THE CO-OPERATIVE BANK OF KENYA LIMITED

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 31st March 2021

STATEMENT OF FINANCIAL POSITION

		GROUP KINGDOM BANK CO-OP BANK							
		31-Mar-21 KSHS.'000 (Un-audited)	31-Dec-20 KSHS.'000 Audited	31-Mar-20 KSHS.'000 (Un-audited)		31-Dec-20 KSHS.'000 Audited	31-Mar-21 KSHS.'000 (Un-audited)	31-Dec-20 KSHS.'000 Audited	31-Mar-20 KSHS.'000 (Un-audited)
Α	ASSETS	(on addition)	, iddiced	(on addition)	(on address)	, marca	(on address)	, martea ((on ununcu)
1	Cash (local and foreign)	13,061,808	8,607,090	7,447,833	239,010	206,834	7,465,824	7,891,150	6,587,152
2	Balances due from	19,072,500	17,741,046	24,937,26	308,117	338,836	18,764,383	12,904,226	24,937,266
	Central Bank Of Kenya								
3	Kenya Government and	-	-	-	-	-	-	-	-
	other securities held for								
	dealing purposes								
4	Financial Assets at fair value	-	-	-	-	-	-	-	-
	through profit and loss								
5.a.a	Investment Securities:	73,548,572	98,167,673	71,861,680	960,022	294,866	72,588,550	76,782,715	71,709,569
	Held to Maturity- Kenya								
	Government Securities								
5.a.l	Investment Securities: Held to	-	-	-	-	-	-	-	-
	Maturity- Other Securities								
5.b.	Investment Securities:	92,606,306	63,718,146	44,011,409	21,947,471	21,597,044	70,642,196	63,173,412	43,993,809
	Available for Sale- Kenya								
	Government Securities								
5.b.l	Investment Securities: Available	1,097,657	1,132,214	1,277,395	-		1,097,657	1,041,966	1,277,395
	for Sale- Other Securities								
6	Deposits and balances due	3,821,976	1,962,835	7,611,298	109,350	100,161	2,873,562	1,471,443	5,748,711
	from local banking institutions								
7	Deposits and balances due from	16,162,157	14,952,428	11,672,930	53,351	42,435	16,631,658	14,909,993	7,987,509
	banking institutions abroad								
8	Tax recoverable	17,139		16,594	109	109	-	697,799	
9	Loans and advances to	298,211,149	286,634,192	276,173,145	5,041,966	5,138,260	291,993,635	280,522,176	274,780,327
	customers (net)								
10	Balances due from banking	-	-	-	-	-	-	-	-
	institutions in the group								
11	Investments in associates	1,758,662	1,967,532	1,976,576	16,087	16,087	706,444	706,444	706,444
	institutions in the group								
12	Investments in	-	-	-	1,139	1,139	3,512,920	3,512,920	2,512,920
	subsidiary companies								
13	Investment in joint ventures	-	-	-	-	-	-	-	-
	subsidiary companies								
14	Investment in properties	40450335	42 204 540	-	4 000 475	-	-		
15	Property, plant and equipment	10,150,325		9,419,809	1,028,475	1,045,869	8,510,985	9,502,863	9,231,565
16	Prepaid lease rentals	33, 760		34,370	-		33,760	33,912	34,370
17	Intangible assets	6,861,761	6,119,101	3,228,287	35,351	40,859	3,480,393	2,699,811	3,194,899
18	Deferred tax asset	4,328,809	4,178,692	3,312,587	297,764	297,764	3,966,988	3,966,886	3,275,430
19	Retirement benefit asset	12 200 102	10 762 277	7 420 454	1.517.50	1 401 607	10 240 004	47,005,333	
20	Other assets	12,200,182		7,428,454	1,517,562	1,491,697	10,248,084	17,005,232	6,850,261
21	TOTAL ASSETS	552,932,764	536,945,250	470,409,633	31,555,773	30,611,960	512,517,039	496,822,948	462,827,626
В	LIABILITIES								
22	Balances due to		-		2,064,150	2,156,981	-	-	-
	Central Bank Of Kenya								
23	Customer deposits	393,815,919			5,558,570	5,081,289		369,429,653	
24	Deposits and balances due to	4,892,554	221,890	1,308,385	-		4,892,554	654,958	1,308,385
	local banking institutions								
25	Deposits and balances due to	95,601	-	402,399	-		618,452	-	402,399
	banking institutions abroad								
26	Other money market deposits	-	-	-	-	-	-	-	-
27	Borrowed funds				24 242 400	24 505 405	22 504 226	22 262 674	27 40 4 525
28		46,876,264	46,026,141	27,404,525	21,313,498	21,606,486	23,581,326	22,262,674	27,404,525
20	Balances due to banking	46,876,264	46,026,141 -	27,404,525	21,313,498	21,606,486	23,581,326	22,262,674	27,404,525
	Balances due to banking institutions in the group	-	46,026,141	-	21,313,498	21,606,486	-	22,262,674	-
29	Balances due to banking institutions in the group Tax payable	46,876,264 - 804,791	46,026,141	27,404,525 - 1,560,342	21,313,498	21,606,486	23,581,326 - 685,389	22,262,674	27,404,525 - 1,477,291
29 30	Balances due to banking institutions in the group Tax payable Dividends payable	804,791 -	46,026,141 - - -	-	21,313,498	21,606,486	-	22,262,674	-
29 30 31	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability	-	46,026,141 - - -	-	21,313,498	21,606,486	-	22,262,674	-
29 30 31 32	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability	804,791 - 71,908	- - - -	1,560,342 - -	- - - -	- - -	685,389 - - -	- - -	1,477,291 - -
29 30 31 32 33	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities	804,791 - 71,908 - 11,753,759	- - - - 20,018,494	1,560,342 - - - 16,622,465	- - - - 1,040,977	- - - 467,397	685,389 - - - - 9,517,079	- - - 18,878,284	1,477,291 - - - 15,679,855
29 30 31 32	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES	804,791 - 71,908 - 11,753,759	- - - -	1,560,342 - - - 16,622,465	- - - -	- - - 467,397	685,389 - - -	- - - 18,878,284	1,477,291 - -
29 30 31 32 33	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities	804,791 - 71,908 - 11,753,759 458,310,796	- - - - 20,018,494	1,560,342 - - - 16,622,465	- - - - 1,040,977	- - - 467,397	685,389 - - - - 9,517,079 423,577,370	- - - 18,878,284	1,477,291 - - - 15,679,855
29 30 31 32 33 34 C 35	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital	804,791 - 71,908 - 11,753,759 458,310,796 5,867,180	20,018,494 444,896,977 5,867,180	1,560,342 - - 16,622,465 386,864,632 5,867,180	1,040,977 29,977,194	467,397 29,312,153	685,389 - - - 9,517,079 423,577,370 5,867,180	18,878,284 411,225,569 5,867,180	1,477,291 - - 15,679,855 382,246,499 5,867,180
29 30 31 32 33 34 C 35 36	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount)	804,791 - 71,908 - 11,753,759 458,310,796 5,867,180 1,911,925	20,018,494 444,896,977 5,867,180 1,911,925	1,560,342 - - 16,622,465 386,864,632 5,867,180 1,911,925	1,040,977 29,977,194	- - - 467,397 29,312,153	685,389 - - - 9,517,079 423,577,370 5,867,180 1,911,925	18,878,284 411,225,569 5,867,180 1,911,925	1,477,291 - - 15,679,855 382,246,499 5,867,180 1,911,925
29 30 31 32 33 34 C 35 36 37	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve	804,791 71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925	1,560,342 - - 16,622,465 386,864,632 5,867,180 1,911,925 1,351,679	1,040,977 29,977,194 1,867,947 3,087,449	467,397 29,312,153 1,867,947 3,087,449	685,389 - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635	1,477,291 - 15,679,855 382,246,499 5,867,180 1,911,925 1,351,679
29 30 31 32 33 34 C 35 36	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/	804,791 - 71,908 - 11,753,759 458,310,796 5,867,180 1,911,925	20,018,494 444,896,977 5,867,180 1,911,925	1,560,342 - - 16,622,465 386,864,632 5,867,180 1,911,925 1,351,679	1,040,977 29,977,194	467,397 29,312,153	685,389 - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635	1,477,291 - - 15,679,855 382,246,499 5,867,180 1,911,925
29 30 31 32 33 34 C 35 36 37	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses	804,791 71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925	1,560,342 - - 16,622,465 386,864,632 5,867,180 1,911,925 1,351,679	1,040,977 29,977,194 1,867,947 3,087,449	467,397 29,312,153 1,867,947 3,087,449	685,389 - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635	1,477,291 - 15,679,855 382,246,499 5,867,180 1,911,925 1,351,679
29 30 31 32 33 34 C 35 36 37 38	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve	804,791 71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925	1,560,342 - - 16,622,465 386,864,632 5,867,180 1,911,925 1,351,679	1,040,977 29,977,194 1,867,947 3,087,449	467,397 29,312,153 1,867,947 3,087,449 - (3,770,486)	685,389 - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635	1,477,291 - 15,679,855 382,246,499 5,867,180 1,911,925 1,351,679
29 30 31 32 33 34 C 35 36 37 38	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves	71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783 77,906,141	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925 74,582,478	1,560,342 - 16,622,465 386,864,632 5,867,180 1,911,925 1,351,679 66,936,740	1,040,977 29,977,194 1,867,947 3,087,449	467,397 29,312,153 1,867,947 3,087,449	685,389 - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635	1,477,291 - 15,679,855 382,246,499 5,867,180 1,911,925 1,351,679 63,440,174
29 30 31 32 33 34 C 35 36 37	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve	71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783 77,906,141	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925 74,582,478 14,011 546,230	1,560,342 	1,040,977 29,977,194 1,867,947 3,087,449 - (3,384,289)	467,397 29,312,153 1,867,947 3,087,449 - (3,770,486)	685,389 - - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635 72,942,652	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635 69,602,038	1,477,291
29 30 31 32 33 34 C 35 36 37 38	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants	71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783 77,906,141 20,674 536,830 5,867,180 420,320	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925 74,582,478 14,011 546,230 5,867,180 424,939	1,560,342 	1,040,977 29,977,194 1,867,947 3,087,449 (3,384,289)	467,397 29,312,153 1,867,947 3,087,449 (3,770,486)	685,389 - - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635 72,942,652 - 613,777 5,867,180 420,320	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635 69,602,038 607,481 5,867,180 424,939	1,477,291
29 30 31 32 33 34 C 35 36 37 38 39 40 41 42 43	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	71,908 11,753,759 458,310,796 5,867,180 1,911,925 1,191,783 77,906,141 20,674 536,830 5,867,180	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925 74,582,478 14,011 546,230 5,867,180 424,939	1,560,342 	1,040,977 29,977,194 1,867,947 3,087,449 - (3,384,289)	467,397 29,312,153 1,867,947 3,087,449 - (3,770,486)	685,389 - - 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635 72,942,652 - 613,777 5,867,180 420,320	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635 69,602,038 607,481 5,867,180 424,939	1,477,291 15,679,855 382,246,499 5,867,180 1,911,925 1,351,679 63,440,174 1,757,475 (53,282) 5,867,180
29 30 31 32 33 34 C 35 36 37 38 39 40 41 42 43	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Non-Controlling Interest	71,908 71,908 458,310,796 458,310,796 5,867,180 1,911,925 1,191,783 77,906,141 20,674 536,830 5,867,180 420,320 93,722,034 899,935	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925 74,582,478 14,011 546,230 5,867,180 424,939 90,725,868 1,322,406	1,560,342 	1,040,977 29,977,194 1,867,947 3,087,449 (3,384,289) - 7,471	467,397 29,312,153 1,867,947 3,087,449 (3,770,486)	685,389 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635 72,942,652 613,777 5,867,180 420,320 88,939,669	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635 69,602,038	1,477,291 1,477,291 15,679,855 382,246,499 5,867,180 1,911,925 1,351,679 63,440,174 1,757,475 (53,282) 5,867,180 438,795 80,581,126
29 30 31 32 33 34 C 35 36 37 38 39 40 41 42 43	Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability Retirement benefit liability Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	71,908 71,908 458,310,796 458,310,796 5,867,180 1,911,925 1,191,783 77,906,141 20,674 536,830 5,867,180 420,320 93,722,034 899,935	20,018,494 444,896,977 5,867,180 1,911,925 1,511,925 74,582,478 14,011 546,230 5,867,180 424,939 90,725,868	1,560,342 	1,040,977 29,977,194 1,867,947 3,087,449 (3,384,289) - 7,471	467,397 29,312,153 1,867,947 3,087,449 (3,770,486)	685,389 9,517,079 423,577,370 5,867,180 1,911,925 1,316,635 72,942,652 613,777 5,867,180 420,320 88,939,669	18,878,284 411,225,569 5,867,180 1,911,925 1,316,635 69,602,038	1,477,291

II STATEMENT OF COMPREHENSIVE INCOME									
			GROUP KINGDOM BANK			CO-OP I			
		31-Mar-21 KSHS.'000 (Un-audited)		31-Mar-20 KSHS.'000 (Un-audited)	31-Mar-21 KSHS.'000	31-Dec-20 KSHS.'000	31-Mar-21 KSHS.'000 (Un-audited)	31-Dec-20 KSHS.'000	31-Mar-20 KSHS.'000 (Un-audited)
1.0	INTEREST INCOME	(On-auditeu)	Auditeu	(Oir-auditeu)	(OII-auuiteu)	Auditeu	(Oil-auditeu)	Auditeu	(Oil-auuiteu)
1.1	Loans and advances	9,246,799	33,500,169	7,550,820	588,260	514,314	8,624,561	32,709,725	7,495,095
1.2	Government securities	4,137,275	14,822,264	2,870,983	607,743	1,226,557	3,529,532	13,573,893	2,864,793
1.3	Deposits and placements with banking Institutions	41,489	518,211	117,330	2,554	39,905	21,998	329,780	84,786
1.4	Other Interest Income	22,727	-	457	-	-	-	-	-
1.5	Total Interest Income	13,448,289	48,840,645	10,539,590	1,198,558	1,780,777	12,176,090	46,613,399	10,444,674
2.0	INTEREST EXPENSE								
2.1	Customer deposits	3,178,068	10,937,757	2,628,228	232,046	173,350	2,945,615	10,764,407	2,628,116
2.2	Deposits and placements from banking institutions	68,382	196,208	10,157	57,574	24,498	10,808	171,710	10,157
2.3	Other Interest Expenses	372,189	1,357,714	382,705	13,886	56,507	356,429	1,278,185	377,926
2.4	Total Interest Expenses	3,618,640	12,491,679	3,021,090	303,506	254,354	3,312,852	12,214,303	3,016,199
3	NET INTEREST INCOME/(LOSS)	9,829,650	36,348,966	7,518,500	895,052	1,526,423	8,863,238	34,399,096	7,428,475
4	NON- INTEREST INCOME								
4.1	Fees and commissions on loans and advances	1,332,032	5,126,502	617,786	2,985	16,201	1,325,176	4,387,032	617,786
4.2	Other Fees and commissions	2,365,293	7,774,525	3,768,266	16,623	109,796	1,816,123	6,589,361	3,339,300
4.3	Foreign exchange trading income/(loss)	713,173	2,837,870	504,098	426	(26,649)	617,097	2,305,791	462,954
4.4	Dividend income	989	1,444	133	-		108	1,701,444	-
4.5	Other income	112,077	1,740,382	93,359	5,268	(12,504)	69,928	1,417,264	76,156
4.6	Total Non-interest income	4,523,564	17,480,723	4,983,642	25,302	86,844	3,828,432	16,400,891	4,496,196
5.0	TOTAL OPERATING INCOME	14,353,213	53,829,689	12,502,142	920,354	1,613,267	12,691,671	50,799,988	11,924,671

6.0	OTHER OPERATING EXPENSES								
6.1	Loan loss provision	2,281,682	8,111,824	900,000	388,265	301,881	1,875,000	7,516,667	900,000
6.2	Staff costs	3,208,725	13,421,772	3,480,566	71,442	287,726	2,993,639	12,455,467	3,339,801
6.3	Directors' emoluments	19,226	245,715	19,171	655	34,836	6,389	152,901	6,900
6.4	Rentals charges	261,798	1,023,975	216,048	8,504	31,447	219,193	944,476	186,340
6.5	Depreciation charge on	675,043	3,004,831	641,504	13,059	57,274	587,097	2,520,023	633,376
	property and equipment								
6.6	Armortisation charges	195,332	968,196	169,509	5,508	245,885	189,098	700,828	168,186
6.7	Other operating expenses	2,611,048	12,621,578	1,836,025	306,205	778,365	2,048,949	9,548,996	1,744,823
6.8	Total other operating expenses	9,252,855	39,397,890	7,262,824	793,638	1,737,412	7,919,366	33,839,358	6,979,425
7	Profit/(Loss) before tax	5,100,359	14,431,799	5,239,319	126,716	(124,145)	4,772,305	16,960,630	4,945,246
	and exceptional items								
8	Exceptional items-Early -	-	-		-	-	-	-	
8	Exceptional items-Share	(116,444)	(149,939)	(121,645)	-	-	-	-	-
	of profit of associate								
9	Profit/(Loss) before tax	4,983,914	14,281,861	5,117,673	126,716	(124,145)	4,772,305	16,960,630	4,945,246
10	Current tax	1,528,192	4,111,011	1,528,934	-	-	1,431,691	3,917,800	1,447,486
11	Deferred tax	-	(642,026)	-	-	76,759	-	(676,438)	-
12	Profit/(loss) after tax	3,455,723	10,812,876	3,588,739	126,716	(200,904)	3,340,613	13,719,267	3,497,760
	and exceptional items								
13.0	OTHER COMPREHENSIVE INCOME:								
13.1	Gains/(Losses) from translating		7,823	-	-		-	-	-
	the financial statements								
	of foreign operations								
13.2	? Fair value changes in available	133,621	725,579	(3,840)	127,725	98,546	6,296	660,763	-
	-for-sale financial assets								
13.3	Revaluation Surplus on property,		-	-		-		-	
	Plant and Equipment								
13.4	Share of other comprehensive	-	10,663	-	-		-	-	-
	income of associates								
13.5	Income tax relating to components	-	-	-	-		-	-	-
	of other comprehensive income								
14	OTHER COMPREHENSIVE	133,621	744,066	(3,840)	127,725	(102,358)	6,296	660,763	-
	INCOME NET OF TAX								
15	TOTAL COMPREHENSIVE	3,589,344	11,556,941	3,584,899	254,441	(102,358)	3,346,909	14,380,030	3,497,760
	INCOME								
	Basic Earnings per share	0.59	1.98	0.61			0.57	2.34	0.60
	Diluted Earnings per share	0.59	1.98	0.61			0.57	2.34	0.60
	Dividend per share		1.00					1.00	

	Diluted Earnings per share	0.59	1.98	0.61			0.57	2.34	0.60
	Dividend per share	-	1.00	-			-	1.00	-
	OTHER DISCLOSURES	GROUP			KIN	GDOM BANK	CO-OP BANK		
	OTHER DISCLOSURES	31-Mar-21	31-Dec-20	31-Mar-20	31-Mar-21	31-Dec-20	31-Mar-21	31-Dec-20	31-Mar-20
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
		(Un-audited)	Audited ((Un-audited)	(Un-audited)	Audited	(Un-audited)	Audited (Un-audited)
1	NON PERFORMING LOANS AND ADVANCES								
a)	Gross non-performing	51,983,753	59,134,016	31,825,017	7,255,907	6,786,736	44,124,306	51,781,184	31,317,040
-,	loans and advances Less	,,	,,	0.,020,0	.,,	-,,	,,	,,	- 1,- 11,- 1-
b)	Interest in suspense	6,753,175	7,244,637	5,480,834	1,623,263	1,705,949	5,046,048	5,492,046	5,392,524
c)	Total Non-performing	45,230,579	51,889,378	26,344,183	5,632,644	5,080,787	39,078,258	46,289,138	25,924,516
	loans and advances (a-b) Less								
d)	Loan loss provisions	23,609,705	22,474,155	11,949,149	4,429,061	3,428,444	18,982,823	18,787,981	11,834,307
e)	Net Non performing loans (c-d)	21,620,874	29,415,223	14,395,034	1,203,583	1,652,343	20,095,435	27,501,157	14,090,209
f)	Discounted Value of Securities	13,489,091	23,568,736	11,741,545	1,203,583	3,064,857	12,123,636	20,503,879	11,741,545
g)	Net NPLs Exposure (e-f)	8,131,783	5,846,487	2,653,489	-	(1,412,514)	7,971,799	6,997,278	2,348,664
2	Insider loans and advances								
a)	Directors, shareholders	5,863,548	5,784,045	6,163,789	-	-	5,863,548	5,784,045	6,163,789
b)	and associates	11 120 617	11 002 462	0.160.647	96,467	105,025	11 042 150	10 000 427	0.100.047
c)	Employees Total insider loans, advances	11,138,617 17,002,165	11,003,462 16,787,507	9,169,647 15,333,436	96,467	105,025	11,042,150 16,905,698	10,898,437 16,682,482	9,169,647 15,333,436
C)	and other facilities	17,002,103	10,767,307	13,333,430	30,407	103,023	10,903,090	10,002,402	13,333,430
_									
3	Off-Balance Sheet Items	25 250 442	27004 657	25 020 505	043.364	024.064	24.454.770	25.050.505	25 020 505
a)	Letters of credit,guarantees, acceptances	35,268,142	37,901,657	26,030,595	813,364	931,961	34,454,778	36,969,696	26,030,595
b)	Forwards, swaps and options	15,160,621	9,086,267	12,649,488	343,950		14,816,671	9,086,267	12,649,488
c)	Other contingent liabilities	13,100,021	5,000,207	12,043,400	343,330	_	14,010,071	5,000,207	12,043,400
d)	Total contingent liabilities	50,428,763	46,987,924	38,680,082	1,157,314	931,961	49,271,449	46,055,963	38,680,082
4	CAPITAL STRENGTH								
a)	Core capital	73,481,976	72,431,970	68,929,354	1,153,594	1,026,245	72,231,862	70,566,276	64,360,845
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
c)	Excess/(deficiency)	72,481,976	71,431,970	67,929,354	153,594	26,245	71,231,862	69,566,276	63,360,845
d)	Supplementary capital	8,511,331	6,927,485	2,095,395	_	-	8,542,544	6,879,467	2,095,395
e)	Total capital (a+d)	81,993,306	79,359,455	71,024,750	1,153,594	1,026,245	80,774,406	77,445,743	66,456,240
f)	Total risk weighted assets	484,470,534	470,055,138	440,653,750	6,199,810	7,426,957	471,170,330	455,847,214	437,351,505
g)	Core capital/total deposit liabilities	18.4%	19.1%	20.2%	20.8%	20.2%	18.5%	19.1%	19.1%
h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess/(deficiency)	10.4%	11.1%	12.2%	12.8%	12.2%	10.5%	11.1%	11.1%
j)	Core capital/total risk weighted	45.20	45.40	45.60	40.50	42.00	45.70	4.5.50/	4.4.70/
k)	assets	15.2% 10.5%	15.4% 10.5%	15.6% 10.5%	18.6% 10.5%	13.8% 10.5%	15.3% 10.5%	15.5% 10.5%	14.7% 10.5%
K)	Minimum Statutory Ratio Excess/(deficiency)(j-k)	4.7%	4.9%	5.1%	8.1%	3.3%	4.8%	5.0%	4.2%
m)	Total capital/total risk weighted	4.7%	4.9%	3.1%	0.190	3.3%	4.0%	5.0%	4.2%
,	assets	16.9%	16.9%	16.1%	18.6%	13.8%	17.1%	17.0%	15.2%
n)	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
o)	Excess/(deficiency)(m-n)	2.4%	2.4%	1.6%	4.1%	-0.7%	2.6%	2.5%	0.7%
p)	Adjusted Core Capital/Total								
	Deposit Liabilities	16.2%	17.3%	20.0%	20.8%		16.2%	17.2%	18.9%
q)	Adjusted Core Capital/Total Risk								
	Weighted Assets	13.3%	13.9%	15.5%	18.7%		13.4%	13.9%	14.6%
r)	Adjusted Total Capital/Total Risk	45		45.00	40 ===		45.00		45.4**
	Weighted Assets	15.1%	15.4%	15.9%	18.7%		15.2%	15.4%	15.1%
5	Liquidity								
a)	Liquidity Ratio	54.8%	52.2%	49.0%	386.9%	362.2%	46.9%	45.8%	47.5%
b)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
c)	Excess/(deficiency)(a-b)	34.8%	32.2%	29.0%	366.9%	342.2%	26.9%	25.8%	27.5%

The financial statements were approved by the Directors on 18th May 2021 and signed on its behalf by:

Signed: Mr. John Murugu, OGW

Signed: Dr. Gideon Muriuki, CBS, MBS

