### SUMMARY OF UNAUDITED INTERIM RESULTS FOR THE SIX MONTHS PERIOD ENDED 30TH JUNE 2020

#### Performance
- The Bank registered a Group after tax profit of K9.1b (2019: K8.9b).
- The profit was driven by Agriculture, Wholesale and Retail trade, Mining and Quarrying, Electricity, Gas and Water; Information and Communication Services, and Financial and Insurance Services, subject to the implementation of effective measures to contain the COVID-19 pandemic.
- The economy is expected to re-bound in 2021 and grow by an estimated 4.5% rate forecast from 3.1% to -1.6%.
- The IMF has revised its sub Saharan growth to -3.5% in 2020 as a result of the COVID-19 pandemic.

#### Operating Results
- Net interest income: K36.9b (2019: K34.3b).
- Non-interest income: K16.5b (2019: K21.5b).
- Operating expenses: K19.9b (2019: K21.5b).
- Profit before tax: K9.0b (2019: K9.1b).
- Total Credit Facilities including guarantees, acceptances and other similar commitments extended to any one customer or group of related customers where amounts exceed 25% of the Bank's Core Capital.

#### Accounts (FCDAS)
- Summary of accounts for the six months period ended 30th June 2020.
- Details of all non-controlling interest.
- Comprehensive income attributable to shareholders.

#### Summary of Unaudited Interim Results for the Six Months Period Ended 30th June 2020

#### Directors’ Remuneration
- Details of remuneration paid to the directors during the period.

#### Management and Other Comprehensive Income
- Details of management and other comprehensive income.

#### Financial Highlights
- Summary of financial highlights for the period.

#### Risk Management
- Overview of risk management policies and strategies.

#### Notes to the Financial Statements
- Details of notes to the financial statements.

#### Directors’ Report
- Details of the directors’ report for the period.

#### Compliance
- Details of compliance with regulatory and other requirements.

#### Audit Report
- Details of the audit report for the period.

#### Independent Review
- Details of the independent review of the interim financial results.

#### Additional Information
- Details of additional information as required by the Companies Act, 1994.