

## NMB BANK PLC UNAUDITED FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

Trillion Loans & Advances









**Return on** Average **Shareholders Funds** 

Non Performing Loans to **Gross Loans** 

5%

Non Interest
Expenses to
<b>Gross Income</b>

CONDENSED STATEN POSITION AS AT 31 (Amounts in a				
	GR	OUP	ВА	NK
	Current Quarter 31.12.2020	Previous Quarter 30.09.2020	Current Quarter 31.12.2020	Previous Quarter 30.09.2020
	661,689	457,008	661,689	457,008
nia	385,799	536,825	385,799	536,825
securities	1,304,252	1,182,463	1,304,252	1,182,463
nd financial institutions	129,354	335,417	129,354	335,417
ng	238	3,836	238	3,836
	298	-	298	-
	-	-	-	-
eptances	-	-	-	-
	44 474	22.240	41 474	22.240

		31.12.2020	30.09.2020	31.12.2020	30.09.2020
Α.	ASSETS				
1	Cash	661,689	457,008	661,689	457,008
2	Balances with Bank of Tanzania	385,799	536,825	385,799	536,825
3	Investments in Government securities	1,304,252	1,182,463	1,304,252	1,182,463
4	Balances with other banks and financial institutions	129,354	335,417	129,354	335,417
5	Cheques and items for clearing	238	3,836	238	3,836
6	Inter branch float items	298	5,050	298	5,030
7		290		290	
8	Bills negotiated	-	-	-	-
	Customers' liabitities for acceptances	41 474	22.210	41 474	22.210
9	Interbank loans receivables	41,474	32,218	41,474	32,218
10	Investments in other securities	-	-	-	-
11	Loans, advances and overdrafts				
	(net of allowances for probable losses)	4,109,260	3,926,473	4,109,260	3,928,199
12	Other assets	206,480	197,810	278,406	355,391
13	Equity investments	2,920	2,920	2,920	2,920
14	Underwriting accounts	-	-	-	-
15	Property, Plant and equipment	215,713	217,749	181,560	183,103
16	TOTAL ASSETS			7,095,250	7,017,380
10	TOTAL ASSETS	7,057,477	6,892,719	7,093,230	7,017,360
	LIADUSTICS				
B	LIABILITIES  Describe forms who as border and forms sind in with this are	55.604	40.030	55.604	40.030
17	Deposits from other banks and financial institutions	55,604	40,030	55,604	40,030
18	Customer deposits	5,211,056	5,203,114	5,211,061	5,204,607
19	Cash letters of credit	36,645	40,792	36,645	40,792
20	Special Deposits	4,188	12,985	4,188	12,985
21	Payment orders/transfers payable	-	-	-	-
22	Bankers' cheques and drafts issued	2,118	2,119	2,118	2,119
23	Accrued taxes and expenses payable	62,122	69,601	60,907	69,134
24	Acceptances outstanding	-	-	-	-
25	Inter branch float items		295		295
26	Unearned income and other deferred charges	36,831	35,428	36,831	35,428
27	Other liablities	73,995	72,901	111,049	196,755
28	Borrowings	447,478	345,965	447,478	345,965
29	TOTAL LIABILITIES	5,930,037	5,823,230	5,965,881	5,948,110
30	NET ASSETS /(LIABILITIES)	1,127,440	1,069,489	1,129,369	1,069,270
c.	SHAREHOLDERS' FUNDS				
31	Paid up share capital	20,000	20,000	20,000	20,000
32	Capital reserves	.,	.,	,,,,,	.,
33	Retained earnings	896,473	896,473	903,341	903,341
34	Profit(Loss) account	206,862	148,519	205,504	145,013
35	Other capital accounts	524	916	524	916
36	Minority interest	3,581	3,581	-	-
37	TOTAL SHAREHOLDERS' FUNDS	1,127,440	1,069,489	1,129,369	1,069,270
38	Contingent liabilities	624,882	507,684	624,882	507,684
39	Non performing loans & advances	231,287	274,736	231,287	274,736
40	Allowances for probable losses	204,809	228,308	204,809	228,308
41	Other non performing assets	10,055	8,674	10,055	8,674
D	SELECTED FINANCIAL CONDITION INDICATORS				
(i)	Shareholders Funds to total assets	16%	16%	16%	15%
(ii)	Non performing loans to total gross loans	5%	7%	5%	7%
(iii)	Gross loans and advances to total deposits	81%	78%	81%	78%
(iv)	Loans and advances to total assets	58%	57%	58%	56%
(v)	Earnings assets to total Assets	79%	79%	78%	78%
(vi)	Deposits growth	0%	-4%	0%	-5%
(vii)	Assets growth	2%	-3%	1%	-3%

	CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME PERIOD ENDED 31 DECEMBER, 2020								
	(Amounts in million shillings)								
		GRO	UP	ВА	NK		ROUP	BANK	
		Quarter	Comperative Quarter	Current Quarter	Comperative Quarter	Current Year Cummulative	Comparative Year Cummulative	Current Year Cummulative	Comparative year Cummulatilave
		31.12.2020	31.12.2019	31.12.2020	31.12.2019	31.12.2020	31.12.2019	31.12.2020	31.12.2019
1	Interest income	197,565	163,031	197,596	163,265	712,647	653,195	712,976	653,974
2	Interest expense	(34,461)	(31,229)	(34,461)	(32,607)	(139,201)	(130,820)	(139,201)	(136,333)
3	Net interest income (1minus2)	163,104	131,803	163,135	130,658	573,446	522,375	573,775	517,641
4	Bad debts written off	-	-	-	-	-	(1,621)	-	(1,621)
5	Impairment Losses on Loans and Advances	(38,313)	3,052	(38,313)	3,052	(119,312)	(98,789)	(119,312)	(98,789)
6	Non interest income:	76,263	64,508	76,263	64,508	266,241	204,409	266,242	204,409
	6.1 Foreign currency dealings and translation gain/(loss)	10,002	5,174	10,002	5,174	28,638	24,453	28,638	24,453
	6.2 Fee and commissions	63,598	55,456	63,598	55,456	225,988	169,134	225,989	169,134
	6.3 Dividend income	-	-	-	-	17	31	17	31
	6.4 Other operating income	2,663	3,878	2,663	3,878	11,598	10,791	11,598	10,791
7	Non interest expense:	(115,663)	(102,127)	(113,549)	(102,826)	(423,572)	(410,513)	(425,260)	(410,552)
	7.1 Salaries and benefits	(56,207)	(49,388)	(56,207)	(49,388)	(210,175)	(198,713)	(210,175)	(198,713)
	7.2 Fees and commissions	(3,591)	(152)	(3,591)	(152)	(10,603)	(10,793)	(10,603)	(10,793)
	7.3 Other operating expenses	(55,865)	(52,587)	(53,751)	(53,286)	(202,794)	(201,007)	(204,482)	(201,046)
8	Operating income/(loss)	85,390	97,236	87,536	95,392	296,803	215,861	295,445	211,088
9	Income tax expense	(27,045)	(28,424)	(27,045)	(28,424)	(89,941)	(71,122)	(89,941)	(68,921)
10	Net income(loss)after income tax	58,345	68,812	60,491	66,968	206,862	144,739	205,504	142,167
11	Other comprehensive income, net of tax								
	Fair value gain/ (loss) on FVOCI – net of tax	(391)	10	(391)	10	(525)	168	(525)	168
	Total comprehensive income for the year	57,954	68,822	60,100	66,978	206,337	144,907	204,979	142,335
12	Number of employees	3,465	3,450	3,465	3,450	3,465	3,450	3,465	3,450
13	Basic earnings per share	117	138	121	134	414	289	411	284
14	Diluted earnings per share	117	138	121	134	414	289	411	284
15	Number of branches SELECTED PERFORMANCE INDICATORS	226	224	226	224	226	224	226	224
(i)	Return on average total assets	3%	4%	3%	4%	3%	2%	3%	2%
(ii)	Return on average share- holders funds	21%	28%	23%	28%	18%	15%	20%	15%
(iii)	Non interest expense to gross income	48%	52%	47%	53%	50%	56%	51%	57%
(iv)	Net interest income to average earning assets	12%	11%	12%	11%	10%	11%	11%	11%

385,799 1,304,252		385,799	536,825			
		1,304,252	1,182,463	l:	Cash flow from Op-	
					erating activities:	
129,354		129,354	335,417		Net income(loss)	8
238		238	3,836		Adjustment for:	
298	-	298	-		- Impairment/amor-	
	-	-	-		tization	1
	_	-	_		- Net change in loans	
41,474	32,218	41,474	32.218		and advances	(192
71,77	32,210	71,77	32,210		- Gain/loss on sale of	
	-	-	-		assets	
					- Net change in	
4,109,260	3,926,473	4,109,260	3,928,199		deposits	1
206,480		278,406	355,391		- Net change in short	
2,920		2,920	2,920		term negotiable	
2,920	2,320	2,320	2,520		securities	
	-	-	-		- Net change in other	
215,713	217,749	181,560	183,103		liabilities	(5
7,057,477	6,892,719	7,095,250	7,017,380		- Net change in other	
.,,	0,002,000	,,000,200	7,017,000		assets	
					- Tax paid	(35
55.60	40.000	55.604	40.020		- Others	-
55,604		55,604	40,030			1
5,211,056		5,211,061	5,204,607		Net cash provided	
36,645	40,792	36,645	40,792		(used) by operating	(112
4,188	12,985	4,188	12,985		activities	
	-	-	-			
2,118	2,119	2,118	2,119	II.	Cash flow from In-	
62,122	69,601	60,907	69,134		vesting activities:	
		_			Dividends received	
	- 295		295		Purchase of fixed	(8
36,831		36,831	35,428		assets	(8
					Proceeds from sale of	
73,995		111,049	196,755		fixed assets	
447,478	345,965	447,478	345,965		Purchase of non-deal-	
5,930,037	5,823,230	5,965,881	5,948,110		ing securities	
					Proceeds from sale	
1,127,440	1,069,489	1,129,369	1,069,270		of non-dealing	
					securities	
					Others-(Equity invest-	(12
20,000	20,000	20,000	20,000		ment and Securities)	
20,000	20,000	20,000	20,000		Net cash provided	
		-	-		(used) by investing	(130
896,473	896,473	903,341	903,341		activities	
206,862	148,519	205,504	145,013			
524		524	916	III:	Cash Flow from Fi-	
3,581		52.	-		nancing activities:	
1,127,440		1,129,369	1,069,270		Repayment of long-	
.,,,	.,,,,,,,,	.,,,	.,002,270		term debt	
624.00	507,684	624.002	507.604		Proceeds from issuance of long term	
624,882		624,882	507,684		debt	
231,287		231,287	274,736		Proceeds from issu-	
204,809	228,308	204,809	228,308		ance of share capital	
10,055	8,674	10,055	8,674		Payment of cash	
					dividends	
					Net change in other	
					borrowings	10
16%	16%	16%	15%			
					-	
5%	7%	5%	7%		Others (Specify)	
5% 81%	7% 6 78%	5% 81%	7% 78%		Others (Specify) Net cash provid-	10
5% 81% 58%	7% 5 78% 5 57%	5% 81% 58%	7% 78% 56%		Others (Specify)	10
5% 81% 58% 79%	7% 78% 57% 57%	5% 81% 58% 78%	7% 78% 56% 78%		Others (Specify)  Net cash provided(used) by finance	10
5% 81% 58%	7% 78% 57% 57%	5% 81% 58%	7% 78% 56%	IV:	Others (Specify)  Net cash provided(used) by finance	10
5% 81% 58% 79%	7% 78% 57% 579% 6 -4%	5% 81% 58% 78%	7% 78% 56% 78%	IV:	Others (Specify) Net cash provided(used) by financing activities	10
5% 81% 58% 79% 0%	7% 78% 57% 579% 6 -4%	5% 81% 58% 78% 0%	7% 78% 56% 78% -5%	IV:	Others (Specify) Net cash provided(used) by financing activities  Cash and Cash equivalents:	10
5% 81% 58% 79% 0% 2%	7% 78% 57% 57% 59% 50 49% 50 -49% 50 -3%	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5%	IV:	Others (Specify) Net cash provided(used) by financing activities Cash and Cash	10
5% 81% 58% 79% 0% 2%	7% 78% 57% 57% 6 79% 6 -4% 6 -3%	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5%	IV:	Others (Specify) Net cash provided(used) by financing activities  Cash and Cash equivalents: Net increase/(de-	10
5% 81% 58% 79% 0% 2%	7% 78% 57% 57% 59% 50 49% 50 -49% 50 -3%	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5%	IV:	Others (Specify) Net cash provided(used) by financing activities  Cash and Cash equivalents: Net increase/(decrease) in cash and	<b>10</b>
5% 81% 58% 79% 0% 2%	7% 78% 57% 57% 6 79% 6 -4% 6 -3%	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5%	IV:	Others (Specify) Net cash provided(used) by financing activities  Cash and Cash equivalents: Net increase/(decrease) in cash and cash	
5% 81% 58% 79% 0% 2% OR LOSS DED 31 DE	7% 78% 57% 57% 6 79% 6 -4% 6 -3%	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5%	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents  Cash and cash equivalents at the	
5% 81% 58% 79% 0% 2% OR LOSS DED 31 DE	7% 78% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5% -3%	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of	(14
5% 81% 58% 79% 0% 2% OR LOSS DED 31 DE	7% 78% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79	5% 81% 58% 78% 0% 1%	7% 78% 56% 78% -5% -3%	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents  Cash and cash equivalents at the	
SS	7% 78% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79	5% 81% 58% 78% 0% 1% 20 B.F. Current Year Cummulative	7% 78% 56% 78% -5% -3%	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash	(14
SS	7% 78% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79	5% 81% 58% 78% 0% 1% 20 Eurrent Year Cummulative 31.12.2020	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the equivalents	(14
SSW STANDED ST	7% 78% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the	(14
5% 81% 58% 79% 0% 2%  OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201)	AND OTHER CEMBER, 20  Comparative Year Cumulative 31.12.2019  (130,820)	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976 (139,201)	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333)	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the equivalents	(14
SSW STANDED ST	7% 78% 78% 79% 79% 79% 79% 79% 79% 79% 79% 79% 79	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14 93 <b>79</b> 0
5% 81% 58% 79% 0% 2%  OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201)	AND OTHER CEMBER, 20  ROUP  Comparative Year  Cummulative 31.12.2019  63.195 (130,820) 522,375	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976 (139,201)	7% 78% 56% 78% -5% -3%  INK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14
5% 81% 58% 79% 0% 2%  OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201)	AND OTHER CEMBER, 20  Comparative Year Cumulative 31.12.2019  (130,820)	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976 (139,201)	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333)	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14 93 <b>79</b> 0
5% 81% 58% 79% 0% 2%  OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201)	AND OTHER CEMBER, 20  ROUP  Comparative Year  Cummulative 31.12.2019  63.195 (130,820) 522,375	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976 (139,201)	7% 78% 56% 78% -5% -3%  INK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14 93 <b>79</b> 0
S9k 81% 58% 81% 58% 79% 0% 2% 0R LOSS DED 31 DE gs) GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312)	AND OTHER CEMBER, 20  Comparative Year Cummulative 31.12.2019  63,195 (130,820) 522,375 (1,621) (98,789)	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789)	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14 93 <b>79</b> 0
S9k 81% 58% 79% 0% 2% OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241	AND OTHER CEMBER, 20  Comparative Year Cumulative 31.12.2019  653,195 (130,820) 522,375  (1,621) (98,789)	5% 81% 58% 78% 0% 1%  200  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409	IV:	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14 93 <b>79</b> 0
S9k 81% 58% 81% 58% 79% 0% 2% 0R LOSS DED 31 DE gs) GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312)	AND OTHER CEMBER, 20  Comparative Year Cummulative 31.12.2019  63,195 (130,820) 522,375 (1,621) (98,789)	5% 81% 58% 78% 0% 1% 20 BA Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789)		Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14 93 <b>79</b> 0
S9k 81% 58% 79% 0% 2% OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241	AND OTHER CEMBER, 20  Comparative Year Cumulative 31.12.2019  653,195 (130,820) 522,375  (1,621) (98,789)	5% 81% 58% 78% 0% 1%  200  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409	Cur	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14* 93* <b>79</b> 0* <b>OND</b>
S94 819 889 799 09 29  OR LOSS PED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201) 573,446 (119,312) 266,241 28,638	AND OTHER CEMBER, 20  Comparative Year Cummulative 31.12.2019  653,195 (1,621) (98,789)  204,409 24,453	5% 81% 58% 78% 0% 1% 20 Eurrent Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638	7% 78% 56% 78% -5% -3%  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453	Cur	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents Cash and cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14* 93* <b>79</b> 0* <b>OND</b>
S9k 81% 58% 79% 0% 2% OR LOSS DED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241	AND OTHER CEMBER, 20  Comparative Year Cumulative 31.12.2019  653,195 (130,820) 522,375  (1,621) (98,789)	5% 81% 58% 78% 0% 1%  200  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242	7% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409	Cur Bali the	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year	(14* 93* <b>79</b> 0* <b>OND</b>
S94 819 889 799 09 29  OR LOSS PED 31 DE gs) G Current Year Cummulative 31.12.2020 712,647 (139,201) 573,446 (119,312) 266,241 28,638	AND OTHER CEMBER, 20  Comparative Year Cummulative 31.12.2019  653,195 (1,621) (98,789)  204,409 24,453	5% 81% 58% 78% 0% 1% 20 Eurrent Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638	7% 78% 56% 78% -5% -3%  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453	Cur Bali the	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents Cash and cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14* 93* <b>79</b> 0* <b>OND</b>
5% 81% 58% 79% 0% 2%  OR LOSS PED 31 DE gs)  GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241 28,638	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019 653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453	5% 81% 58% 78% 0% 1% 20  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638	7% 78% 78% 56% 78% -5% -3%  NKK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453	Cur Bala the	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year	(14) 93 790 O N D
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year (139,201) 573,446 (119,312) 266,241 28,638 225,988 17 11,598	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019  653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453  169,134 31 10,791	5% 81% 58% 78% 0% 1%  200  BA  Current Year Cummulative 31.12.2020 712.976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598	7% 78% 56% 78% -5% -3%  NKK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453  169,134 31	Cur Bala the Prof	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	(14) 93 790 O N D
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year (139,201) 573,446 (119,312) 266,241 28,638 225,988 17 11,598 (423,572)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019 653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,513)	5% 81% 58% 78% 0% 1%  200  B/A  Current Year Cummulative 31.12.2020 712.976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260)	7% 78% 56% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552)	Cur Bali the Prof Oth Trar	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year	(14) 93 790 O N D
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175)	AND OTHER CEMBER, 20  ROUP  Comparative Year  Cummulative  31.12.2019  653,195  (130,820)  522,375  (1,621)  (98,789)  204,409  24,453  169,134  31  10,791  (410,513)  (198,713)	5% 81% 58% 78% 0% 1%  20  B/A  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175)	7% 78% 78% 56% 78% 56% 78% -5% -3%  NKK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713)	Cur Bali the Prof Oth Trar Divi	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the equivalents at the beginning of the year  Cash and cash equivalents at the equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  crent Year  increas at the beginning year  crent Year	(14) 93 790 O N D
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175) (10,603)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019  63.3195 (130.820) 522,375 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,513) (198,713) (10,793)	5% 81% 58% 78% 0% 1%  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175) (10,603)	7% 78% 78% 56% 78% 56% 78% -59% -3%  INK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793)	Cur Bali the Prof Oth Trar Divi	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year	(14) 93 790 O N D
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175)	AND OTHER CEMBER, 20  ROUP  Comparative Year  Cummulative  31.12.2019  653,195  (130,820)  522,375  (1,621)  (98,789)  204,409  24,453  169,134  31  10,791  (410,513)  (198,713)	5% 81% 58% 78% 0% 1%  20  B/A  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175)	7% 78% 78% 56% 78% 56% 78% -5% -3%  NKK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713)	Cur Bali the Prof Oth Trar Divi Reg	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the equivalents at the beginning of the year  Cash and cash equivalents at the equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  crent Year  increas at the beginning year  crent Year	(14) 93 790 O N D
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446 - (119,312) 266,241 28,638 17 11,598 (423,572) (210,175) (10,603) (202,794)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019 653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,513) (198,713) (10,793) (201,007)	5% 81% 58% 78% 0% 1%  20  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775  - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175) (10,603) (204,482)	7% 78% 78% 56% 78% -5% -3%  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046)	Cur Bali the Prof Oth Trar Divi Reg	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and Cash equivalents at the beginning of the year  Cash and Cash equivalents at the end of the year  Cash and Cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the year  Cash and cash equiva	(14) 93 790 O N D
5% 81% 58% 79% 0% 2%  OR LOSS PED 31 DE gs)  GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446  (119,312) 266,241 28,638  17 11,598 (423,572) (210,175) (10,603) (202,794) 296,803	AND OTHER CEMBER, 20  AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019 653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,513) (198,713) (198,713) (201,007) 215,861	5% 81% 58% 78% 0% 1%  20  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638  225,989 17 11,598 (425,260) (210,175) (10,603) (204,482) 295,445	7% 78% 78% 56% 78% 56% 78% -5% -3%  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046) 211,088	Cur Bala the Prof Oth Trar Divi Reg Gen Oth Bala	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  cast increased the beginning year  it for the year  er Comprehensive Incoms sactions with owners dends Paid ulatory Reserve eral Provision Reserve ers  unce as at the end of the year and the year of th	(14) 93 790 OND
5% 81% 58% 79% 0% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year (139,201) 573,446 (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175) (10,603) (202,794) 296,803 (89,941)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019  653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453  169,134 31 10,791 (410,513) (198,713) (10,793) (201,007) 215,861 (71,122)	5% 81% 58% 78% 0% 1%  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175) (10,603) (204,482) 295,445 (89,941)	7% 78% 56% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046) 211,088 (68,921)	Cur Bala the Prof Oth Trar Divi Reg Gen Oth Bala	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  cash and cash equivalents at the end of the year  cash and cash equivalents at the end of the year  cash and cash equivalents at the end of the year  cash and cash equivalents at the end of the year  cash and cash equivalents at the beginning was at the beginni	(14) 93 790 OND
5% 81% 58% 79% 0% 2%  OR LOSS PED 31 DE gs)  GCurrent Year Cummulative 31.12.2020 712,647 (139,201) 573,446  (119,312) 266,241 28,638  17 11,598 (423,572) (210,175) (10,603) (202,794) 296,803	AND OTHER CEMBER, 20  AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019 653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,513) (198,713) (198,713) (201,007) 215,861	5% 81% 58% 78% 0% 1%  20  BA  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638  225,989 17 11,598 (425,260) (210,175) (10,603) (204,482) 295,445	7% 78% 78% 56% 78% 56% 78% -5% -3%  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046) 211,088	Cur Bala the Prof Oth Trar Divig Reg Gen Oth Bala	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  crent Year  increas at the beginning year  it for the year  er Comprehensive Incomes a control of the year  er Comprehensive Incomes a control	(14) 93 790 OND
5% 81% 58% 79% 0% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year (139,201) 573,446 (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175) (10,603) (202,794) 296,803 (89,941)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019  653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453  169,134 31 10,791 (410,513) (198,713) (10,793) (201,007) 215,861 (71,122)	5% 81% 58% 78% 0% 1%  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175) (10,603) (204,482) 295,445 (89,941)	7% 78% 56% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046) 211,088 (68,921)	Cur Bali the Prof Oth Trar Divi Regg Gen Oth Bali curi	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  crent Year  increas at the beginning of the year  er Comprehensive Incompactions with owners dends Paid ulatory Reserve ers  increas at the end of the year	(14) 93 790 OND
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year (139,201) 573,446 (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175) (10,603) (202,794) 296,803 (89,941)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019  653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453  169,134 31 10,791 (410,513) (198,713) (10,793) (201,007) 215,861 (71,122)	5% 81% 58% 78% 0% 1%  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175) (10,603) (204,482) 295,445 (89,941)	7% 78% 56% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046) 211,088 (68,921)	Cur Bali the Prof Oth Trar Divi Reg Gen Oth Balicuri	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  crent Year  increas at the beginning year  it for the year  er Comprehensive Incomes a control of the year  er Comprehensive Incomes a control	(14) 93 790 OND
5% 81% 58% 79% 0% 2% OR LOSS PED 31 DE gs) GCurrent Year (139,201) 573,446 (119,312) 266,241 28,638 225,988 17 11,598 (423,572) (210,175) (10,603) (202,794) 296,803 (89,941)	AND OTHER CEMBER, 20  ROUP  Comparative Year Cummulative 31.12.2019  653,195 (130,820) 522,375 (1,621) (98,789) 204,409 24,453  169,134 31 10,791 (410,513) (198,713) (10,793) (201,007) 215,861 (71,122)	5% 81% 58% 78% 0% 1%  Current Year Cummulative 31.12.2020 712,976 (139,201) 573,775 - (119,312) 266,242 28,638 225,989 17 11,598 (425,260) (210,175) (10,603) (204,482) 295,445 (89,941)	7% 78% 56% 78% 56% 78% -5% -3%  NK  Comparative year Cummulatilave 31.12.2019 653,974 (136,333) 517,641 (1,621) (98,789) 204,409 24,453 169,134 31 10,791 (410,552) (198,713) (10,793) (201,046) 211,088 (68,921)	Cur Bala the Prof Oth Trar Divi Reg Gen Oth Bala curr	Others (Specify)  Net cash provided(used) by financing activities  Cash and Cash equivalents:  Net increase/(decrease) in cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year  Cash and cash equivalents at the end of the year  Increase at the beginning year  it for the year  or Comprehensive Incomes actions with owners dends Paid ulatory Reserve eral Provision Re	(14) 93 790 OND

## **CONDENSED STATEMENT OF CASH FLOW STATEMENT** FOR THE QUARTER ENDED 31 DECEMBER, 2020

	FOR THE QUARTER ENDED 31 DECEMBER, 2020 (Amounts in million shillings)								
		GR	OUP	BA		GRC	)UP	BAN	IK .
		Current	Previous Quarter	Current	Previous Quarter	Current Year Cummulative	Previous Year Cummulative	Current Year Cummulative	Previous Year Cummulative
		Quarter 31.12.2020	30.09.2020	Quarter 31.12.2020	30.09.2020	31.12.2020	31.12.2019	31.12.2020	31.12.2019
l:	Cash flow from Operating activities: Net income(loss)	85,390	75,471	87,536	74,241	296,803	215,861	295,445	211,088
	Adjustment for: - Impairment/amor-		0.665		0.172				
	tization - Net change in loans	10,309	9,665	9,816	9,172	43,993	73,367	42,022	73,609
	and advances - Gain/loss on sale of assets	(192,043)	(136,096)	(190,317)	(134,779)	(560,728)	(348,605)	(555,046)	(343,894)
	- Net change in deposits	10,572	(249,191)	9,084	(250,575)	379,104	614,007	373,382	607,347
	<ul> <li>Net change in short term negotiable securities</li> </ul>	-	-	-	-	-	(2,717)	-	(2,717)
	- Net change in other liabilities	(5,280)	(6,905)	(92,826)	(9,811)	2,573	36,843	(91,160)	54,422
	- Net change in other assets	2,591	95,587	88,246	100,283	45,302	(21,716)	142,404	(36,876)
	- Tax paid	(35,006)	(24,971)	(35,006)	(24,971)	(122,088)	(60,418)	(122,088)	(56,357)
	- Others  Net cash provided	10,472	(30,545)	10,472	(30,545)	11,964	10,063	11,964	10,063
	(used) by operating activities	(112,995)	(266,985)	(112,995)	(266,985)	96,923	516,554	96,923	516,554
II.	Cash flow from Investing activities:								
	Dividends received Purchase of fixed assets	(8,272)	(5,114)	(8,272)	(5,114)	(22,397)	(12,649)	(22,397)	(12,649)
	Proceeds from sale of fixed assets	-	-	-	-	-	292	-	292
	Purchase of non-deal- ing securities	-	-	-	-	-	(659,892)	-	(659,892)
	Proceeds from sale of non-dealing securities	-	-	-	-	-	641,480	-	641,480
	Others-(Equity invest- ment and Securities)	(122,182)	(214,054)	(122,182)	(214,054)	(543,222)	(10,967)	(543,222)	(10,967)
	Net cash provided (used) by investing activities	(130,454)	(219,168)	(130,454)	(219,168)	(565,619)	(41,736)	(565,619)	(41,736)
III:	Cash Flow from Fi- nancing activities:								
	Repayment of long- term debt	-	-	-	-	-	-	-	-
	Proceeds from issuance of long term debt	-	-	-	-	-	-	-	-
	Proceeds from issuance of share capital	-	-	-	-	-	-	-	-
	Payment of cash dividends	-	-	-	-	(48,000)	(33,000)	(48,000)	(33,000)
	Net change in other borrowings	101,513	(29,475)	101,513	(29,475)	100,035	(71,102)	100,035	(71,102)
	Others (Specify)  Net cash provided(used) by finance	101,513	(29,475)	101,513	(29,475)	52,035	(60) (104,162)	52,035	(60) (104,162)
jtv.	ing activities								
IV:	Cash and Cash equivalents: Net increase/(de-								
	crease) in cash and cash equivalents	(141,936)	(515,628)	(141,936)	(515,628)	(416,661)	370,656	(416,661)	370,656
	Cash and cash equivalents at the beginning of								
	the year  Cash and cash  equivalents at the	938,645	1,454,273	938,645	1,454,273	1,213,370	842,714	1,213,370	842,714
	end of the year	796,709	938,645	796,709	938,645	796,709	1,213,370	796,709	1,213,370
							GES IN EQ		.,5,5,0
		DINDEN.	JED GKU	JUPBIA	TENIENI	OF CHAIN	GES IN EQ	UITI	

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CON	DENSED GF			T OF CHAN	GES IN EQ	UITY	
				<b>IBER 2020</b>			
			nts in millio		General		
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	Provision Reserve	Others (Fair Valuation)	Total
Current Year							
Balance as at the beginning of the year	20,000	-	944,473	-	-	4,630	969,103
Profit for the year	-	-	206,862	-	-	-	206,862
Other Comprehensive Income	-	-	-	-	-	(525)	(525)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(48,000)	-	-	-	(48,000)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	20,000	-	1,103,335	-	-	4,105	1,127,440
Previous Year							
Balance as at the beginning of the Year	20,000	-	799,129	-	33,725	4,342	857,196
Profit for the year	-	-	144,619	-	-	120	144,739
Other Comprehensive Income	-	-	-	-	-	168	168
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(33,000)	-	-	-	(33,000)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	33,725	-	(33,725)	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Previous period	20,000	-	944,473	-	=	4,630	969,103

CONDENSED BANK'S STATEMENT IN EQUITY AS AT 31 DECEMBER 2020 (Amounts in million shillings)							
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year							
Balance as at the beginning of the year	20,000	-	951,341	-	-	1,049	972,390
Profit for the year	-	-	205,504	-	-	-	205,504
Other Comprehensive Income	-	-	-	-	-	(525)	(525)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(48,000)	-	-	-	(48,000)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	20,000	-	1,108,845	-	-	524	1,129,369
Previous Year							
Balance as at the beginning of the Year	20,000	-	808,449	-	33,725	881	863,055
Profit for the year	-	-	142,167	-	-	-	142,167
Other Comprehensive Income	-	-	-	-	-	168	168
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(33,000)	-	-	-	(33,000)

33,725

951,341

20,000

Regulatory Reserve

Others

January 25, 2021

General Provision Reserve

Balance as at the end of the Previous period

	EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMB consistent accounting policies have been used as those applicable to t	
Name and Title	Signature	Date
Ruth Zaipuna Chief Executive Officer	AFF	January 25, 2021
Benedicto Baragomwa Ag. Chief Financial Officer		January 25, 2021
Juma Kimori	fi	January 25, 2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view. Signature Apaul Dr. Edwin P. Mhede January 25, 2021

\*YoY - Year on Year

**Board Chairman** 

Leonard Mususa

(33,725)

1,049

972,390