,999 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396 4,302,720 413,679 1,953,757 12,106 73,344 332,618 20,508 1,130,082 4,116,094 186,626 567,930 (381,304) - (381,304) - 112,611	BANK 30-Sep-20 Shs'000 Un-audited 3,449,525 3,651,614 80,438 72,848 72,005 2,015,036 5,166,541 77,183 760,550 364,733 57,000 231,089 1,490,555 6,657,096 619,459 3,071,130 15,679 186,468 500,743 295,548 1,432,651 6,121,678 535,418 - 4447,543 87,875 - 87,875	BANK 31-Dec-20 Shs'000 Audited 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,088 1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 312,593 312,593 185,444 (50,582) 1777,731	BANK 31-Mor-21 Shs'000 Un-audited 1,326,844 1,365,620 25,475 2,717,939 692,354 100,340 19,131 81,825 1,906,114 18,778 259,261 109,916 90,100 478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579 290,579 184,415 - 184,415	GROUP 31-Mar-20 Shs'000 Un-audited 1,269,094 1,164,618 19,312 2,453,024 594,027 15,565 24,002 633,594 1,819,430 44,851 299,070 89,737 71,637 505,295 2,324,725 294,514 985,501 4,761 34,351 168,066 99,768 512,171 2,099,132 225,593 14,836 79,105 131,652 131,652 (64) - (64) - 19 (45)	GROUP 30-Jun-20 Shs'000 Un-audited 2,313,820 2,334,437 40,999 4,689,256 1,228,599 58,374 48,003 1,334,976 3,354,280 63,812 534,384 196,947 176,481 971,624 4,325,904 413,679 1,950,618 12,106 73,415 332,663 220,508 1,122,611 4,105,600 220,304 21,550 568,155 (369,401) - (369,401) - 114,153	129,497,568 GROUP 30-Sep-20 Shs'000 Un-audited 3,454,541 3,660,548 80,438 7,195,347 1,865,106 72,848 77,183 760,550 364,733 345,548 1,548,014 6,733,402 619,459 3,073,599 15,679 186,606 500,806 2295,548 1,425,557 6,117,254 616,148 34,595 447,808 133,745 - 133,745 - 102,773 - 1	GROUP 31-Dec-20 Shs'000 Audited 4,641,912 5,005,824 87,155 9,734,891 2,449,453 150,287 98,475 2,698,215 7,036,676 97,005 1,071,702 486,807 258,959 1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 9,730 (50,273) 202,162 202,162	GROUP 31-Mar-21 5hs'000 Un-audited 1,326,844 1,367,175 26,834 2,720,853 692,224 100,340 19,131 811,695 1,909,158 18,778 304,181 109,916 90,100 522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996 229,071	REG Natri 18 H P.O. Tele

•	OTHER DISCLOSURES	BANK 31-Mar-20 Shs'000 Un-audited	BANK 30-Jun-20 Shs'000 Audited	BANK 30-Sep-20 Shs'000 Un-audited	31-Dec-20 Shs'000	31-Mar-2 Shs'00
1	Non-performing loans and advances					
1	Gross non-performing loans and advances	25,078,227	28,659,573	29,326,125	26,438,040	26,360,96
)	Less:Interest in suspense	4,895,141	5,381,122	5,930,707	4,290,607	4,734,04
	Total Non-performing loans and advances (a-b)	20,183,086	23,278,451	23,395,418	22,147,433	21,626,92
t	Less:Loan loss Provisions	10,490,396	10,281,702	10,645,056	11,322,528	11,503,96
9	Net NPLs exposure (c-d)	9,692,690	12,996,749	12,750,362	10,824,905	10,122,96
	Discounted Value of Securities	9,291,633	12,711,844	12,390,155	10,330,933	9,325,18
3	Net NPLs exposure (e-f)	401,057	284,905	360,207	493,972	797,78
2	Insider loans and Advances					
1	Directors,Shareholders and associates	37	1	19	-	
)	Employees	5,401,972	5,544,248	5,669,242	5,872,627	5,941,97
	Total insider loans, advances and other facilities	5,402,009	5,544,249	5,669,261	5,872,627	5,941,97
	Off-Balance sheet items					
1	Letters of credit, guarantees and acceptances	7,547,409	7,007,850	6,989,341	4,996,228	5,055,19
)	Forwards, swaps and options	1,081,138	174,158	177,343	11,351,200	4,17
	Other contingent liabilities	-	-	-	-	
	Total contingent liabilities	8,628,547	7,182,008	7,166,684	16,347,428	5,059,37
	Capital Strength					
	Core capital	6,400,196	6,139,193	6,565,072	6,578,405	6,463,71
	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00
	Excess/(Deficiency) (a-b)	5,400,196	5,139,193	5,565,072	5,578,405	5,463,71
	Supplementary capital	1,165,133	1,190,008	1,264,293	1,256,934	1,268,34
	Total capital (a+d)	7,565,329	7,329,201	7,829,365	7,835,339	7,732,05
			70,086,927	76,029,719	76,036,622	77,691,95
	Total risk weighted assets	65,953,814				
	Core capital/total deposit liabilities	6.7%	5.9%	6.1%	6.2%	6.0%
	Core capital/total deposit liabilities Minimum Statutory Ratio	6.7% 8.0%	5.9% 8.0%	8.0%	8.0%	8.0%
	Core capital/total deposit liabilities	6.7%	5.9%			
	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets	6.7% 8.0% -1.3% 9.7%	5.9% 8.0% -2.1% 8.8%	8.0% -1.9% 8.6%	8.0% -1.8% 8.7%	8.0% -2.0% 8.4%
	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio	6.7% 8.0% -1.3% 9.7% 10.5%	5.9% 8.0% -2.1% 8.8% 10.5%	8.0% -1.9% 8.6% 10.5%	8.0% -1.8% 8.7% 10.5%	8.0% -2.0% 8.4% 10.5%
	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k)	6.7% 8.0% -1.3% 9.7% 10.5% -0.8%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7%	8.0% -1.9% 8.6% 10.5% -1.9%	8.0% -1.8% 8.7% 10.5% -1.8%	8.0% -2.0% 8.4% 10.5% -2.1%
n	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0%
n	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5%
n	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency)(m-n)	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% 14.5%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5%
1	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted core capital/total deposit liabilities*	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% 14.5% -3.0% 6.8%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2% 6.1%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5% -4.2% 6.2%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5% 6.3%
1	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted core capital/total deposit liabilities* Adjusted core capital/total risk weighted assets*	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% 14.5% -3.0% 6.8% 9.8%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0% 6.0% 8.8%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2% 6.1% 8.7%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5% -4.2% 6.2% 8.7%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5% 6.3% 8.7%
n	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted core capital/total deposit liabilities* Adjusted total capital/total risk weighted assets* Adjusted total capital/total risk weighted assets*	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% 14.5% -3.0% 6.8%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2% 6.1%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5% -4.2% 6.2%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5% 6.3%
1	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted core capital/total deposit liabilities* Adjusted core capital/total risk weighted assets* Adjusted total capital/total risk weighted assets* Liquidity	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% -3.0% 6.8% 9.8% 11.6%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0% 6.0% 8.8% 10.5%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2% 6.1% 8.7% 10.3%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5% -4.2% 6.2% 8.7% 10.3%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5% 6.3% 8.7% 10.3%
) in in in in in	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted core capital/total deposit liabilities* Adjusted core capital/total risk weighted assets* Adjusted total capital/total risk weighted assets* Liquidity Liquidity Ratio	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% -3.0% 6.8% 9.8% 11.6%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0% 6.0% 8.8% 10.5%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2% 6.1% 8.7% 10.3%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5% -4.2% 6.2% 8.7% 10.3%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5% 6.3% 8.7% 10.3%
	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted core capital/total deposit liabilities* Adjusted core capital/total risk weighted assets* Adjusted total capital/total risk weighted assets* Liquidity	6.7% 8.0% -1.3% 9.7% 10.5% -0.8% 11.5% -3.0% 6.8% 9.8% 11.6%	5.9% 8.0% -2.1% 8.8% 10.5% -1.7% 10.5% 14.5% -4.0% 6.0% 8.8% 10.5%	8.0% -1.9% 8.6% 10.5% -1.9% 10.3% 14.5% -4.2% 6.1% 8.7% 10.3%	8.0% -1.8% 8.7% 10.5% -1.8% 10.3% 14.5% -4.2% 6.2% 8.7% 10.3%	8.0% -2.0% 8.4% 10.5% -2.1% 10.0% 14.5% -4.5% 6.3% 8.7% 10.3%

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

PPROVAL

rerough.

The Un audited financial statements are an extract from the books of the Financial statements and records of the bank and approved on 17th May,2021 and signed on its behalf by:

Nzomo - Chairman, Board Audit Committee Russo - Managing Director

ne complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on ne Bank's website www.nationalbank.co.ke. They may also be accessed at the institutions head office located t

nis may be also be accessed at the Bank's registered office listed hereunder.

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