

TATEMENTS AND OTHER DISCLOSURES

UNA	AUDIT	ED QU	IARTE	RLY F		IAL S
I STATEMENT OF FINANCIAL POSITION	21 March	31 December	31 March	21 March	GROUP 31 December	31 March
	2018 Shs. '000'	2018 Shs. '000'	2019 Shs. '000'	2018 Shs. '000'	2018 Shs. '000'	2019 Shs. '000'
A ASSETS 1 Cash (both Local & Foreign)	Unaudited 268,046	Audited	Unaudited	Unaudited 298,411	Audited 409,090	Unaudited
2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for dealing	638,892	409,090 924,012	316,578 1,440,919	638,892	950,690	316,578 1,473,407
purposes 4 Financial Assets at fair value through profit and loss						
5 Investment Securities: a) Held to Maturity:	1,822,413	1,512,142	1,428,347	1,822,413	1,512,142	1,428,347
a. Kenya Government securities b. Other securities b) Available for sale:	1,822,413 606,983	1,512,142 806,405	1,428,347 814,226	606,983	1,512,142 806,405	814,226
Kenya Government securities Other securities	583,284 23,699	794,499 11,906	802,485	583,284	794,499	802,485
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad	107,738	35,028 160,620	22,668 199,868	107,738	35,028 160,620	22,668 199,868
8 Tax recoverable 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	10,486,648	13,031,250	14,154,607	10,486,648	13,031,250	14,154,607
11 Investments in associates 12 Investments in subsidiary companies	1,000	1,000	1,000	-	_	-
13 Investments in joint ventures 14 Investment properties						40
15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets	277,903 180,543	270,745 170,207	255,596 149,843	277,918 180,769	270,845 170,355	255,685 149,965
18 Deferred tax asset 19 Retirement benefit asset	114,758	132,367	132,367	114,751	132,625	132,353
20 Other assets 21 TOTAL ASSETS	428,257 14,933,181	352,559 17,805,424	485,851 19,401,870	473,027 15,007,550	425,559 17,904,609	523,242 19,470,946
B LIABILITIES			400 630			400 620
 22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Deposits and balances due to local banking institutions 	11,590,949 16,940	13,117,881 967,462	499,630 14,473,231 640,980	11,590,949 16,940	13,117,882 967,462	499,630 14,473,231 640,980
25 Deposits and balances due to foreign banking institutions 26 Other money market deposits	303,397	306,270	278,052	303,397	306,270	278,052
27 Borrowed funds 28 Balances due to banking institutions in the group						
29 Tax payable 30 Dividends payable	5,287	38,816	44,816	4,419	39,726	44,805
31 Deferred tax liability 32 Retirement benefit liability 33 Other liabilities	363,397	511,970	523,876	427,012	593,568	575,695
34 TOTAL LIABILITIES	12,279,970	14,942,398	16,460,585	12,342,717	15,024,907	16,512,393
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital	2,401,600	2,406,425	2,406,425	2,401,600	2,406,425	2,406,425
36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses	94,774	75,715	74,992	94,774	75,715	74,992
39 Statutory loan loss reserves 40 Other Reserves	7,815	92,041	92,041	7,815	92,041	92,041
41 Proposed dividends 42 Capital grants	26,060	72,193	72,193	26,060	72,193	72,193
43 TOTAL SHAREHOLDERS' FUNDS						
44 Minority Interest	2,653,211	2,863,025	2,941,285 10,401,870	2,664,833	2,879,702 17,004,600	2,958,553
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME	14,933,181		19,401,870		2,879,702 17,904,609	
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	14,933,181 31 March 2018	17,805,424 31 December 2018	19,401,870 31 March 2019	15,007,550 31 March 2018	17,904,609 31 December 2018	19,470,946 31 March 2019
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME	14.933.181 31 March	17,805,424 31 December	19,401,870 31 March	15,007,550 31 March	17,904,609 31 December	19,470,946 31 March
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	31 March 2018 Shs. '000'	17.805.424 31 December 2018 Shs. '000'	31 March 2019 Shs. '000' Unaudited 431,588	31 March 2018 Shs. '000' Unaudited 353,074	17,904,609 31 December 2018 Shs. '000'	31 March 2019 Shs. '000' Unaudited 431,588
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	31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718	17,805,424 31 December 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359	31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718	31 December 2018 Shs. 'ooo' Audited 1,561,460 261,863 6,506 3,194	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359
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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 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.7 Total interest expenses 2.8 Total interest expenses 2.9 Total interest expenses 2.1 NON-INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances	31 March 2018 Shs. '000' Unaudited 353,074 457,193 2,793 718 413,778 198,089 3,384 201,473 212,305	17.805,424 31 December 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,507	31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 898,051 934,972	31 March 2019 Shs. '600' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866
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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 expenses 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.7 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-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 income 4.5 Other income 4.6 Total Non-interest income	14.933.181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413.778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643	17.805,424 31 December 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	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	31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696	31 December 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486	31 March 2019 Shs. '600' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 31,424 5.485 215,940
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 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-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 income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME	14.933.181 31 March 2018 Shs. '000' Unaudited 353,974 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705	17.805.424 31 December 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 854,824 44,610 899,434 933,589	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 31,424 5,485	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753	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
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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 2.0 INTEREST 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 expenses 2.9 Total interest expenses 2.1 Total interest expenses 2.2 Total interest expenses 2.3 ONET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME 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 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES	14,933,181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651	17.805,424 31 December 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	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 79,075 731,424 5,485 211,759 447,266	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413.778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696 372,558	31 December 2018 Shs. 'coo' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 784,451 1,719,423	31 March 2019 Shs. '600' 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
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 1.5 Total interest expenses 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 expenses 2.6 Total interest expenses 3.0 NET INTEREST INCOME 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 6.6 Total Non-interest income 5.0 TOTAL OPERATING 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 Depreciation charges on property and equipment 6.6 Amortisation charges	14,933,181 31 March 2018 Shs. 'ooo' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 25,939 14,615 12,421	17.805.424 31 December 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 52,607 102,909 59,567 50,078	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	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,112 159,696 372,558 25,112 134,687 12,651 25,940 14,627 12,525	31 December 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 1,833,023 853,441 44,610 898,051 934,972 301,673 202,538 83,486 196,753 784,451 1,719,423	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 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321
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 expenses 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 expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-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 income 4.5 Other income 5.0 TOTAL OPERATING 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 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses	14.933.181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,997 20,705 25,121 155,643 367,948 25,112 133,357 12,651 25,939 14,615 12,421 86,067 310,162	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,369,703	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 27,753 154,253 16,919 26,834 15,150 13,295 99,707	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696 372,558 25,112 134,687 12,651 25,940 14,627 12,525 86,123 311,665	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3.194 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 52,607 102,909 59,579 50,182 415,180 1,376,482	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,3211 100,022 357,184
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 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 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-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 income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING 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 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(loss) Before Tax and Exceptional Items 8.0 Exceptional Items	14,933,181 31 March 2018 Shs. '000' Unaudited 353,974 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 25,939 14,615 12,421 86,067 310,162 57,786	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,369,703 332,208	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 31,424 5,485 211,759 447,266 27,753 154,253 16,919 26,834 15,150 13,295 99,707 353,911 93,355	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696 372,558 25,112 134,687 12,651 125,940 14,627 12,525 86,123 311,665 60,893	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359, 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184
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 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 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Foes and commissions on loans and advances 4.2 Other fees and commissions 3.5 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING INCOME 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 6.8 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 10.0 Current Tax 11.0 Deferred Tax	14.933.181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 25,939 14,615 12,421 86,067 310,162 57,786 4,500	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,369,703	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 31,424 5,485 211,759 447,266 27,753 16,919 26,834 15,150 13,295 99,707 353,911 93,355 6,000	15.007.550 31 March 2018 Shs. 'ooo' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696 372,558 25,112 134,687 12,651 25,940 14,627 12,525 86,123 311,665 60,893 4,500	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3.194 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 52,607 102,909 59,579 50,182 342,940 86,552 7,852	31 March 2019 Shs. '600' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 94,622 6,000
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 1.5 Total interest expenses 2.0 Other interest expenses 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-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 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 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 11.0 Deferred Tax 11.0 Interest Income 1.5 Total Income 1.6 Amortisation Charge on Items 1.5 Total Other Operating Expenses 1.6 Total Other Operating Expenses 1.7 Other Operating Expenses 1.8 Total Other Operating Expenses 1.9 Profit/(Loss) After Tax and Exceptional Items 1.0 Current Tax 1.1 Deferred Tax 1.2 Deferred Tax 1.2 Deferred Tax 1.3 Dinority Interest	14,933,181 31 March 2018 Shs. 'ooo' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 12,421 86,067 310,162 57,786 4,500 - 53,286	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,359,703 332,208 83,055 8,119 241,034	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 27,753 15,4253 16,919 26,834 15,150 13,295 99,707 353,911 93,355 6,000 6,000	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,6946 372,558 25,112 134,687 12,651 125,940 14,627 12,552 86,123 311,665 60,893 4,500	31 December 2018 Shs. 'coo' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940 86,552 7,852 248,537	31 March 2019 Shs. '000' Unaudited 431,588 62,436 637 359 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 6,000 - 88,622
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 1.5 Total interest expenses 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 expenses 2.9 NET INTEREST INCOME 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 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING 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 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 10.0 Current Tax 11.0 Deferred Tax 12.0 Profit/(Loss) After 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 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 13.0 Minority Interest 14.0 Profit/(Loss) After Tax and Exceptional Items 14.0 Profit/(Loss) After Tax and Exceptional Items 14.0 Profit/(Loss) After Tax and Exceptional Items 15.0 Minority Interest 16.1 Deferred Tax Loans Exceptional Items 17.0 Profit/(Loss) After Tax and Exceptional Items 18.0 Minority Interest 18.0 Profit/(Loss) After Tax and Exceptional Items 18.0 Minority Interest	14.933.181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 25,939 14,615 12,421 86,067 310,162 57,786 4,500	17.805,424 31 December 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 52,607 102,909 59,567 50,078 314,276 1,369,703 332,208 83,055 8,119	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 31,424 5,485 211,759 447,266 27,753 16,919 26,834 15,150 13,295 99,707 353,911 93,355 6,000	15.007.550 31 March 2018 Shs. 'ooo' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696 372,558 25,112 134,687 12,651 25,940 14,627 12,525 86,123 311,665 60,893 4,500	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3.194 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 52,607 102,909 59,579 50,182 342,940 86,552 7,852	31 March 2019 Shs. '600' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 94,622 6,000
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 1.5 Total interest expenses 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 expenses 3.0 NET INTEREST INCOME 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 4.6 Total Non-interest income 5.0 TOTAL OPERATING 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 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating expenses 6.9 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 10.0 Current Tax 11.0 Deferred Tax 12.0 Profit/(Loss) after tax, exceptional items and Minority Interest 15.0 Other Comprehensive Income 15.1 Gains/(Losses) from translating the financial statements of foreign operations	14,933,181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 12,421 86,067 310,162 57,786 4,500 53,286	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,359,703 332,208 83,055 8,119 241,034	19.401.870 31 March 2019 Shs. 'doo' 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 27,753 15,4253 16,919 26,834 15,150 99,707 353,911 93,355 6,000 87,355	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 2,793 2,793 197.532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,6946 372,558 25,112 134,687 12,651 125,940 14,627 12,552 86,123 311,665 60,893 4,500 - 56,393	31 December 2018 Shs. 'coo' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940 86,552 7,852 248,537	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 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 6,000 88,622 88,622
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 expenses 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 expenses 2.7 Total interest expenses 2.9 Total interest expenses 2.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-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 income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING 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 Depreciation charge on property and equipment 6.6 Amortisation charges 7.0 Profit/(loss) Before Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 10.0 Current Tax 11.0 Deferred Tax 12.0 Profit/(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit/(Loss) after tax, exceptional items and Minority Interest 15.0 Other Comprehensive Income 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assets 15.3 Revaluation surplus on Property, plant and equipment	14,933,181 31 March 2018 Shs. 'ooo' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 12,421 86,067 310,162 57,786 4,500 - 53,286	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,359,703 332,208 83,055 8,119 241,034	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 27,753 15,4253 16,919 26,834 15,150 13,295 99,707 353,911 93,355 6,000 6,000	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,6946 372,558 25,112 134,687 12,651 125,940 14,627 12,552 86,123 311,665 60,893 4,500	31 December 2018 Shs. 'coo' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940 86,552 7,852 248,537	31 March 2019 Shs. '000' Unaudited 431,588 62,436 637 359 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 6,000 - 88,622
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 1.5 Total interest income 1.6 INTEREST EXPENSE 1.1 Customer deposits 1.2 Deposits and placement from banking institutions 1.3 Other interest expenses 1.4 Total interest expenses 1.4 Total interest expenses 1.6 Total interest expenses 1.7 Total interest expenses 1.8 Toreign exchange trading income/(Loss) 1.9 ONN-INTEREST INCOME/(LOSS) 1.0 NON-INTEREST INCOME/(LOSS) 1.1 Fees and commissions on loans and advances 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(Loss) 1.4 Dividend Income 1.5 Other income 1.6 Total Non-interest income 1.7 Other income 1.8 Total Non-interest income 1.9 TOTAL OPERATING INCOME 1.0 TOTAL OPERATING INCOME 1.1 Can loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charges on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Other Operating Expenses 1.9 Orofit/(Loss) Before Tax and Exceptional Items 1.0 Deferred Tax 1.0 Profit/(Loss) After Tax and Exceptional Items 1.1 Gains/(Losses) from translating the financial statements of foreign operations 1.5 Air value changes in available for sale financial assets 1.5 Revaluation surplus on Property, plant and equipment 1.5 Share of other comprehensive income of associates	14,933,181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 12,421 86,067 310,162 57,786 4,500 53,286	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,369,703 332,208 83,055 8,119 241,034	19.401.870 31 March 2019 Shs. 'doo' 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 27,753 15,4253 16,919 26,834 15,150 99,707 353,911 93,355 6,000 87,355	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 2,793 2,793 197.532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,6946 372,558 25,112 134,687 12,651 125,940 14,627 12,552 86,123 311,665 60,893 4,500 - 56,393	31 December 2018 Shs. '000' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940 86,552 7,852 248,537	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 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 6,000 88,622 88,622
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 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 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-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 income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING 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 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 11.0 Deferred Tax 11.0 Deferred Tax 11.0 Deferred Tax 11.0 Profit/(Loss) after tax, exceptional items and Minority Interest 14.0 Profit/(Loss) after tax, exceptional items and Minority Interest 15.0 Other Comprehensive Income 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assets 15.3 Revaluation surplus on Property, plant and equipment 15.4 Share of other comprehensive income of associates	14.933.181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 12,421 86,067 310,162 57,786 4,500 53,286	17.805.424 31 December 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 52,607 102,909 59,567 50,078 414,276 1,369,703 332,208 83,055 8,119 241,034 241,034	31 March 2019 Shs. 'doo' 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 27,753 154,253 16,919 26,834 15,150 13,295 99,707 353,911 93,355 6,000 - 87,355	15.007.550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,6946 372,558 25,112 134,687 12,651 125,940 14,627 12,552 86,123 311,665 60,893 4,500 - 56,393 56,393	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940 86,552 7,852 248,537 248,537	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359 495.080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 26,834 15,160 27,753 157,175 16,919 26,834 15,160 27,753 157,175 16,919 26,834 27,184 94,622 357,184 94,622 94,622 6,000 - 88,622
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 1.6 INTEREST 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 expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Pees 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 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 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(Loss) Before Tax and Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 9.0 Profit/(Loss) After Tax and Exceptional Items 1.0 Deferred Tax 1.1 Deferred Tax 1.2 Profit/(Loss) After tax, exceptional items and Minority Interest 1.6 Gains/(Losses) from translating the financial statements of foreign operations 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale 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 comprehensive income 16.0 Other Comprehensive income of associates	14,933,181 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,278 198,089 3,384 201,473 212,305 65,910 43,907 20,705 25,121 155,643 367,948 25,112 133,357 12,651 12,421 13,2421 13,2421 12,421 13,258 57,786 57,786 57,786 57,786 18,083	17.805.424 31 December 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 52,607 102,909 59,567 50,078 831,208 83,055 8,119 241,034 241,034 21,376 (6,413) 14,963	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 27,753 154,253 16,919 26,834 15,150 13,295 13,295 99,707 353,911 93,355 6,000 87,355 87,355	15,007,550 31 March 2018 Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 25,121 159,696 372,558 25,112 134,687 12,657 12,525,940 14,627 12,525 86,123 311,665 60,893 4,500 56,393 56,393 18,083	31 December 2018 Shs. '600' Audited 1,561,460 261,863 6,506 3,194 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 52,607 102,909 59,579 50,182 415,180 1,376,482 342,940 86,552 7,852 248,537 21,376 (6,413) 14,963	31 March 2019 Shs. '000' Unaudited 431,588 62,436 697 359, 495,080 242,103 17,111 259,214 235,866 95,775 83,256 31,424 5,485 215,940 451,806 27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 94,622 94,622 94,622 94,622 (8,374) 2,512 (5,862)

III OTHER DISCLOSURES	BANK					
III OTHER DISCLOSURES			31 March	31 December	31 Marc	
			2018	2018	201	
			Shs. '000'	Shs. '000'	Shs. '00	
			Unaudited	Audited	Unaudite	
1.0 NON-PERFORMING LOANS AND ADVANCES						
1.1 (a) Gross Non-performing loans and advances			1,356,721	1,112,560	1,146,97	
1.2 (b) Less: Interest in Suspense			174,036	168,823	182,12	
1.3 (c)Total Non-Performing Loans and Advances (a-b)			1,182,685	943,737	964,89	
1.4 (d) Less: Loan Loss Provision 1.5 (e) Net Non-Performing Loans and Advances(c-d)			410,881 771,804	240,207	260,14	
1.6 (f) Discounted Value of Securities			722,051		704,7 ′ 704,7′	
1.7 (g) Net NPLs Exposure (e-f)			49,753	/05,550	/04,/	
ii) (g) Net III 23 Exposure (e I)			ככזוכד			
2.0 INSIDER LOANS AND ADVANCES						
2.1 (a) Directors, Shareholders and Associates			617,383	647,644	606,87	
2.2 (b) Employees			572,135	714,103	690,26	
2.3 (c)Total Insider Loans and Advances and other facilities			1,189,518	1,361,747	1,297,14	
OFF BALANCE CUEFT ITEMS						
3.0 OFF-BALANCE SHEET ITEMS			7 026 444	6 700 830	F 424 F	
3.1 (a)Letters of credit, guarantees, acceptances3.2 (b) Forwards, swaps and options			7,926,114	6,700,830	5,424,54	
			454.404	872,218	E22.2	
3.3 (c)Other contingent liabilities 3.4 (d)Total Contingent Liabilities			454,494 8,380,608	7,573,048	522,3 5,946,8 8	
3.4 (a) Total containgent Elabilities			0,,00,000	7,575,040	3,340,00	
4.0 CAPITAL STRENGTH						
4.1 (a)Core capital			2,592,694	2,628,938	2,671,45	
4.2 (b) Minimum Statutory Capital			1,000,000	1,000,000	1,000,00	
4.3 (c)Excess/(Dificiency)(a-b)			1,592,694	1,628,938	1,671,45	
4.4 (d) Supplementary Capital				92,040	92,0	
4.5 (e) Total Capital (a+d)			2,592,694	2,720,978	2,763,4	
4.6 (f)Total risk weighted assets			17,774,000	18,756,441	18,761,6 18.	
4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio			21.8 % 8.0%	8.0%	8.	
4.9 (I) Excess/(Deficiency) (g-h)			13.8%	12.0%	10.	
.10 (j) Core Capital / total risk weighted assets			14.6%	14.0%	14.	
1.11 (k) Minimum Statutory Ratio			10.5%	10.5%	10.	
.12 (I) Excess (Deficiency) (j-k)			4.1%	3.5%	3.	
.13 (m) Total Capital/total risk weighted assets			14.6%	14.5%	14.	
14 (n) Minimum statutory Ratio			14.5%	14.5%	14.	
.15 (o) Excess/(Deficiency) (m-n)			0.1%	0.0%	o.	
(p) Adjusted Core Capital/Total Deposit Liabilities*			22.4%	20.2%	18.	
(q) Adjusted Core Capital/Total Risk Weighted Assets*			15.0%	14.5%	14.	
(r) Adjusted Total Capital/Total Risk Weighted Assets*			15.0%	15.0%	15.	
5.0 LIQUIDITY						
5.1 (a) Liquidity Ratio			25.1%	21.0%	20.	
5.2 (b) Minimum Statutory Ratio			20.0%	20.0%	20.	
5.3 (c) Excess (Deficiency) (a-b)			5.1%	1.0%	0.0	

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

Betty Korir Chief Executive Officer

Excellence Happens Here Every Day

Our commitment to you is built around **Personalised** Innovative Financial Solutions. We endeavour to



www.creditbank.co.ke

