

UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

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I STATEMENT OF FINANCIAL POSITION	30 June	31 Dec.	31 March	30 June	30 June	31 Dec.	31 March	30 June		
	2018 Shs. '000' Unaudited	2018 Shs. 'ooo' Audited	2019 Shs. 'ooo' Unaudited	2019 Shs. 'ooo' Unaudited	2018 Shs. 'ooo' Unaudited	2018 Shs. 'ooo' Audited	2019 Shs. 'ooo' Unaudited	2019 Shs. 'ooo' Unaudited		
A ASSETS 1 Cash (both Local & Foreign)	293,908	409,090	316,578	305,738	329,254	409,090	316,578	305,738		
2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for	695,874	924,012	1,440,919	1,310,614	695,874	950,690	1,473,407	1,333,667		
dealing purposes 4 Financial Assets at fair value through profit and loss										
 a) Held to Maturity: 	1,650,528	1,512,142	1,428,347	1,477,761	1,650,528	1,512,142	1,428,347	1,477,761		
a. Kenya Government securities b. Other securities	1,650,528	1,512,142	1,428,347	1,477,761	1,650,528	1,512,142	1,428,347	1,477,761		
b) Available for sale: a. Kenya Government securities	<mark>806,946</mark> 789,044	806,405 794,499	<mark>814,226</mark> 802,485	505,565 499,619	<mark>806,946</mark> 789,044	<mark>806,405</mark> 794,499	814,226 802,485	505,565 499,619		
b. Other securities 6 Deposits and balances due from local banking	17,902 76,420	11,906 35,028	11,741 22,668	5,946	17,902 76,420	11,906 35,028	11,741 22,668	5,946		
institutions 7 Deposits and balances due from banking institutions	54,062	160,620	199,868	257,642	54,062	160,620	199,868	257,642		
abroad	54,002	100,020	199,000		94,002	100,020	199,000			
8 Tax recoverable 9 Loans and advances to customers (net)	11,659,243	13,031,250	14,154,607	33,883 14,790,860	11,659,243	13,031,250	14,154,607	33,883 14,790,860		
10 Balances due from banking institutions in the group 11 Investments in associates 12 Investments in subsidiary companies	1,000	1,000	1,000	1,000						
13 Investments in joint ventures 14 Investment properties	1,000	1,000	1,000	1,000						
15 Property and equipment 16 Prepaid lease rentals	282,071	270,745	255,596	273,077	282,082	270,845	255,685	273,243		
17 Intangible assets 18 Deferred tax asset	170,604 114,758	170,207 132,367	149,843 132,367	141,807 131,927	170,804 114,751	170,355 132,625	149,965 132,353	141,903 131,927		
19 Retirement benefit asset 20 Other assets	327,427	352,559	485,851	496,032	348,135	425,559	523,242	543,106		
21 TOTAL ASSETS	16,132,842	17,805,424	19,401,870	19,725,905	16,188,100	17,904,609	19,470,946	19,795,294		
B LIABILITIES 22 Balances due to Central Bank of Kenya			499,630				499,630			
23 Customer deposits 24 Deposits and balances due to local banking	11,972,833 798,091	13,117,881 967,462	14,473,231 640,980	15,563,414 267,791	11,972,833 798,091	13,117,882 967,462	14,473,231 640,980	15,563,414 267,791		
institutions 25 Deposits and balances due to foreign banking	202,175	306,270	278,052	281,703	202,175	306,270	278,052	281,703		
institutions 26 Other money market deposits	202,173	500,270	2/0,012	2019/05	202,175	J00j2/0	2/0,092	201,/05		
27 Borrowed funds 28 Balances due to banking institutions in the group										
29 Tax payable 30 Dividends payable		38,816	44,816		(1,100)	39,726	44,805	(2,780)		
31 Deferred tax liability 32 Retirement benefit liability								14		
33 Other liabilities 34 TOTAL LIABILITIES	390,134 13,363,232	511,970 14,942,398	523,876 16,460,585	563,957 16,676,865	433,321 13,405,319	593,568 1 5,024,907	575,695 16,512,393	617,738 16,727,880		
C SHAREHOLDERS' FUNDS	13,303,232	1417421330	10,400,303	10,070,003	1314031319	13,024,907	10,112,1393	101/2/1000		
35 Paid up /Assigned capital 36 Share premium/(discount)	2,406,425 95,331	2,406,425 75,715	2,406,425 74,992	2,433,158 91,436	2,406,425 95,331	2,406,425 75,715	2,406,425 74,992	2,433,158 91,436		
37 Revaluation reserves 38 Retained earnings/Accumulated losses	187,231	206,533	293,889	355,746	200,402	223,210	311,157	374,120		
39 Statutory Ioan loss reserves 40 Other Reserves	54,898 (335)	92,041 10,119	92,041 1,745	92,040 4,467	54,898 (335)	92,041 10,119	92,041 1,745	92,040 4,467		
41 Proposed dividends 42 Capital grants	26,060	72,193	72,193	72,193	26,060	72,193	72,193	72,193		
43 TOTAL SHAREHOLDERS' FUNDS	2,769,610	2,863,025	2,941,285	3,049,040	2,782,780	2,879,702	2,958,553	3,067,414		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	2,769,610 16,132,842	2,863,025 17,805,424	2,941,285 19,401,870	3,049,040 19,725,905	2,782,780 16,188,100	2,879,702 17,904,609	2,958,553 19,470,946	3,067,414 19,795,294		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest										
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	16,132,842 30 June 2018 Shs. '000'	17,805,424	19,401,870	19,725,905	16,188,100	17,904,609	19,470,946	19,795,294		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME	16,132,842 30 June 2018	17,805,424 31 Dec. 2018	19,401,870 31 March 2019	19,725,905 30 June 2019	16,188,100 30 June 2018	17,904,609 31 Dec. 2018	19,470,946 31 March 2019	19,795,294 30 June 2019		
43 TOTAL ŠHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560	17,904,609 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863	19,470,946 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436	19,795,294 30 June 2019 Shs. '000' Unaudited 857,101 118,026		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220	17,904,609 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194	19,470,946 31 March 2019 Shs, 'ooo' Unaudited 431,588 62,436 697 359	19,795,294 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046 596		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982	17,904,609 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506	19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697	19,795,294 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046 596 976,769 505,966	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413	17,904,609 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441	19,470,946 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 62,436 697 359 495,080 242,103	19,795,294 30 June 2019 Shs. 'ooo' Unaudited 857,101 118,026 1,046 5,96 976,769 505,236		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.3 Other Interest expenses	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,950 2,220 877,256 410,252 15,198	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046 596 976,769 505,966 27,226	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,550 4,982 2,220 877,256 408,413 15,198	17,904,609 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610	19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111	19,795,294 30 June 2019 Shs. '000' Unaudited 857,101 18,026 18,026 596 596 596 27,226		
A TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046 596 976,769 505,966	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413	17,904,609 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441	19,470,946 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 62,436 697 359 495,080 242,103	19,795,294 30 June 2019 Shs. 'ooo' Unaudited 857,101 118,026 1,046 5,96 976,769 505,236		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest expenses 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Obeposits and placement from banking institutions 2.3 Other interest expenses 3.0 Other Interest INCOME 3.0 TOTAL Interest NCOME/(LOSS) 4.0 NON INTEREST INCOME	16,132,842 30 June 2018 Shs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807	17,805,424 31 Dec. 2018 Shs. '000' Addited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,507	19,725,905 30 June 2019 Shs. 'ooo' Unaudited 857,101 118,026 1,046 596 976,769 505,966 27,226 533,102 443,577	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,646	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 888,051 934,972	19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866	19,795,294 30 June 2019 Shs.'000' Unaudited 857,101 118,026 1,046 505 69 976,769 505,236 27,226 522,462 444,307		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest expenses 2.1 Customer deposits 2.2 Other interest expenses 3.4 Other INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	16,132,842 30 June 2018 5hs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 79,075	19,725,905 30 June 2019 5hs. '000' Unaudited 857,101 118,026 1,946 5,956 9,75,769 27,226 533,192 443,577 169,943 159,237	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 877,256 408,413 15,198 423,610 453,646 142,237 89,564	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 898,051 934,972 301,673 301,673 202,538	19,470,946 19,470,946 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 95,775 83,255	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 118,026 1,046 976,769 505,236 27,226 527,226 532,462 444,307		
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest expenses 2.1 Customer deposits 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest recomes 3.0 NeT INTEREST INCOME 4.1 Fees and commissions 4.3 Other interest expenses 4.1 Fees and commissions 4.3 Other interest reading institutions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend income	16,132,842 30 June 2018 Shs.'000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,887 142,237 83,396 40,764	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486	19,401,870 31 March 2019 Shs.'000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 79,075 31,424	19,725,005 30 June 2019 5hs: (soc) Unaudited 857,101 118,026 1,046 596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075	16,188,100 30 June 2018 Shs.'600' Unaudited 741,494 128,560 2,220 877,255 877,255 408,413 15,198 423,610 453,646 142,237 89,564 40,764	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,656 6,3,194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486	19,470,946 19,470,946 31 March 2019 Shs.'000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424	19,795,294 30 June 2019 5hs:000 Unaudited 857,101 18,026 505,236 27,226 505,236 27,226 532,462 444,307 169,943 167,621 57,075		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. JOEPOSITS and Palacements with banking institutions 1. 2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.3 Other Interest expenses 3.4 Otal Interest expenses 3.5 NON INTEREST INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other Income 4.5 Other Income 4.5 Other Income 4.6 Total Non interest income 	16,132,842 30 June 2018 5hs. '000' 10haudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 337,017	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 768,323	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 79,075 31,424 5,485 5,485	19,725,005 30 June 2019 51s, '000' Unaudited 857,101 118,026 1,046 506,076,769 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 441,737	16,188,100 30 June 2018 Shs,'000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 433,646 142,237 89,564 40,764 90,620 36,185	17,904,609 31 Dec. 2018 51hs,1000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 898,051 934,072 301,673 202,538 83,486 1196,753 784,4451	19,470,946 19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 31,424 95,775 83,256 31,424 5,485 245,940	19,795,294 30 June 2019 51s, '000' Unaudited 857,101 118,026 1,044 506 976,769 505,236 27,226 532,452 444,307 169,943 167,621 57,707 52,452 420,612		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.4 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Other Interest expenses 3.3 other Interest INCOME 4.4 Total interest INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total Non interest income 5.0 TOTAL OPERATING INCOME 	16,132,842 30 June 2018 5hs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 79,075 31,424 5,485	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046 976,769 976,769 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 888,051 934,972 301,673 202,538 83,486 196,753	19,470,946	19,795,294 30 June 2019 5hs. '000' Unaudited 857,101 118,026 1,046 505 976,759 976,759 505,236 27,226 522,452 542,452 544,307 169,943 169,943		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.4 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2.6 OVERNMENT SECURIES 2.1 Customer deposits 2.2 Overnment securities 2.3 Other interest expenses 2.4 Otal interest expenses 2.4 Other INTEREST INCOME 4.4 Dither INTERST INCOME 4.5 Other interest expenses 3.6 NET INTEREST INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total Non interest income 5.6 Total Non interest income 5.6 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 	16,132,842 30 June 2018 5hs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 3166,410 83,486 196,753 768,323 1,701,912 120,575	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 79,075 31,424 5,485 211,759 447,266	19,725,905 30 June 2019 Shs. 'ooo' Unaudited 857,101 118,026 1,046 506 976,769 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 411,737 855,314	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 888,051 934,972 301,673 202,558 83,486 196,753 784,451 1,719,423	19,470,946	19,795,294 30 June 2019 5hs: '000' Unaudited 857,101 118,026 976,759 977,759 976,759 9		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.1 Outher Interest Income 2.2 Optomic Stand placement from banking institutions 2.3 Other Interest expenses 2.4 Other Interest expenses 2.4 Other Interest expenses 2.4 Other Interest expenses 2.4 Other Interest InCOME 4.5 Other Interest InCOME 4.6 NON INTEREST INCOME 4.2 Other Ges and commissions on loans and advances 4.3 Foreign exchange trading income/(Loss) 4.5 Other Income 4.5 Other Income 4.5 Other Income 5.6 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.3 Directors' emoluments 	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 768,323 1,701,912 120,575 569,692 52,607	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,597 95,775 79,075 31,424 5,485 241,259 447,266 647,255 6,919	19,725,905 30 June 2019 Shs.'600' Unaudited 857,101 118,026 976,769 976,769 976,769 976,769 975,966 27,226 533,102 443,577 169,943 159,237 57,975 25,482 411,737 855,314 38,170 310,880 36,509	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 363,185 816,831 20,591 268,810 27,457	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 784,451 1,719,423 120,575 575,449 220,575	19,470,946 19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 31,424 5,485 215,940 451,806 451,806	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 118,026 1,046 976,769 505,236 27,226 505,236 27,226 522,452 444,307 169,943 165,621 57,075 25,482 420,21 854,428 864,428		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest PINCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Dental costs 6.4 Dental costs 6.4 Dental costs 6.5 Depreciation charge on property and equipment 	16,132,842 30 June 2018 5hs. '000' Unaudited 741,494 128,560 4,980 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,077 808,824	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 106,753 768,323 768,323 1,20,575 559,692 52,607 102,909 59,567	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 242,462 17,111 259,573 359 242,462 17,111 259,573 359 242,462 17,111 259,573 359 242,462 17,111 259,573 359 242,462 17,111 259,573 35,425 211,259 447,266 27,753 154,255 154,255 154	19,725,005 30 June 2019 5hs,'000' Unaudited 857,101 118,026 359,6 976,769 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 411,737 855,314 38,170 310,800 36,509 53,884 38,478	16,188,100 30 June 2018 Shs.'000' Unaudited 741,494 128,560 4,982 4,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591 268,810 27,457 50,703 29,362	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,3,194 1,833,023 853,441 44,610 808,051 934,972 301,673 202,538 83,486 106,753 784,451 1,779,453 120,575 575,449 52,607 102,909 55,575	19,470,946 19,470,946 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 215,866 95,775 83,256 31,424 5,485 215,940 451,866	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 18,026 18,026 27,226 505,236 27,226 505,236 27,226 522,232 444,307 169,943 167,621 57,075 25,482 420,121 36,944 36,509 35,384 36,509 55,384		
 4) TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Other Interest income 4.1 Frees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Total Non interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 	16,132,842 30 June 2018 5hs.'000' Unaudited 741,494 128,560 4,982 4,982 4,982 4,982 4,982 4,10,252 15,198 410,252 15,198 4425,449 451,807 442,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457 50,735 27,055	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 768,323 1,701,912 120,575 569,692 5,2607 102,909 59,567 50,078 414,276	19,401,870 31 March 2019 5hs, '000' Unaudited 431,588 62,436 62,436 62,436 62,436 242,62 17,111 259,573 242,462 17,111 259,573 235,507 95,775 31,424 5,485 211,759 447,266	19,725,005 19,725,005 30 June 2019 Shs: (900') Unaudited 857,101 118,026 1,046 596 27,226 25,342 25,344 38,170 36,509 35,344 30,498 26,499 2	16,188,100 30 June 2018 Shs. '600' Unaudited 741,494 128,560 4,982 2,220 877,255 408,413 15,198 423,610 453,646 453,646 40,764 90,620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,199 70,044	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,65,66 3,194 1,833,023 853,441 44,610 808,051 934,072 301,673 202,538 83,486 196,753 75,5449 202,538 83,486 196,753 75,5449 202,575 57,5449 120,575 575,5449 22,607 102,909 59,579 50,182	19,470,946 19,470,946 31 March 2019 Shs.'000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,103 17,111 259,214 235,866 31,424 5,485 215,940 451,806 27,753 15,175 16,919 26,834 15,160 13,321 100,022	19,795,294 30 June 2019 5hs: '000' 108,026 30,7,101 18,026 1,046 505,236 27,226 505,236 27,226 505,236 27,226 522,462 532,462 532,462 532,462 532,462 532,462 532,462 532,462 532,462 532,462 532,462 533,470 36,509 53,884 36,509 55,884 56,509		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.3 Other Interest expenses 3.4 Othar Interest INCOME (LOSS) 4.0 For and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Total on interest fincome 4.5 Other Income 4.5 Other Income 4.6 Total Non interest income 5.0 Other Income 4.5 Other Nonest INCOME (LOSS) 4.4 Dividend Income 4.5 Other Structurest income 5.0 Other Income 4.5 Other Structurest income 5.0 Other Income 4.5 Other Non INTEREST INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opereciation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charge on Example Succeptional Items 	16,132,842 30 June 2018 5hs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 3186,410 83,486 196,753 768,323 1,701,912 120,575 569,692 52,607 102,909 59,567 50,078	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 31,424 5,485 211,759 447,266 447,266 15,4253 16,919 26,834 15,150 15,229	19,725,905 30 June 2019 Shs. 'sood' Unaudited 857,101 118,026 1,046 505 6 976,759 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 441,737 855,314 38,170 310,800 36,509 53,884 30,498	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,119	17,904,609 31 Dec. 2018 Shs.'000' Audited 261,863 6,506 3,194 1,833,023 853,441 44,610 888,051 934,072 301,673 202,558 83,486 196,753 784,451 1,179,423	19,470,946	19,795,294 30 June 2019 5hs: '000' Unaudited 857,101 118,026 976,759 505,236 27,726 505,236 505,236 505,236 505,236 505,236 505,236 505,236 505,236 507,726 505,236 505,256 50		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest expenses 2.0 UNTEREST EXPENSE 2.1 Customer deposits 2.2 Obersits and placement from banking institutions 2.3 Other Interest InCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 5.0 Total Interest income 5.0 Total OPERATING CAPENSE 6.1 Loan loss provision 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opereciation charge on property and equipment 6.6 Amotal charges 7.0 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 	16,132,842 30 June 2018 5hs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,703 29,350 27,057 168,087 168,087	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 186,410 83,486 196,753 768,323 1,701,912 120,575 569,692 5,2,607 102,909 5,9,567 50,078 414,276 1369,703 332,208	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 95,775 31,424 5,485 211,759 447,266 447,266 447,266 15,129 26,834 15,159 92,6834 15,159 93,355 93,355	19,725,905 30 June 2019 Shs. '000' Unaudited 857,101 118,026 1,046 596 976,769 505,966 27,226 233,102 443,577 169,943 159,237 57,075 25,482 411,737 855,314 38,170 310,800 36,509 55,884 30,498 26,149 161,213 171,215 171,215 171,215 171,215 171,215 171,215 171,215 171	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 365,185 816,831 70,591 268,810 27,457 50,703 29,362 27,119 170,044 644,086 172,745	17,904,609 31 Dec. 2018 Shs.'000' Audited 0,561,663 0,506 3,194 1,833,023 853,441 44,610 888,051 934,972 301,673 202,558 83,486 196,753 784,451 1,719,423 120,575 5,55,449 120,575 5,55,49 2,507 5,55,49 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,55,59 2,507 5,50 5,50 5,50 5,50 5,50 5,50 5,50	19,470,946	19,795,294 30 June 2019 5hs: '000' Unaudited 857,101 118,026 976,759 505,236 27,226 57,7075 532,452 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170 316,984 36,579 353,884 30,522 26,201 108,571 700,843 163,586		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opensits and placement from banking institutions 2.3 Other Interest expenses 3.4 Other Interest expenses 3.6 NET INTEREST INCOME/(LOSS) 4.1 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Fies and commissions 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total Non Interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 10.0 Defered Tax 	16,132,842 30 June 2018 Shs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,703 27,015 168,087 168,087 9,500	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 186,410 83,486 196,753 768,323 1,701,912 120,575 569,692 52,607 102,909 59,567 50,078 414,276 332,208 83,025 8,119	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 31,424 5,485 211,759 447,266 447,266 447,266 15,4253 16,919 26,834 15,159 93,355 6,000 8,355 93,355 6,000	19,725,905 30 June 2019 Shs.'600' Unaudited 857,101 118,026 976,769 975,769 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 411,737 38,170 30,800 36,509 53,884 38,170 30,080 36,509 53,884 38,170 30,080 36,509 53,884 38,170 30,080 36,509 53,884 38,170 30,080 36,509 53,884 38,170 36,519 16,413 16,423 16,213 12,000 12,	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,119 170,044 44,086 172,745 9,500	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 8848,051 934,972 301,673 202,538 83,486 196,753 784,451 1,719,423 120,575 575,449 120,575 575,5449 120,575 575,5449 120,575 575,5449 120,575 575,5449 120,575 575,5449 120,575 53,5649 142,180 147,182 120,575 53,5649 142,182 142,1	19,470,946	19,795,294 30 June 2019 Shs.'000' Unaudited 857,101 118,026 976,769 976,769 976,769 976,769 976,769 976,769 976,769 944,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170 316,964 335,799 53,884 36,599 53,884 90,522 26,201 198,571 199,5751 199,5751 199,5751 199,5751 199,5751 199,5751 199,5751 199,57551 1		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II STATEMENT OF COMPREHENSIVE INCOME 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 ONTEREST EXPENSE 2.1 Customer deposits 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Otal InterEST INCOME 4.5 Other IntEREST INCOME 4.6 NON INTEREST INCOME 4.7 Otal interest expenses 2.4 Total interest income 3.9 ONET INTEREST INCOME 4.9 Other finceme 4.5 Other income 4.5 Other income 4.5 Other income 5.6 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opercation charge on property and equipment 6.6 Amortisation charges 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Tother Operating Expenses 7.0 Tother Operating Expenses 7.0 Tother Operating Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 10.0 Current Tax 	16,132,842 30 June 2018 Shs. '000' Unaudited Vnaudited 410,252 15,198 410,252 15,198 425,449 451,807 442,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457 50,703 29,350 27,457 50,703 29,350 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,551 26,507 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 27,557 27,550 27,551 27,557 27	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 186,410 83,486 196,753 768,323 1,00,692 52,607 120,575 569,692 52,607 120,575 569,692 52,607 120,575 569,692 52,607 120,595 569,692 52,607 120,595 569,692 59,575 50,978 332,208 332,208 332,208 332,208	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 242,462 17,111 259,573 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,515 31,515 31,525 31,555 31,	19,725,905 30 June 2019 5hs,'000' Unaudited 857,101 118,026 1,546 505,966 27,226 533,102 533,1	16,188,100 30 June 2018 Shs.'000' Unaudited 741,494 741,494 741,28,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 453,646 453,646 90,620 363,185 816,831 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,159 30,044 644,086 172,745 9,500 163,245	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 7,844,513 1,719,423 120,575 575,449 120,575 575,449 120,575 575,449 120,575 575,449 145,480 14,764,82 342,940 342,940 342,940	19,470,946	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 118,026 976,769 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 27,226 505,236 505,236 27,226 505,236 27,226 505,236 27,226 505,236 505,236 27,226 505,236 505,2505,2505,2505,2505,2505,2505,2505,		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Other Interest income 4.5 Total optimizes income (Loss) 4.4 Frees and commissions on loans and advances 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Total Non interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Attal charges 6.7 Other operating Expenses 7.0 Proft/(Loss) After Tax and Exceptional Items 10.0 Current Tax 10.0 Proft/(Loss) After tax, exceptional Items 13.0 Profit/(Loss) After tax, exceptional items and Minority Interest 	16,132,842 30 June 2018 Shs.'000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,703 27,015 168,087 168,087 9,500	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 186,410 83,486 196,753 768,323 1,701,912 120,575 569,692 52,607 102,909 59,567 50,078 414,276 332,208 83,025 8,119	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 697 359 495,080 242,462 17,111 259,573 235,507 95,775 31,424 5,485 211,759 447,266 447,266 447,266 15,4253 16,919 26,834 15,159 93,355 6,000 8,355 93,355 6,000	19,725,905 30 June 2019 Shs.'600' Unaudited 857,101 118,026 976,769 975,769 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 411,737 38,170 30,800 36,509 53,884 38,170 30,080 36,509 53,884 38,170 30,080 36,509 53,884 38,170 30,080 36,509 53,884 38,170 30,080 36,509 53,884 38,170 36,519 16,413 16,423 16,213 12,000	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,119 170,044 44,086 172,745 9,500	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 8848,051 934,972 301,673 202,538 83,486 196,753 784,451 1,719,423 120,575 575,449 120,575 575,5449 120,575 575,5449 120,575 575,5449 120,575 575,5449 120,575 575,5449 120,575 53,5649 142,180 147,182 120,575 53,5649 142,182 142,1	19,470,946	19,795,294 30 June 2019 Shs.'000' Unaudited 857,101 118,026 976,769 976,769 976,769 976,769 976,769 976,769 976,769 944,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170 316,964 335,799 53,884 36,599 53,884 90,522 26,201 198,571 199,5751 199,5751 199,5751 199,5751 199,5751 199,5751 199,5751 199,57551 1		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest expenses 3.4 Othar Interest structure 2.4 Total interest expenses 3.6 NET INTEREST INCOME (LOSS) 4.9 NON INTEREST INCOME (LOSS) 4.9 Foreign exchange trading income/(Loss) 4.4 Fiese and commissions on loans and advances 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Other Operating expenses 6.8 Total Other Operating Expenses 7.0 Other Operating Expenses 7.0 Total operating Expenses 7.0 Other Operating Expenses 7.0 Total OPERATING EXPENSES 6.3 Total Other Operating Expenses 7.0 Other Operating Expenses 7.0 Total OPErating Expenses 7.0 Other Operating Expenses 7.0 Total OPERATING Expenses 7.0 Other Operating Expenses 7.0 Total Cotter Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit/(Loss) After Tax and Exceptional Items and Minority Interest 15.0 Gains(Losses) from translating the financial 	16,132,842 30 June 2018 Shs. '000' Unaudited Vnaudited 410,252 15,198 410,252 15,198 425,449 451,807 442,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457 50,703 29,350 27,457 50,703 29,350 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,551 26,507 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 27,557 27,550 27,551 27,557 27	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 186,410 83,486 196,753 768,323 1,00,692 52,607 120,575 569,692 52,607 120,575 569,692 52,607 120,575 569,692 52,607 120,595 569,692 52,607 120,595 569,692 59,575 50,978 332,208 332,208 332,208 332,208	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 242,462 17,111 259,573 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,515 31,515 31,525 31,555 31,	19,725,905 30 June 2019 5hs,'000' Unaudited 857,101 118,026 1,546 505,966 27,226 533,102 533,1	16,188,100 30 June 2018 Shs.'000' Unaudited 741,494 741,494 741,28,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 453,646 453,646 90,620 363,185 816,831 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,159 30,044 644,086 172,745 9,500 163,245	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 7,844,513 1,719,423 120,575 575,449 120,575 575,449 120,575 575,449 120,575 575,449 145,480 14,764,82 342,940 342,940 342,940	19,470,946	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 118,026 35,256 27,226 505,236 27,226 505,236 27,226 525,236 27,226 532,462 444,307 169,943 165,621 316,984 365,509 53,884 365,509 545,509 5		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. JOEPOSITS and placements with banking institutions 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Oberst EXPENSE 2.3 Other Interest expenses 3.4 Othal interest expenses 3.5 Otal interest expenses 3.6 NET INTEREST INCOME/(LOSS) 4.0 NON INTEREST INCOME/(LOSS) 4.0 Forst and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opereciation charge on property and equipment 6.6 Amortisation charges 7.0 Profit/(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 1.0 Deferred Tax 1.0 Deferred Tax	16,132,842 30 June 2018 Shs.'000' 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457 50,703 29,350 27,355 169,211 168,087 9,550 158,587	17,805,424 17,805,424 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 186,410 83,486 196,753 120,575 5569,692 52,607 120,575 5569,692 52,607 102,909 59,567 102,909 59,567 102,909 59,567 50,078 414,276 414,276 414,276 332,208 83,055 8,119 241,034	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 62,436 242,62 17,111 259,573 235,507 95,775 79,075 31,424 5,485 211,759 447,266 247,753 15,4253 16,919 26,834 15,150 15,919 26,834 5,159 5,355 9,355 9,355 6,000	19,725,905	16,188,100 30 June 2018 Shs.'000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 433,646 433,646 433,646 142,237 89,564 40,764 40,764 90,0620 36,185 816,831 70,591 268,810 27,457 50,703 29,362 27,457 172,745 172,745 9,500 163,245 	17,904,609 31 Dec. 2018 51s, 1000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 934,022 934,022 934,021 934,022 934,021 934,021 934,021 934,021 934,021 934,021 934,021 934,021 934,021 120,575 575,549 952,575 757,549 722,575 757,549 742,575 757,549 722,575 75,549 72,575 75,549 72,575 75,549 72,575 75,549 72,575 75,549 72,575 75,549 72,575 75,549 72,575 75,549 74,575 75,549 74,575 75,549 74,575 75,549 74,549 74,545 77,549 75,549 77,549 77,549 77,549 77,7557 77,7557 77,7557 77,7577 77,75777 77,7577777777	19,470,946 19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 62,436 242,103 17,111 259,214 225,266 31,424 95,775 83,256 31,424 95,775 83,256 31,424 227,753 15,775 16,919 26,834 15,160 15,217 16,919 26,834 15,169 94,622 94,622 94,622 94,622 94,622 88,622	19,795,294 30 June 2019 30 June 2019 35 hs. '000' Unaudited 857,101 18,026 1,0,44 506 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,012 169,388 44,38 38,770 316,984 336,509 336,509 53,884 336,509 151,586 163,586 155,586 155,586		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II STATEMENT OF COMPREHENSIVE INCOME 1.4 OUTEREST INCOME 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Ottal interest expenses 3.6 NET INTEREST INCOME/(LOSS) 4.0 Formit income 4.1 Fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Fies and commissions 4.5 Other income 5.0 Other OPERATING CAPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opereciation charge on property and equipment 6.6 Amorting Expenses 7.0 Profit/(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 10.0 Deferred Tax 11.0 Deferred Tax 12.0 Profit/(Loss) After tax, exceptional Items 13.0 Minority Interest 14.0 Profit/(Loss) After tax and Exceptional Items 13.0 Minority Interest 14.0 Profit/(Loss) After tax and Exceptional Items and Minority Interest 15.0 Other Operation sing Items 15.2 Fair value changes in available for sale financial assets 15.3 Revealuation surgius property, plant and 	16,132,842 30 June 2018 Shs. '000' Unaudited Vnaudited 410,252 15,198 410,252 15,198 425,449 451,807 442,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457 50,703 29,350 27,457 50,703 29,350 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,457 50,703 29,550 27,551 26,507 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 26,557 27,550 27,551 27,557 27,550 27,551 27,557 27	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 839,434 933,589 301,673 186,410 83,486 196,753 768,323 1,00,692 52,607 120,575 569,692 52,607 120,575 569,692 52,607 120,575 569,692 52,607 120,595 569,692 52,607 120,595 569,692 59,575 50,978 332,208 332,208 332,208 332,208	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 242,462 17,111 259,573 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,424 5,485 211,759 31,515 31,515 31,525 31,555 31,	19,725,905 30 June 2019 5hs,'000' Unaudited 857,101 118,026 1,546 505,966 27,226 533,102 533,1	16,188,100 30 June 2018 Shs.'000' Unaudited 741,494 741,494 741,28,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 453,646 453,646 90,620 363,185 816,831 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,119 268,810 27,457 50,703 29,362 27,159 30,044 644,086 172,745 9,500 163,245	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 7,844,513 1,719,423 120,575 575,449 120,575 575,449 120,575 575,449 120,575 575,449 145,480 14,764,82 342,940 342,940 342,940	19,470,946	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 118,026 35,256 27,226 505,236 27,226 505,236 27,226 505,236 27,226 512,452 444,307 169,943 165,621 316,984 365,509 53,884 365,509 54,509 55,885 55,505 55,505 55,505 57,205		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Convertiges 1. 2 Government securities 1. 3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Obeposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Ottal interest expenses 3.4 Other Interest INCOME (LOSS) 4.0 NON INTEREST INCOME (LOSS) 4.0 For INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other Non Interest tincome 5.0 Other Income 4.6 Total Non interest fincome 5.0 OTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Opereciation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charge fragenses 7.0 Profit/(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit/(Loss) After tax, exceptional Items 13.10 Profit/(Loss) After tax and Exceptional Items 13.2 Arisi (Losses) from translating the financial statements of foreign operations 15.1 Cains(Losses) from translating the financial assets 15.3 Revaluation surplus on Property, plant and equipment 15.4 Share of other comprehensive income of associates 15.5 Income tax relating to components of other 	16,132,842 30 June 2018 Shs.'000' 410,4252 15,198 410,252 15,198 410,252 15,198 425,449 451,807 442,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,735 27,055 156,271 168,087 168,087 158,587 158,587	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 186,410 83,486 196,753 186,410 83,486 196,753 120,575 569,692 52,607 102,909 59,567 50,078 332,208 83,055 8,119 241,034 241,034	19,401,870 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 62,436 242,62 17,111 259,573 235,507 95,775 79,075 31,424 5,485 211,759 447,266 247,753 15,4253 16,919 26,834 15,150 15,919 26,834 5,159 5,355 9,355 9,355 6,000	19,725,905	16,188,100 30 June 2018 Shs.'606' Uhaudited 741,494 128,560 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 36,185 816,831 70,591 28,810 27,457 50,703 29,362 27,193 172,745 172,745 9,500 163,245 6,440 6,440	17,904,609 31 Dec. 2018 Shs.'000' 261,863 66,3,194 1,833,023 853,441 44,610 898,051 934,072 301,673 202,538 83,486 196,753 75,5449 202,538 83,486 196,753 75,5449 120,575 57,5449 52,567 120,575 52,549 120,575 52,541 120,575 52,548 120,575 52,574 120,575 52,574 120,575 52,574 120,575 52,549 120,575 52,549 120,575 52,549 120,575 52,549 52,567 120,575 52,574 120,575 52,574 120,575 52,574 120,575 52,575 120,575 52,549 120,575 52,549 120,575 52,549 120,575 52,574 120,575 52,549 245,575 245,577 245,575 245,5777 245,5777 245,57777 245,577777777777777777777777777777777777	19,470,946 19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 62,436 242,103 17,111 259,214 225,266 31,424 95,775 83,256 31,424 95,775 83,256 31,424 227,753 15,775 16,919 26,834 15,160 15,217 16,919 26,834 15,169 94,622 94,622 94,622 94,622 94,622 88,622	19,795,294 30 June 2019 30 June 2019 35 hs. '000' Unaudited 857,101 18,026 1,0,44 506 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,012 169,388 44,38 38,770 316,984 336,509 336,509 53,884 336,509 151,586 163,586 155,586 155,586		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.4 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Otal interest expenses 2.4 Other INTEREST INCOME 4.4 Dividend Income 4.5 Otal interest expenses 3.6 NET INTEREST INCOME (LOSS) 4.6 NON INTEREST INCOME (LOSS) 4.7 Foreign exchange trading income/(Loss) 4.8 Foreign exchange trading income/(Loss) 4.9 Other income 4.5 Other income 5.6 Total Non interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Other operating Expenses 7.9 Profit/(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 10. Deferred Tax 10. Pofit/(Loss) After Tax and Exceptional Items 10. Minority Interest 14.0 Profit/(Loss) After Tax and Exceptional Items and Minority Interest 14.0 Profit/(Loss) After Tax and Exceptional Items 15.0 Charles of progenerations 15.2 Fair value changes in available for sale financial statements of foreign operations 15.2 Fair value changes in available for sale financial statements of foreign operations 15.2 Fair value changes in available for sale financial statements of foreign operations 15.2 Fair value changes in available for sale financial statements	16,132,842 30 June 2018 Shs.'000' 128,560 410,252 151,98 425,449 410,252 151,98 425,449 451,807 142,237 83,396 40,764 90,620 357,077 808,824 70,591 265,910 27,457 50,703 50,703 29,350 29,350 27,015 168,087 158,587 6,440 (1,932)	17,805,424 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 261,863 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 186,410 83,486 196,753 186,410 83,486 196,753 120,575 569,692 5,2607 102,909 59,567 50,078 332,208 833,055 8,119 241,034 241,034 241,034	19,401,870 31 March 2019 Shs.'600' Unaudited 431,588 62,436 62,436 62,436 62,436 17,111 259,573 242,462 17,111 259,573 235,507 95,775 79,075 31,424 5,485 211,759 447,266 247,753 154,254,255 154,254,255 154,254,255 154,254,255 154,255 154,255 15	19,725,005 19,725,005 30 June 2019 Shs: (900') Unaudited 857,101 118,026 1,046 596 976,769 505,966 27,226 23,192 443,577 57,075 25,482 443,577 57,075 25,482 443,577 35,314 441,727 855,314 36,509 36	16,188,100 30 June 2018 Shs. '603' Uhaudited 741,494 128,560 408,413 15,198 423,610 453,646 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591 28,810 27,457 9,500 163,245 163,245 163,245 6,440 6,440 6,440 6,440 (1,932)	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 66,3,194 1,833,023 853,441 44,610 888,051 934,072 301,673 202,538 83,486 106,753 75,5449 202,558 83,486 106,753 75,5449 120,575 57,5449 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,549 120,577 52,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 120,577 54,749 140,575 54,749 140,749	19,470,946 31 March 2019 Shs.'000 Unaudited 431,588 62,436 62,436 62,436 62,436 62,436 7359 495,080 242,103 17,111 259,214 235,866 31,7175 15,175 1	19,795,294 30 June 2019 Shs.'000' 118,026 1,046 596 976,759 505,236 27,226 532,462 5444,307 169,943 167,621 57,075 25,482 440,127 864,428 38,170 3316,94 36,509 3316,94 36,509 336,50 163,586 12,000 151,586 12,000 151,586 (8,074) 2,422		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II STATEMENT OF COMPREHENSIVE INCOME 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest income 2.0 UNTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Total interest expenses 2.4 Total interest rocOME (LOSS) 4.0 NON INTEREST INCOME 4.1 Defer interest expenses 3.4 Total interest income 4.5 Other interest income 4.5 Other interest income 5.6 Total Non interest income 4.5 Other income 4.6 Total Non interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Other operating Expenses 7.9 Profit/(Loss) After Tax and Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 10.0 Deferer Tax 10.0 Perfer Tax 10.0 Perfert Tax<	16,132,842 30 June 2018 Shs.'000' 410,4252 15,198 410,252 15,198 410,252 15,198 425,449 451,807 442,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,735 27,055 156,271 168,087 168,087 158,587 158,587	17,805,424 17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 196,753 186,410 83,486 196,753 186,410 83,486 196,753 120,575 569,692 52,607 102,909 59,567 50,078 332,208 83,055 8,119 241,034 241,034	19,401,870 31 March 2019 Shs.'600' Unaudited 431,588 62,436 62,436 62,436 62,436 242,462 17,111 259,573 242,462 17,111 259,573 242,462 17,111 259,573 31,424 5,485 211,759 447,266 221,753 154,255 154,255 154,255 154,255 154,255 154,255 154,255 154,255	19,725,005 30 June 2019 Shs: '000' Unaudited 857,101 118,026 1,0,26 505,966 27,226 505,966 27,226 533,192 443,577 57,075 25,482 443,577 57,075 25,482 443,577 355,314 36,509 36,	16,188,100 30 June 2018 Shs.'606' Uhaudited 741,494 128,560 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 36,185 816,831 70,591 28,810 27,457 50,703 29,362 27,193 172,745 172,745 9,500 163,245 6,440 6,440	17,904,609 31 Dec. 2018 Shs.'000' 261,863 66,3,194 1,833,023 853,441 44,610 898,051 934,072 301,673 202,538 83,486 196,753 75,5449 202,538 83,486 196,753 75,5449 120,575 57,5449 52,567 120,575 52,549 120,575 52,541 120,575 52,548 120,575 52,574 120,575 52,574 120,575 52,574 120,575 52,549 120,575 52,549 120,575 52,549 120,575 52,549 52,567 120,575 52,574 120,575 52,574 120,575 52,574 120,575 52,575 120,575 52,549 120,575 52,549 120,575 52,549 120,575 52,574 120,575 52,549 245,575 245,577 245,575 245,5777 245,5777 245,57777 245,577777777777777777777777777777777777	19,470,946 31 March 2019 Shs.'000' Unaudited 431,588 62,436 62,436 62,436 242,103 17,111 259,214 235,866 31,7175 83,256 31,424 5,485 225,940 451,806 451,806 13,321 100,022 357,184 94,622 94,624 94,624 94,624 94,624 94,624 94,624 94,624 94,624 94,624 94,624 94,6	19,795,294 30 June 2019 51s, '000' 505,236 27,226 505,236 27,226 532,452 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,770 316,984 336,509 53,884 53,85,70 198,551 163,586 164,586		
 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I. Joans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Otal interest expenses 2.4 Total interest expenses 2.5 Otal interest expenses 2.6 NET INTEREST INCOME 4.7 Otal interest income 4.9 Other interest income 4.9 Other interest income 4.9 Other interest income 4.9 Other interest expenses 3.6 NET INTEREST INCOME 4.9 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.7 Other operating Expenses 7.9 Profit/(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 10.0 Defered Tax 10.0 Defered Tax 10.0 Defered Tax 10.0 Defered Tax 10.0 Deferest 1	16,132,842 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,920 27,256 410,252 137,256 410,252 142,237 83,396 40,764 90,620 357,017 808,824 70,591 26,590 27,457 50,703 29,350 168,087 9,5500 158,587 158,587 6,440 (1,932) 4,508	17,805,424 31 Dec. 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589 301,673 186,410 83,486 106,753 768,323 708,324 708,325 70	19,401,870 31 March 2019 Shs. 'ooo' Unaudited 431,588 62,436 62,436 62,436 242,462 17,111 2259,573 242,462 17,111 2259,573 31,424 5,485 211,759 447,266 447,266 27,753 15,4253 16,919 26,834 15,150 3,295 3,555 3,355 93,355 87,355 87,355 87,355	19,725,905 30 June 2019 Shs.'000' Unaudited 857,101 118,026 1,026 505,966 27,226 533,102 443,577 169,943 159,237 57,075 25,482 443,577 310,800 36,509 53,884 38,170 310,800 694,102 161,213 161,213 161,213 161,213 161,213 164,214	16,188,100 30 June 2018 Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,255 408,413 15,198 423,610 453,646 453,646 142,237 89,564 40,764 90,620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,19 105,245 172,745 9,500 163,245 164,245 164,2	17,904,609 31 Dec. 2018 Shs.'000' Audited 1,561,460 261,863 6,506 3,3194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 7,84451 1,719,423 120,575 575,449 52,5607 102,909 57,5749 57,5749 52,5607 102,909 50,182 445,180 1,376,482 342,940 34	19,470,946 31 March 2019 Shs. '000' Unaudited 431,588 62,436 62,436 69,7 353 495,080 242,103 17,111 259,214 235,866 33,255 31,424 5,485 215,940 451,806 227,753 15,715 15,919 26,834 451,806 3,321 100,022 357,184 94,622 94,622 94,622 357,184 35,020 357,184 35,020	19,795,294 30 June 2019 5hs.'000' Unaudited 857,101 118,026 30,76,769 505,236 27,226 505,236 27,226 512,462 505,236 505,236 27,226 512,262 505,236 505,236 27,226 512,262 505,236 505,236 27,226 512,262 505,236 505,256 505,256 505,256 505,256 505,256 505,256,2555,256 505,256,2555		

	30 June	31 Dec.	31 March	30 June
	2018	2018	2019	2019
	Shs. '000'		Shs. '000'	Shs. '000'
	Unaudited	Audited	Unaudited	Unaudited
1.0 NON-PERFORMING LOANS AND ADVANCES				
1.1 (a) Gross Non-performing loans and advances	1,284,862		1,146,978	1,139,022
1.2 (b) Less: Interest in Suspense	173,715	168,823	182,120	227,310
1.3 (c)Total Non-Performing Loans and Advances (a-b)	1,111,148	943,737		911,712
1.4 (d) Less: Loan Loss Provision	417,956	240,207		305,536
1.5 (e) Net Non-Performing Loans and Advances(c-d)	693,192	703,530	704,710	606,176
1.6 (f) Discounted Value of Securities	693,192	703,530	704,710	606,176
1.7 (g) Net NPLs Exposure (e-f)				
2.0 INSIDER LOANS AND ADVANCES				
2.1 (a) Directors, Shareholders and Associates	612,119	647,644	606,875	418,460
2.2 (b) Employees	631,119	714,103		794,043
2.3 (c)Total Insider Loans and Advances and other facilities	1,243,238	1,361,747	1,297,144	1,212,503
3.0 OFF-BALANCE SHEET ITEMS				
3.1 (a)Letters of credit,guarantees, acceptances	7,141,186	6,700,830	5,424,543	5,301,191
3.2 (b) Forwards, swaps and options				
3.3 (c)Other contingent liabilities	264,007	872,218	522,341	303,943
3.4 (d)Total Contingent Liabilities	7,405,193	7,573,048	5,946,884	5,605,134
4.0 CAPITAL STRENGTH				
4.1 (a)Core capital	2,635,754	2,628,938	2,671,454	2,877,927
4.2 (b) Minimum Statutory Capital			1,000,000	
4.3 (c)Excess/(Dificiency)(a-b)			1,671,454	1,877,927
4.4 (d) Supplementary Capital	54,898	92,040	92,041	92,041
4.5 (e) Total Capital (a+d)			2,763,495	
4.6 (f)Total risk weighted assets			18,761,675	
4.7 (g) Core Capital/Total deposits Liabilities	21.6%	20.0%	18.1%	18.2%
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
4.9 (I) Excess/(Deficiency) (g-h)	13.6%	12.0%	10.1%	
4.10 (j) Core Capital / total risk weighted assets	14.8%	14.0%	14.2%	14.6%
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
4.12 (I) Excess (Deficiency) (j-k)	4.3%	3.5%	3.7%	4.1%
4.13 (m) Total Capital/total risk weighted assets	15.1%	14.5%	14.7%	15.1%
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
4.15 (o) Excess/(Deficiency) (m-n)	0.6%	0.0%	0.2%	0.6%
(p) Adjusted Core Capital/Total Deposit Liabilities*	22.5%	20.2%	18 . 7%	18.6%
(q) Adjusted Core Capital/Total Risk Weighted Assets*	15.4%	14.5%	14.7%	15.0%
(r) Adjusted Total Capital/Total Risk Weighted Assets*	15.7%	15.0%	15.2%	15.4%
5 LIQUIDITY				
5.1 (a) Liquidity Ratio	20.3%	21.0%	20.9%	22.6%
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
5.3 (c) Excess (Deficiency) (a-b)	0.3%	1.0%	0.9%	2.6%
Notes				

Notes * The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the intitutions website : www.creditbank.co.ke. They may also be accessed at the institutions head office located at Mercantile House Koinange Street - Nairobi

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