

## QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

	QU	ARTE	RLY FI	NANC	IAL ST	TATEM
I STATEMENT OF FINANCIAL POSITION		Bank			Group	
1 STATEMENT OF THIS MOVE TO STATE	31-Mar-19 Shs. '000' Unaudited	31-Dec-19 Shs. '000' Audited	31-Mar-20 Shs. '000' Unaudited	31-Mar-19 Shs. '000' Unaudited	31-Dec-19 Shs. '000' Audited	31-Mar-20 Shs. '000' Unaudited
A ASSETS 1 Cash ( both Local & Foreign)	316,578	364,293	400,434	316,578	394,082	426,719
Balances due from Central Bank of Kenya     Kenya Government and other securities held for dealing purposes	1,440,919	891,993	1,361,327	1,473,407	891,993	1,361,327
Financial Assets at fair value through profit and loss     Investment Securities:     a) Held to Maturity:	1,428,347	1,789,084	2,915,853	1,428,347	1,789,084	2.915.853
a. Kenya Government securities     b. Other securities	1,428,347	1,789,084	2,915,853	1,428,347	1,789,084	2,915,853
b) Available for sale: a. Kenya Government securities	<b>814,226</b> 802,485	<b>1,246,602</b> 1,246,602	<b>379,990</b> 379,990	<b>814,226</b> 802,485	<b>1,246,602</b> 1,246,602	<b>379,990</b> 379,990
b. Other securities     Deposits and balances due from local banking institutions	11,741 22,668	300,053		11,741 22,668	300,053	
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Loans and advances to customers (net)	199,868 14,154,607	133,963 - 15,226,683	87,805 - 15,675,351	199,868 14,154,607	133,963	87,805 - 15,675,351
10 Balances due from banking institutions in the group 11 Investments in associates	14,134,007	13,220,003	10,075,551	14,134,007	13,220,003	
12 Investments in subsidiary companies 13 Investments in joint ventures	1,000	1,000	1,000			
<ul> <li>14 Investment properties</li> <li>15 Property and equipment</li> <li>16 Prepaid lease rentals</li> </ul>	255,596	786,326	753,993	255,685	786,471	754,127
17 Intangible assets 18 Deferred tax asset	149,843 132,367	188,707 176,656	157,409 175,315	149,965 132,353	188,750 176,645	157,426 175,301
19 Retirement benefit asset 20 Other assets	485,851	435,379	824,794	523,242	526,290	869,091
21 TOTAL ASSETS	19,401,870	21,540,739	22,733,271	19,470,946	21,660,616	22,802,990
B LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits	499,630 14,473,231	16,806,421	17,562,360	499,630 14,473,231	16,806,421	17,562,360
Deposits and balances due to local banking institutions     Deposits and balances due to foreign banking institutions	640,980 278,052	260,078 280,114	484,306 290,539	640,980 278,052	260,078 280,114	484,306 290,539
26 Other money market deposits 27 Borrowed funds						
Balances due to banking institutions in the group     Tax payable     Dividends payable	44,816	41,649	48,145	44,805	37,819	42,358
31 Deferred tax liability 32 Retirement benefit liability						
33 Other liabilities 34 TOTAL LIABILITIES	523,876 16,460,585	1,152,046 18,540,308	1,123,431 19,508,782	575,695 16,512,393	1,258,015 18,642,447	1,178,241 19,557,805
C SHAREHOLDERS' FUNDS	2.407.425	2 / 22 507	2.750.452	2.407.425	2 / 22 507	2.750.452
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves	2,406,425 74,992	2,633,507 59,908	2,759,453 107,834	2,406,425 74,992	2,633,507 59,908	2,759,453 107,834
38 Retained earnings/Accumulated losses 39 Statutory loan loss reserves	293,889 92,041	143,845 164,684	202,926 164,684	311,157 92,041	161,583 164,684	223,622 164,684
40 Other Reserves 41 Proposed dividends	1,745 72,193	(1,514)	(10,408) 0	1,745 72,193	(1,514)	(10,408) 0
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest	2,941,285	3,000,431	3,224,489	2,958,553	3,018,169	3,245,185
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	19,401,870	21,540,739	22,733,271	19,470,946	21,660,616	22,802,990
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  II STATEMENT OF COMPREHENSIVE INCOME	31-Mar-19	31-Dec-19	31-Mar-20	31-Mar-19	31-Dec-19	31-Mar-20
1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	31-Mar-19 Shs. '000' Unaudited 431,588 62,436	31-Dec-19 Shs. '000' Audited 1,870,649 275,559	31-Mar-20 Shs. '000' Unaudited 530,109 75,180	31-Mar-19 Shs. '000' Unaudited 431,588 62,436	31-Dec-19 Shs. '000' Audited 1,870,649 275,559	31-Mar-20 Shs. '000' Unaudited 530,109 75,180
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-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778
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	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063	31-Mar-20 Shs. '000' Unaudited 530,109 75,180	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063	31-Mar-20 Shs. '000' Unaudited 530,109 75,180
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	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067
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	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111	31-Dec.19 Shs. '000' Audited 1.870.649 275.559 5,063 838 2,152,109 1,133.445 36,506 59,935 1,229,885	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774
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 2.5 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 ONET INTEREST INCOME/(LOSS)	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894
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	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,103 17,111	31-Dec.19 Shs. '000' Audited 1.870.649 275.559 5,063 838 2,152,109 1,133.445 36,506 59,935 1,229,885	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774
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 Unstormer deposits 1.7 Deposits and placement from banking institutions 1.8 Other interest expenses 1.9 Deposits and placement from banking institutions 1.9 Other interest expenses 1.1 Total interest expenses 1.1 Total interest expenses 1.2 Total interest expenses 1.3 NRT INTEREST INCOME/(LOSS) 1.4 DON-INTEREST INCOME 1.5 Fees and commissions on loans and advances 1.5 Other fees and commissions 1.6 Toreign exchange trading income/(Loss) 1.7 Toreign exchange trading income/(Loss) 1.8 Toreign exchange trading income/(Loss) 1.9 University in the properties of	31-Mar-19 Shs. '000' Unaudited 431,588 62,436 697 359 495,080 242,462 17,111 259,573 235,507	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351	31-Mar-19 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	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293
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 2.5 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 ONET 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	31-Mar-19 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-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556
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 2.5 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	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265
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 2.5 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 Total interest expenses 2.9 Total interest expenses 2.1 Total interest expenses 2.2 Total 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 EXPENSES 6.1 Loan loss provision 6.2 Staff costs	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850
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 Total Interest income 1.7 Total interest expenses 1.8 Loustomer deposits 1.9 Deposits and placement from banking institutions 1.9 Other interest expenses 1.0 Total interest expenses 1.1 Total interest expenses 1.2 Total interest expenses 1.3 NeT INTEREST INCOME/(LOSS) 1.4 NoN-INTEREST INCOME/(LOSS) 1.5 Foreign exchange trading income/(Loss) 1.6 Total Non-interest income 1.7 Other income 1.8 Total Non-interest income 1.9 Other income 1.0 TOTAL OPERATING INCOME 1.0 Loan loss provision 1.2 Staff costs 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297	31-Mar-19 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	31-Dec-19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 69,150	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,880 47,365 173,922 19,151 2,297
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 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 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges or property and equipment 6.6 Amortisation charges	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,777 36,777 14,335	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 18,846 134,703 51,527	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361
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 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	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 275,559 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246 136,904 646,589 69,150 18,846 134,658	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 18,846 134,703	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790
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 Unstream of the deposits 1.7 Customer deposits 1.8 Deposits and placement from banking institutions 1.9 Other Interest expenses 1.0 NET INTEREST INCOME (LOSS) 1.0 NON-INTEREST INCOME/(LOSS) 1.0 NON-INTEREST INCOME/(LOSS) 1.1 Foreign exchange trading income/(Loss) 1.2 Dividend Income 1.3 Foreign exchange trading income/(Loss) 1.4 Dividend Income 1.5 Other income 1.6 Total Non-interest income 1.0 TOTAL OPERATING EXPENSES 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charge on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Other Operating expenses 1.9 Profit((Loss) After Exceptional Items 1.0 Exceptional Items	31-Mar-19 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 99,707 353,911 93,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 275,559 3838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155	31-Mar-19 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	31-Dec.19 Shs. '000' Audited 1,870,649 275,559 5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,703 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012
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 1.7 Customer deposits 1.8 Deposits and placement from banking institutions 1.9 Other interest expenses 1.0 INTEREST INCOME (LOSS) 1.0 NON-INTEREST INCOME (LOSS) 1.1 ONN-INTEREST INCOME (LOSS) 1.2 Foreign exchange trading income/(Loss) 1.3 Foreign exchange trading income/(Loss) 1.4 Dividend Income 1.5 Other income 1.6 Total Non-interest income 1.0 TOTAL OPERATING INCOME 1.0 OTHER OPERATING EXPENSES 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charge on property and equipment 1.6 Amortisation charges 1.7 Profit/(loss) Before Tax and Exceptional Items 1.8 Occurrent Tax 1.9 Deferred Tax 1.0 Deferred Tax	31-Mar-19 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 99,707 353,911 93,355 6,000	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 10,4681 395,347 65,155 6,000	31-Mar-19 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 5485 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	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909 134,910 (44,020)	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012 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 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 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 6.1 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 7.0 Profit/(Loss) After Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 1.0 Deferred Tax 1.0 Dimonity interest	31-Mar-19 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 99,707 353,911 93,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072 300,072	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155	31-Mar-19 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	31-Dec.19 Shs. '000' Audited  1.870,649 275,559 5.063 838 2,152,109  1.133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909 134,910	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012
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 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 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 7.0 Profit/(Loss) After 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 and Exceptional Items 15.0 Other Comprehensive Income 15.0 Gains/(Losses) from translating the financial statements of foreign	31-Mar-19 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 16,919 26,834 15,1500 13,295 99,707 93,355 93,355 6,000  87,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072 300,072 134,131 (44,290) 210,231	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000	31-Mar-19 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 13,321 100,022 257,184 94,622 94,622 94,622 6,000	31-Dec.19 Shs. '000' Audited  1.870,649 275,559 5.063 838 2,152,109  1.133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909 302,909 134,910 (44,020) 212,019	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012 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 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 1.5 Total Interest expenses 1.6 NON-INTEREST INCOME/(LOSS) 1.7 Total Interest expenses 1.8 Foreign exchange trading income/(Loss) 1.9 Foreign exchange trading income/(Loss) 1.0 Total Orenating income 1.1 Other income 1.2 Other income 1.3 Other income 1.4 Dividend income 1.5 Other income 1.6 Total Non-interest income 1.7 OTAL OPERATING EXPENSES 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charge on property and equipment 1.6 Amortisation charges on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Other Operating Expenses 1.9 Profit/(Loss) After Tax and Exceptional Items 1.0 Exceptional Items 1.0 Deferred Tax 1.0 Profit/(Loss) After Tax and Exceptional Items 1.1 Other Comprehensive Income 1.2 Fair value changes in available for sale financial statements of foreign operations 1.5 Fair value changes in available for sale financial assets	31-Mar-19 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 16,919 26,834 15,1500 13,295 99,707 93,355 93,355 6,000  87,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072 300,072 134,131 (44,290) 210,231	31-Mar-20 Shs. "000" Unaudited 530,109 75,180 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000	31-Mar-19 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 13,321 100,022 257,184 94,622 94,622 94,622 6,000	31-Dec.19 Shs. '000' Audited  1.870,649 275,559 5.063 838 2,152,109  1.133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909 302,909 134,910 (44,020) 212,019	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012 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 income 1.6 University of the property of the	31-Mar-19 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 99,107 353,911 93,355 6,000 87,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072 134,131 (44,290) 210,231	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000	31-Mar-19 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 6,000 88,622	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 51,221 872,640 134,703 51,527 51,221 872,640 134,703 69,150 18,846 134,703 51,527 51,221 302,909 134,910 134,910 134,910 134,910 1212,019	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 20,256 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012 6,000 61,012
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 2.4 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 ONET 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 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 6.9 Orfoft/(Loss) After Exa and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exa and Exceptional Items 1.0 Deferred Tax 1.0 Deferred Tax 1.1 Deferred Tax 1.2 Profit/(Loss) After Tax and Exceptional Items 1.3 Gains/(Losses) from translating the financial statements of foreign operations 1.5 Fair value changes in available for sale financial assets 1.5 Geven the same of the property plant and equipment	31-Mar-19 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 99,107 353,911 93,355 6,000 87,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,658 51,423 420,603 1,478,174 300,072 134,131 (44,290) 210,231	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 170,739 19,151 2,297 36,779 14,335 104,681 395,347 65,155 6,000	31-Mar-19 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 6,000 88,622	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 51,221 872,640 134,703 51,527 51,221 872,640 134,703 69,150 18,846 134,703 51,527 51,221 302,909 134,910 134,910 134,910 134,910 1212,019	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 20,256 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012 6,000 61,012
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 2.4 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 ONET 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 Mon-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 6.9 Orthicos) After Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exa and 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 and Exceptional Items 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assests 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 15.6 Other Comprehensive income of the comprehensive income 15.6 Other Comprehensive income of the comprehensive income 15.6 Income tax relating to components of other comprehensive income 15.6 Other Comprehensive income of the comprehensive income	31-Mar-19 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 5,485 211,759 447,266  27,753 154,253 154,253 15,150 13,295 99,707 353,911 93,355 6,000 87,355 87,355	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,134,631 36,506 59,935 1,231,071 921,038  314,355 373,721 117,711 51,421 857,208 1,778,246  136,904 646,589 69,150 18,846 134,6558 51,423 420,603 1,478,174 300,072 300,072 134,131 (44,290) 210,231  (11,633)	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 	31-Mar-19 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 51,806  27,753 157,175 16,919 26,834 15,160 13,321 100,022 357,184 94,622 94,622 6,000 6,000 88,622  88,622  (8,374)	31-Dec.19 Shs. '000' Audited  1,870,649 275,559 5,063 838 2,152,109  1,133,445 36,506 59,935 1,229,885 922,224  314,355 389,153 117,711 51,421 872,640 1,794,864  136,904 658,753 69,150 18,846 134,703 51,527 422,071 1,491,955 302,909 302,909 302,909 134,910 (44,020) 212,019  (11,633)	31-Mar-20 Shs. '000' Unaudited 530,109 75,180 5,778 611,067 329,074 1,894 14,806 345,774 265,293 52,833 88,107 33,351 26,265 200,556 465,850 47,365 173,922 19,151 2,297 36,790 14,361 104,952 398,838 67,012 61,012

		Bank		
III OTHER DISCLOSURES	31-Mar-19	31-Dec-19	31-Mar-20	
	Shs. '000'	Shs. '000'	Shs. '000'	
	Unaudited	Audited	Unaudited	
1.0 NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	1,146,978	1,592,274	1,625,983	
(b) Less: Interest in Suspense	182,120	267,192	279.921	
(c)Total Non-Performing Loans and Advances (a-b)	964,858	1,325,082	1,346,062	
(d) Less: Loan Loss Provision	260,148	303,428	320,828	
(e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities	<b>704,710</b> 704,710	<b>1,021,654</b> 1,021,654	1,025,234 1,025,234	
(g) Net NPLs Exposure (e-f)	704,710	1,021,034	1,023,234	
2.0 INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates	606.875	348.667	671.939	
(b) Employees	690,269	900,703	932,384	
(c)Total Insider Loans and Advances and other facilities	1,297,144	1,249,370	1,604,323	
3.0 OFF-BALANCE SHEET ITEMS				
(a)Letters of credit, quarantees, acceptances	5,424,543	6,102,775	8,556,138	
(b) Forwards, swaps and options	.,,			
(c)Other contingent liabilities	522,341	606,006	355,334	
(d)Total Contingent Liabilities	5,946,884	6,708,781	8,911,472	
4.0 CAPITAL STRENGTH				
(a)Core capital	2,671,454	2,837,260	3,040,634	
(b) Minimum Statutory Capital (c)Excess/(Dificiency)(a-b)	1,000,000 1,671,454	1,000,000 1.837.260	1,000,000 2,040,634	
(d) Supplementary Capital	92,041	164,684	164,684	
(e) Total Capital (a+d)	2,763,495	3,001,944	3,205,319	
(f)Total risk weighted assets	18,761,675	20,069,349	20,887,318	
(g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio	18.1% 8.0%	16.9% 8.0%	17.0% 8.0%	
(I) Excess/(Deficiency) (g-h)	10.1%	8.9%	9.0%	
(j) Core Capital / total risk weighted assets	14.2%	14.1%	14.6%	
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	
(I) Excess (Deficiency) (j-k) (m) Total Capital/total risk weighted assets	3.7% 14.7%	3.6% 15.0%	4.1% 15.3%	
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	
(o) Excess/(Deficiency) (m-n)	0.2%	0.5%	0.8%	
(p) Adjusted Core Capital/Total Deposit Liabilities* (q) Adjusted Core Capital/Total Risk Weighted Assets*	18.7% 14.7%	17% 14.2%	17.1% 14.6%	
(q) Adjusted Core Capital/Total Risk Weighted Assets*  (r) Adjusted Total Capital/Total Risk Weighted Assets*	14.7%	14.2%	14.6%	
	.31210	10%	.5.17	
14 LIQUIDITY 14.1 (a) Liquidity Ratio	20.9%	26.0%	27.2%	
14.1 (a) Liquidity Ratio	20.9%	20.0%	21.2%	

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 institution's head office located at One Africa Place, Westlands, 14th Floor - Nairobi

Betty Korir Chief Executive Officer

14.3 (c) Excess (Deficiency) (a-b)

Moses Mwendwa Director



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