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The Un-audited financial results of the Bank and Group for the period ended 30th September, 2021.

I STATEMENT OF FINANCIAL POSITION	BANK					COMPANY					GROUP CONSOLIDATED				
	30th Sep, 2021 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th Sep, 2020 Un-audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th Sep, 2020 Un-audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th Sep, 2020 Un-audited Shs '000
A ASSETS															
1 Cash (both Local & Foreign)	4,926,158	6,147,069	7,505,101	7,026,802	5,854,092	-	-	-	-	-	6,765,577	7,923,369	9,603,022	8,494,555	7,637,424
2 Balances due from Central Banks	24,008,480	26,395,810	19,596,141	22,413,860	13,659,763	-	-	-	-	-	27,682,199	29,513,400	22,117,986	26,031,963	16,464,779
3 Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Financial assets at fair value through profit & loss	762,855	762,855	762,855	762,855	762,855	-	-	-	-	-	762,855	762,855	762,855	762,855	1,093,066
5 Investment Securities:															
a) Held to Maturity															
a. Kenya Government securities	119,539,156	102,693,726	93,228,617	87,407,372	90,495,486	-	-	-	-	-	119,539,156	102,693,726	93,228,617	87,407,372	90,495,486
b. Other securities	7,459,358	7,282,702	4,989,978	4,890,850	4,787,203	-	-	-	-	-	19,126,107	16,938,676	13,820,461	12,683,521	12,969,765
b) Available for sale:															
a. Kenya Government securities	70,044,242	69,704,013	63,921,109	60,933,924	60,941,195	-	-	-	-	-	70,044,242	69,704,013	63,921,109	60,933,924	60,941,195
b. Other securities	55,639	55,475	55,254	55,134	54,800	-	-	-	-	-	1,992,464	1,454,665	1,598,336	2,521,745	1,758,514
6 Deposits and balances due from local banking institutions	1,256,682	541,581	4,296,015	9,130,241	569,740	-	-	-	-	-	2,178,650	645,236	5,080,604	9,654,044	651,545
7 Deposits and balances due from banking institutions abroad	36,671,871	31,229,448	49,757,032	30,867,890	31,591,793	-	-	-	-	-	39,909,445	38,419,959	52,111,309	32,023,119	36,899,339
8 Tax recoverable	-	-	-	375,498	-	80,929	62,464	44,595	39,316	21,717	421,230	356,142	397,344	761,439	169,440
9 Loans and advances to customers (net)	215,762,233	215,519,221	218,992,419	224,420,668	225,177,133	-	-	-	-	-	238,165,544	239,601,335	243,142,141	248,497,903	249,690,174
10 Balances due from banking institutions in the group	2,202,383	2,087,961	1,287,312	2,821,387	3,978,835	1,485,913	594,621	2,703,894	201,088	539,175	-	-	-	-	-
11 Investments in associates	2,765,028	2,765,028	2,765,028	2,765,028	2,701,492	-	-	-	-	-	3,866,973	3,866,973	3,916,973	3,916,973	3,768,955
12 Investments in subsidiary companies	23,002	23,002	23,002	23,002	10,541,313	69,103,154	68,274,304	68,274,304	68,274,304	62,720,446	-	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	2,051,221	2,329,419	2,210,188	2,604,071	3,798,459	-	-	-	-	-	3,294,487	3,670,885	3,482,878	4,139,889	5,173,111
16 Prepaid lease rentals	6,300	6,325	6,375	6,375	6,406	-	-	-	-	-	522,300	522,325	522,375	522,375	522,406
17 Intangible assets	5,952,613	6,022,628	6,110,104	6,227,176	5,562,266	-	-	-	-	-	6,157,169	6,232,337	6,330,232	6,463,475	5,802,011
18 Deferred tax asset	9,846,951	9,064,441	9,827,704	9,097,904	8,506,540	23,466	23,466	23,466	23,466	13,321	9,916,429	9,134,130	10,167,738	9,630,045	8,797,430
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	17,516,121	17,536,393	17,939,851	19,783,688	15,399,854	102,816	94,315	100,635	47,034	633	12,286,071	11,155,570	11,901,256	13,508,782	16,334,175
21 TOTAL ASSETS	**520,850,293**	**500,167,097**	**503,274,085**	**491,613,725**	**484,389,225**	**70,796,278**	**69,049,170**	**71,146,894**	**68,585,208**	**63,295,292**	**562,630,898**	**542,595,596**	**542,105,236**	**527,953,979**	**519,168,815**
B LIABILITIES															
22 Balances due to Central Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Customer deposits	411,365,840	403,211,551	402,557,386	389,484,170	373,431,180	-	-	-	-	-	447,622,940	437,340,268	434,211,154	421,504,454	402,628,237
24 Deposits and balances due to local banking institutions	9,971,665	1,076,360	274,313	1,915,367	63,351	-	-	-	-	-	9,971,665	1,076,360	274,313	1,915,367	63,351
25 Deposits and balances due to foreign banking institutions	1,432,217	982,074	1,743,106	3,413,809	7,851,752	-	-	-	-	-	2,648,505	6,063,450	4,951,193	4,387,974	11,653,040
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	7,189,191	7,299,542	12,994,758	13,319,474	14,360,422	-	-	-	-	-	7,189,191	7,299,542	12,994,758	13,319,474	14,360,422
28 Balances due to banking institutions in the group	1,627,532	1,776,938	698,872	780,537	816,331	8,189,907	8,132,434	8,077,538	8,030,783	-	-	-	-	-	-
29 Tax payable	2,075,926	460,989	1,155,805	-	803,976	-	-	-	-	-	2,281,315	528,413	1,276,607	8,653	524,847
30 Dividends payable	-	-	-	-	-	1,267,300	32,588	32,889	33,392	35,495	1,267,300	32,588	32,889	33,392	35,495
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	20,741	20,589	20,970	21,008	21,078
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	12,165,706	11,058,986	12,115,659	10,671,993	14,508,694	2,282,297	2,285,230	2,265,364	2,238,881	318,770	16,650,881	15,798,166	13,742,312	14,215,360	19,249,912
34 TOTAL LIABILITIES	**445,828,077**	**425,866,440**	**431,539,899**	**419,585,350**	**411,835,706**	**11,739,504**	**10,450,252**	**10,375,791**	**10,303,056**	**354,265**	**487,652,538**	**468,159,376**	**467,504,196**	**455,405,682**	**448,536,382**
C SHAREHOLDERS' FUNDS															
35 Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	10,859,384	8,237,597	8,237,597	8,237,597	8,237,597	8,237,597	8,237,598	8,237,598	8,237,599	8,237,598	8,237,597
36 Share Premium	33,406,022	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	21,424,316	21,424,322	21,424,322	21,424,322	21,424,322	21,424,316
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Retained earnings	29,675,516	28,744,316	26,539,895	23,692,466	26,879,949	29,394,855	28,936,999	28,637,905	26,148,954	33,279,114	44,432,473	43,798,404	41,983,168	39,038,741	39,359,461
39 Statutory loan reserves	-	-	-	-	1,239,956	-	-	-	-	-	71,774	55,194	25,753	129,098	1,613,144
40 Other reserves	1,081,294	1,290,935	928,885	1,570,503	168,208	-	-	-	-	-	658,762	749,511	265,202	1,047,480	(224,813)
41 Proposed dividends	-	-	-	2,500,000	-	-	-	2,471,279	2,471,279	-	-	-	2,471,279	2,471,279	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	75,022,216	**74,300,657**	**71,734,186**	**72,028,375**	**72,553,519**	**59,056,774**	**58,598,918**	**60,771,103**	**58,282,152**	**62,941,027**	**74,824,929**	**74,265,029**	**74,407,323**	**72,348,518**	**70,409,705**
43 Non-controlling interests	-	-	-	-	-	-	-	-	-	-	153,431	171,191	193,717	199,779	222,728
44 TOTAL SHAREHOLDERS' FUNDS	**75,022,216**	**74,300,657**	**71,734,186**	**72,028,375**	**72,553,519**	**59,056,774**	**58,598,918**	**60,771,103**	**58,282,152**	**62,941,027**	**74,978,360**	**74,436,220**	**74,601,040**	**72,548,297**	**70,632,433**
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**520,850,293**	**500,167,097**	**503,274,085**	**491,613,725**	**484,389,225**	**70,796,278**	**69,049,170**	**71,146,894**	**68,585,208**	**63,295,292**	**562,630,898**	**542,595,596**	**542,105,236**	**527,953,979**	**519,168,815**

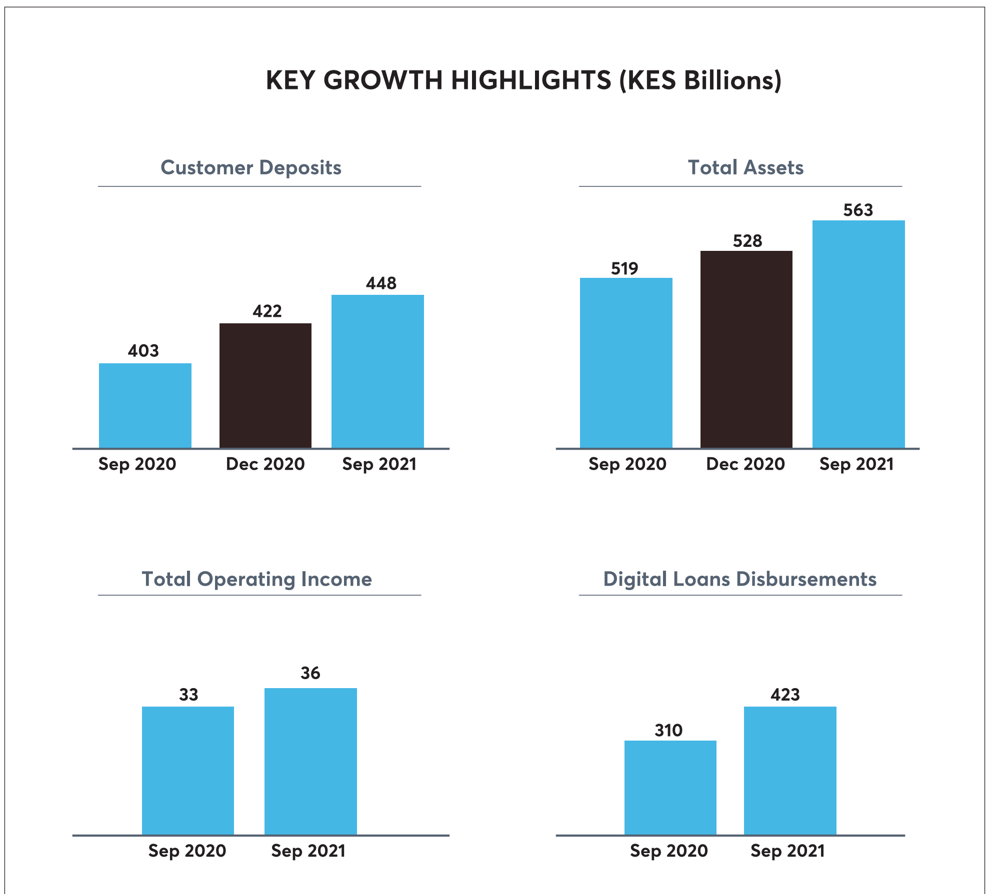
II STATEMENT OF COMPREHENSIVE INCOME

	BANK					COMPANY					GROUP CONSOLIDATED				
1 INTEREST INCOME															
1.1 Loans and advances	16,916,871	11,482,714	5,808,619	22,927,691	16,742,009	-	-	-	-	-	19,063,256	12,962,004	6,529,097	26,663,501	17,908,065
1.2 Government securities	13,872,856	8,707,686	4,105,916	15,877,047	12,036,009	-	-	-	-	-	14,742,416	9,273,572	4,389,201	16,826,815	12,779,963
1.3 Deposits and placements with banking institutions	329,362	201,580	88,595	558,909	432,782	24,554	13,470	4,029	33,474	26,233	320,021	173,178	51,516	579,386	552,418
1.4 Other interest income	93,107	61,730	30,695	110,223	80,267	-	-	-	-	-	99,586	66,043	32,926	174,929	80,267
1.5 TOTAL INTEREST INCOME	**31,212,196**	**20,453,710**	**10,033,825**	**39,473,870**	**29,291,067**	**24,554**	**13,470**	**4,029**	**33,474**	**26,233**	**34,225,279**	**22,474,797**	**11,002,740**	**44,244,631**	**31,320,713**
2 INTEREST EXPENSE															
2.1 Customer deposits	12,413,954	7,991,353	3,889,341	15,505,910	11,812,784	-	-	-	-	-	13,634,903	8,809,346	4,294,844	17,192,258	12,889,493
2.2 Deposits and placement from banking institutions	82,220	37,076	18,650	183,679	152,415	-	-	-	-	-	166,809	70,081	12,330	302,548	332,866
2.3 Other interest expenses	220,040	168,361	104,385	1,256,533	1,136,820	-	-	-	-	-	220,040	168,361	104,385	1,256,533	1,137,476
2.4 TOTAL INTEREST EXPENSE	**12,716,214**	**8,196,790**	**4,012,376**	**16,946,122**	**13,102,019**	**-**	**-**	**-**	**-**	**-**	**14,021,752**	**9,047,788**	**4,411,559**	**18,751,339**	**14,359,835**
3 NET INTEREST INCOME	**18,495,982**	**12,256,920**	**6,021,449**	**22,527,748**	**16,189,048**	**24,554**	**13,470**	**4,029**	**33,474**	**26,233**	**20,203,527**	**13,427,009**	**6,591,181**	**25,493,292**	**16,960,878**
4 NON - INTEREST INCOME															
4.1 Fees and commissions on loans and advances	7,249,423	4,833,417	2,388,472	10,360,072	7,442,143	-	-	-	-	-	8,199,835	5,469,982	2,718,690	10,839,575	9,448,015
4.2 Other fees and commissions	2,412,926	1,612,948	842,850	3,012,328	1,794,072	-	-	-	-	-	2,714,938	1,808,705	930,471	3,338,124	1,955,916
4.3 Foreign exchange trading income	3,190,318	2,168,547	1,074,210	4,409,724	2,810,182	-	-	-	-	-	3,502,643	2,381,663	1,163,691	4,735,403	3,051,614
4.4 Dividend income	50,000	50,000	-	73,396	23,396	4,515,000	2,815,000	2,500,000	1,078,536	175,000	-	-	-	-	23,396
4.5 Other income	740,536	460,968	163,771	850,506	896,264	163,540	104,044	54,379	(5,296,573)	150,200	1,665,110	1,044,243	429,957	2,030,259	1,628,632
4.6 TOTAL NON-INTEREST INCOME	**13,643,203**	**9,125,880**	**4,469,303**	**18,706,026**	**12,966,057**	**4,678,540**	**2,919,044**	**2,554,379**	**(4,218,037)**	**325,200**	**16,082,526**	**10,704,593**	**5,242,809**	**20,943,361**	**16,107,573**
5 TOTAL OPERATING INCOME	**32,139,185**	**21,382,800**	**10,490,752**	**41,233,774**	**29,155,105**	**4,703,094**	**2,932,514**	**2,558,408**	**(4,184,563)**	**351,433**	**36,286,053**	**24,131,602**	**11,833,990**	**46,436,653**	**33,068,451**
6 OPERATING EXPENSES															
6.1 Loan loss provision	7,409,672	5,138,067	2,297,197	18,929,944	12,569,830	-	-	-	-	-	9,168,514	5,918,542	2,639,412	20,441,270	13,351,780
6.2 Staff costs	4,524,372	2,996,527	1,499,266	5,411,615	4,032,370	108,884	66,177	19,248	63,762	48,929	5,888,905	3,878,002	1,962,302	7,235,776	5,313,164
6.3 Directors' emoluments	30,776	28,175	12,759	99,356	90,098	99,556	71,334	45,607	157,198	115,258	159,492	136,837	71,171	249,178	308,346
6.4 Rental charges	756,828	526,397	267,587	1,156,336	861,918	1,543	1,029	-	-	-	811,494	551,536	282,311	1,219,596	1,043,314
6.5 Depreciation charge on property and equipment	405,097	272,781	132,251	596,353	458,072	-	-	-	-	-	589,692	393,658	183,547	833,224	717,374
6.6 Amortisation charges	823,091	558,146	289,596	956,324	704,412	-	-	-	-	-	859,209	582,202	302,555	1,116,643	716,734
6.7 Other operating expenses	5,702,816	3,874,009	1,893,498	7,129,160	5,895,769	25,909	17,380	9,131	31,042	21,742	7,200,332	4,865,414	2,326,714	8,937,744	7,168,338
6.8 TOTAL OPERATING EXPENSES	**19,652,652**	**13,394,102**	**6,392,154**	**34,279,088**	**24,612,469**	**235,892**	**155,920**	**73,986**	**252,002**	**185,929**	**24,677,638**	**16,326,191**	**7,768,012**	**40,033,431**	**28,619,050**
7 Profit before tax and exceptional items	12,486,533	7,988,698	4,098,598	6,954,686	4,542,636	4,467,202	2,776,594	2,484,422	(4,436,565)	165,504	11,608,415	7,805,411	4,065,978	6,403,222	4,449,401
8 Exceptional items	546,989	391,250	195,625	1,510,428	661,875	-	-	-	50,000	-	546,989	391,250	195,625	1,579,181	661,875
9 PROFIT AFTER EXCEPTIONAL ITEMS	**11,939,544**	**7,597,448**	**3,902,973**	**5,444,258**	**3,880,761**	**4,467,202**	**2,776,594**	**2,484,422**	**(4,486,565)**	**165,504**	**11,061,426**	**7,414,161**	**3,870,353**	**4,824,041**	**3,787,526**
10 Share of associate profit	-	-	-	-	-	-	-	-	-	-	-	-	-	157,880	-
11 PROFIT/(LOSS) BEFORE TAX	**11,939,544**	**7,597,448**	**3,902,973**	**5,444,258**	**3,880,761**	**4,467,202**	**2,776,594**	**2,484,422**	**(4,486,565)**	**165,504**	**11,061,426**	**7,414,161**	**3,870,353**	**4,981,921**	**3,787,526**
12 Current tax	(4,820,196)	(2,416,633)	(1,534,680)	(2,798,894)	(3,193,569)	14,339	11,451	4,673	(15,152)	(8,340)	(5,099,428)	(2,628,025)	(1,514,468)	(2,896,288)	(3,214,316)
13 Deferred tax	563,700	(128,965)	479,134	2,516,501	1,951,726	-	-	-	(2,663)	(2,663)	563,700	(128,965)	479,134	2,485,234	1,946,480
14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	**7,683,048**	**5,051,850**	**2,847,427**	**5,161,865**	**2,638,918**	**4,481,541**	**2,788,045**	**2,489,095**	**(4,504,380)**	**154,501**	**6,525,698**	**4,657,171**	**2,835,019**	**4,570,867**	**2,519,690**
15 Other Comprehensive Income:															
15.1 Exchange differences on translation of foreign operations	-	-	-	-	-	-	-	-	-	-	101,294	(1,187)	(93,126)	225,647	239,087
15.2 Fair value changes in available-for-sale financial assets	(489,209)	(279,568)	(641,618)	493,029	498,346	-	-	-	-	-	(490,012)	(296,782)	(689,152)	498,190	620,069
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.4 Share of comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 OTHER COMPREHENSIVE INCOME FOR THE PERIOD NET OF TAX	**(489,209)**	**(279,568)**	**(641,618)**	**493,029**	**498,346**	**-**	**-**	**-**	**-**	**-**	**(388,718)**	**(297,969)**	**(782,278)**	**723,837**	**859,156**
17 TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**7,193,839**	**4,772,282**	**2,847,427**	**5,654,894**	**3,137,264**	**4,481,541**	**2,788,045**	**2,489,095**	**(4,504,380)**	**154,501**	**6,136,980**	**4,359,202**	**2,052,741**	**5,294,704**	**3,378,846**
EARNINGS PER SHARE- BASIC & DILUTED (Shs)	**14.15**	**9.30**	**5.24**	**9.51**	**4.86**	**2.72**	**1.69**	**1.51**	**-**	**0.10**	**3.96**	**2.83**	**1.72**	**2.77**	**1.65**
INTERIM DIVIDEND PER SHARE - DECLARED (Shs)	-	**3.13**	-	-	-	-	**0.75**	-	-	-	-	**0.75**	-	-	-
FINAL DIVIDEND PER SHARE - DECLARED (Shs)	-	-	-	**4.60**	-	-	-	-	**1.50**	-	-	-	-	**1.50**	-

The Un-audited financial results of the Bank and Group for the period ended 30th September, 2021.

III OTHER DISCLOSURES	BANK					COMPANY					GROUP CONSOLIDATED				
	30th Sep, 2021 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th Sep, 2020 Un-audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th Sep, 2020 Un-audited Shs '000	30th Sep, 2021 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th Sep, 2020 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES															
(a) Gross Non-performing loans and advances	41,882,078	41,747,557	35,166,213	35,995,056	34,276,756	-	-	-	-	-	46,006,109	45,041,580	39,571,381	40,056,838	38,433,255
(b) Less Interest in Suspense	7,799,880	7,286,763	6,770,754	6,161,738	5,950,292	-	-	-	-	-	8,065,195	7,575,093	7,073,297	6,568,430	6,486,175
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**34,082,198**	**34,460,794**	**28,395,459**	**29,833,318**	**28,326,464**	-	-	-	-	-	**37,940,914**	**37,466,487**	**32,498,084**	**33,488,408**	**31,947,080**
(d) Less Loan Loss Provision	22,020,001	20,536,311	16,029,502	16,925,353	13,458,048	-	-	-	-	-	24,222,663	23,041,786	18,650,700	17,838,366	15,905,748
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**12,062,198**	**13,924,483**	**12,365,957**	**12,907,965**	**14,868,416**	-	-	-	-	-	**13,718,251**	**14,424,701**	**13,847,384**	**15,650,042**	**16,041,332**
(f) Discounted Value of Securities	12,062,198	13,924,483	12,365,957	12,907,965	14,868,416	-	-	-	-	-	13,718,251	14,424,701	13,847,384	15,650,042	16,041,332
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES															
(a) Directors, shareholders and associates	14,786,142	15,123,290	14,545,238	16,083,174	15,703,035	-	-	-	-	-	14,976,508	15,302,603	14,838,936	16,214,870	15,776,655
(b) Employees	4,896,639	4,875,279	4,701,841	4,888,714	4,936,395	-	-	-	-	-	5,648,097	5,628,458	5,371,877	5,563,832	5,698,631
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**19,682,780**	**19,998,569**	**19,247,079**	**20,971,888**	**20,639,430**	-	-	-	-	-	**20,624,605**	**20,931,061**	**20,210,813**	**21,778,702**	**21,475,286**
3 OFF-BALANCE SHEET ITEMS															
(a) Letters of credit, guarantees, acceptances	50,721,674	52,535,440	53,421,596	57,988,237	54,906,105	-	-	-	-	-	55,970,592	56,449,466	58,537,144	63,540,666	60,277,902
(b) Forwards, Swaps and options	4,335,635	5,148,961	6,493,300	11,716,894	7,262,574	-	-	-	-	-	4,335,635	5,148,961	6,493,300	11,716,894	7,262,574
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)TOTAL CONTINGENT LIABILITIES	**55,057,309**	**57,684,401**	**59,914,896**	**69,705,131**	**62,168,679**	-	-	-	-	-	**60,306,227**	**61,598,427**	**65,030,444**	**75,257,560**	**67,540,476**
4 CAPITAL STRENGTH															
(a) Core capital	62,900,743	63,910,525	61,738,641	60,706,729	62,953,204	-	-	-	-	-	70,901,653	70,728,934	67,723,347	64,833,212	64,273,785
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess (a-b)	**61,900,743**	**62,910,525**	**60,738,641**	**59,706,729**	**61,953,204**	-	-	-	-	-	**69,901,653**	**69,728,934**	**66,723,347**	**63,833,212**	**63,273,785**
(d) Supplementary Capital	177,994	346,308	533,751	525,824	1,946,688	-	-	-	-	-	249,768	662,849	559,504	654,922	2,319,876
(e) TOTAL CAPITAL (a+d)	**63,078,737**	**64,256,833**	**62,272,392**	**61,232,553**	**64,899,892**	-	-	-	-	-	**71,151,421**	**71,391,784**	**68,282,851**	**65,488,134**	**66,593,661**
(f)TOTAL RISK WEIGHTED ASSETS	**339,320,740**	**339,737,204**	**337,696,905**	**341,742,072**	**348,227,217**						**372,970,126**	**368,041,710**	**372,343,711**	**374,556,467**	**381,366,029**
(g) Core Capital / Total deposits liabilities	15.29%	15.85%	15.34%	15.59%	16.86%	-	-	-	-	-	16.82%	16.78%	15.60%	15.38%	15.96%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%	-	-	-	-	-	8.00%	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	**7.29%**	**7.85%**	**7.34%**	**7.59%**	**8.86%**	-	-	-	-	-	**8.82%**	**8.78%**	**7.60%**	**7.38%**	**7.96%**
(j) Core Capital / Total risk weighted assets	18.54%	18.81%	18.28%	17.76%	18.08%	-	-	-	-	-	19.01%	19.22%	18.19%	17.31%	16.85%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-	-	-	10.50%	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	**8.04%**	**8.31%**	**7.78%**	**7.26%**	**7.58%**	-	-	-	-	-	**8.51%**	**8.72%**	**7.69%**	**6.81%**	**6.35%**
(m) Total Capital / Total risk weighted assets	18.59%	18.91%	18.44%	17.92%	18.64%	-	-	-	-	-	19.08%	19.40%	18.34%	17.48%	17.46%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%	-	-	-	-	-	14.50%	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	**4.09%**	**4.41%**	**3.94%**	**3.42%**	**4.14%**	-	-	-	-	-	**4.58%**	**4.90%**	**3.84%**	**2.98%**	**2.96%**
(p) Adjusted Core Capital / Total deposits liabilities*	16.09%	16.68%	16.49%	15.82%	16.99%	-	-	-	-	-	17.53%	16.98%	16.57%	15.58%	16.10%
(q) Adjusted Core Capital / Total risk weighted assets*	19.50%	19.79%	19.66%	18.03%	18.22%	-	-	-	-	-	19.81%	19.44%	19.33%	17.53%	17.00%
(r) Adjusted Total Capital / Total risk weighted assets*	19.55%	19.89%	19.82%	18.18%	18.78%	-	-	-	-	-	19.87%	19.62%	19.48%	17.70%	17.61%
5 LIQUIDITY															
(a) Liquidity Ratio	59.75%	58.36%	58.94%	54.93%	53.17%	-	-	-	-	-	61.72%	60.32%	58.70%	55.06%	53.36%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%	-	-	-	-	-	20.00%	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	**39.75%**	**38.36%**	**38.94%**	**34.93%**	**33.17%**	-	-	-	-	-	**41.72%**	**40.32%**	**38.70%**	**35.06%**	**33.36%**

* The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.



These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.ncbagroup.com. They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD
WAWERU MATHENGE
GROUP COMPANY SECRETARY
NCBA GROUP PLC
23 November 2021