

Summarized Unaudited Financial Statements for the period ended 30 June 2020

Dutities Manuar Flort			
Putting Women First	Un-audited	Un-audited	Audited
	6 months to June 2020	6 months to June 2019	12 months to December 2019
Statement of Financial Position	Shs '000	Shs'000	Shs'000
Assets			
Cash and balances with BOU	31,973,183	29,449,217	35,016,468
Balances with other banking institutions	41,679,881	34,434,927	34,756,929
Loans and advances (Net)	166,290,412	133,459,005	153,975,205
Government Securities	13,000,000	10,158,236	6,975,297
Interest receivable and other assets Property and equipment	7,325,064 10,787,460	5,450,060 10,986,499	5,033,316 11,910,938
Tax recoverable	95,143	387,928	26,836
Right of Use	10,796,902	9,641,940	10,838,683
Total assets	281,948,045	233,967,812	258,533,672
Liabilities and shareholder's equity			
Customer deposits	171,122,492	141,356,669	153,838,925
Balances due to other banking institutions	29,429,321	13,958,294	25,365,831
Borrowed funds	9,989,994	16,210,666	13,007,355
Lease Liability Interest payable and other liabilities	11,367,446 14,223,149	9,600,590 8,570,007	10,716,224 8,936,370
Dividends Payable	1,259,770	1,764,083	37,247
Deferred tax liability	426,745	388,040	401,077
Subordinated debt			-
Total liabilities	237,818,917	191,848,350	212,303,029
Share capital	27,785,402	27,785,402	27,785,402
Share Premium	-	-	-
Retained earnings	16,343,726	14,306,177	15,568,765
Credit Risk Reserves	-	72,052	1,654,570
Available for sale fair value reserve Proposed Dividends	-	-44,169	- 1,221,906
Total Equity	44,129,128	42,119,462	46,230,643
Total liabilities and shareholder's equity	281,948,045	233,967,812	258,533,672
	June 2020	June 2019	December 2019
Statement of Comprehensive Income	Shs '000	Shs '000	Shs '000
INCOME			
Interest on deposits and placements	2,023,241	981,365	2,703,268
Interest on loans and advances	21,411,404	18,858,426	40,059,286
Interest on marketable/trading securities	651,592	965,332	1,516,531
Foreign exchange income	202,712	04.040	
		96,069	158,749
Fees and commissions income	9,646,753	9,410,374	20,147,402
Fees and commissions income Other income	9,646,753 760,258	9,410,374 730,220	20,147,402 1,497,601
Fees and commissions income Other income Total Income	9,646,753	9,410,374	20,147,402
Fees and commissions income Other income Total Income EXPENDITURE	9,646,753 760,258 34,695,960	9,410,374 730,220 31,041,786	20,147,402 1,497,601 66,082,837
Fees and commissions income Other income Total Income	9,646,753 760,258 34,695,960 4,757,816	9,410,374 730,220 31,041,786 2,824,186	20,147,402 1,497,601 66,082,837 6,802,001
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits	9,646,753 760,258 34,695,960	9,410,374 730,220 31,041,786	20,147,402 1,497,601 66,082,837
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings	9,646,753 760,258 34,695,960 4,757,816 1,352,430	9,410,374 730,220 31,041,786 2,824,186 1,589,501	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit)	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 - 774,959	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 6,109,535 December 2019
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 - 774,959	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 6,109,535 December 2019
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 - 774,959	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 6,109,535 December 2019
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 1,74,959 June 2020 Shs'000	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 6,109,535 December 2019 Shs '000
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 774,959 June 2020 Shs'000	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 0ecember 2019 Shs'000
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments to lend	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 200 Shs'000	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 - 92,009 92,009	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 December 2019 Shs '000 - 167,250 922,199
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments to lend Total	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 774,959 June 2020 Shs'000	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 6,86,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 0,109,555 0,109,5555 0,109,5555 0,109,55555 0,109,5555555555555
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments to lend Total Commitments to lend Total Non-performing loans and other assets	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 774,959 774,959 96,240 96,240 96,240 96,240 540,191 540,191	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 December 2019 Shs'000 - 167,250 922,199 922,199 922,199
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Net profit Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 - 774,959 June 2020 Shs'000 - 96,240 96,240 96,240 540,191 540,191 11,250,518 1,241,112	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 6,109,535 6,109,535 December 2019 Shs'000 - 167,250 167,250 922,199 922,199 922,199
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments to lend Total Commitments to lend Total Non-performing loans and other assets	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 774,959 774,959 30,00 774,959 774,959 30,00 774,959 30,00 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 775,91 774,959 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009 986,433 986,433 986,433	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 December 2019 Shs'000 - 167,250 167,250 167,250 922,199 922,199 922,199
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 - 774,959 June 2020 Shs'000 - 96,240 96,240 96,240 540,191 540,191 11,250,518 1,241,112	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 6,109,535 6,109,535 December 2019 Shs'000 - 167,250 167,250 922,199 922,199 922,199
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Guarantee and performance bonds Total Commitments Guarantee and performance bonds Total Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 774,959 774,959 30,00 774,959 774,959 30,00 774,959 30,00 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 774,959 775,91 774,959 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775,91 775	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009 986,433 986,433 986,433	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 December 2019 Shs'000 - 167,250 167,250 167,250 922,199 922,199 922,199
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing Ioans and other assets Interest in suspense Bad debts written off Insider Ioan exposures Capital Position: Core capital Supplementary Capital	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 June 2020 Shs'000 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 979,630 2,045,758	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 27,009 27,000 27,000 27,000 27,00	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 0,009,535 0,009,535 0,009,535 167,250 167,250 167,250 922,199 923,100,100,000,000,000,000,000,000,000,00
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Corre capital Supplementary Capital	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 33,432,899 1,263,061 488,102 774,959 774,959 June 2020 Shs'000 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 11,250,518 1,241,112 979,630 2,045,758	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 93,009 92,009 92,009 93,009 92,009 93,0000000000	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 0,009,535 0,009,535 0,009,535 0,009,535 167,250 922,199 923,10,000 1,531,500
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Income Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider Ioan exposures Capital Position: Core capital Supplementary Capital Total Risk Weighted Assets (RWA)	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 23,096,241 33,432,899 1,263,061 488,102 774,959 774,959 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 96,240 979,630 2,045,758 41,404,271 1,667,162 43,071,433 207,715,606	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 93,009 92,009 92,009 92,009 92,009 93,009 92,009 93,009 93,009 92,009 93,0000000000	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 0,109,535 6,109,535 0,109,535 0,109,535 0,109,535 0,109,535 0,109,535 0,109,535 167,250 167,250 922,199 922,199 922,199 922,199 922,199 922,199 922,199 4,009,935 468,616 2,312,590 1,792,263 40,744,990 1,531,908 42,276,898 186,631,481
Fees and commissions income Other income Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Corre capital Supplementary Capital Total qualifying capital	9,646,753 760,258 34,695,960 4,757,816 1,352,430 4,226,412 33,432,899 1,263,061 488,102 774,959 774,959 June 2020 Shs'000 96,240 96,240 96,240 96,240 96,240 540,191 540,191 11,250,518 1,241,112 979,630 2,045,758	9,410,374 730,220 31,041,786 2,824,186 1,589,501 1,194,850 22,538,034 28,146,570 2,895,216 821,434 2,073,783 27,883 2,101,666 June 2019 Shs'000 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 93,009 92,009 92,009 93,009 92,009 93,0000000000	20,147,402 1,497,601 66,082,837 6,802,001 3,176,928 686,527 46,700,323 57,365,779 8,717,058 2,607,523 6,109,535 0,000,535 0,000,555 0,000,555 0,000,5555 0,000,55555 0,000,55555



Chette Executive Director