## Credit Bank My Friend, My Bank

## UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

|  |  |   | Bank  |   |   |   | Grou   | ip Consolida  | ated  |  |
|--|--|---|---|---|---|---|--|---|---|--|
| I STATEMENT OF FINANCIAL POSITION  | 30 Sep   | 31 Dec  | 31 March  | 30 June   | 30 Sep  | 30 Sep  | 31 Dec   | 31 March  | 30 June   | 30 Se  |
|  | 2018<br>Shs. '000'   | 2018<br>Shs. '000'  | 2019<br>Shs. '000'  | 2019<br>Shs. 'ooo'  | 2019<br>Shs. '000'  | 2018<br>Shs. '000'  | 2018<br>Shs. '000'   | 2019<br>Shs. '000'  | 2019<br>Shs. 'ooo'  | 20<br>Shs. '00   |
| ASSETS   | Unaudited  | Audited   | Unaudited   | Unaudited   | Unaudited   | Unaudited   | Audited  | Unaudited   | Unaudited   | Unaudito   |
| 1 Cash ( both Local & Foreign)<br>2 Balances due from Central Bank of Kenya  | 294,922<br>596,143   | 409,090   | 316,578<br>1,440,919  | 305,738<br>1,310,614  | 310,037   | 328,536   | 409,090<br>950,690   | 316,578   | 305,738   | 310,0  |
| 3 Kenya Government and other securities held for dealing   | 590,145  | 924,012   | 1,440,919   | 1,510,014   | 477,235   | 596,143<br>-  | 950,090  | 1,473,407   | 1,333,667   | 501,9  |
| purposes<br>4 Financial Assets at fair value through profit and loss   |  |   |   |   |   |   |  |   |   |  |
| 5 Investment Securities:<br>a) Held to Maturity:   | 1,686,494  | 1,512,142   | 1,428,347   | 1,477,761   | 1,796,720   | 1,686,494   | 1,512,142  | 1,428,347   | ۔<br>1,477,761  | 1,796,7  |
| a. Kenya Government securities   | 1,686,494  | 1,512,142   | 1,428,347   | 1,477,761   | 1,796,720   | 1,686,494   | 1,512,142  | 1,428,347   | 1,477,761   | 1,796,7  |
| b. Other securities<br>b) Available for sale:  | 387,567  | 806,405   | 814,226   | 505,565   | 1,757,319   | -<br>387,567  | 806,405  | 814,226   | 505,565   | 1,757,3  |
| <ul> <li>a. Kenya Government securities</li> <li>b. Other securities</li> </ul>  | 369,027<br>18,540  | 794,499<br>11,906   | 802,485<br>11,741   | 499,619<br>5,946  | 1,751,356<br>5,963  | 369,027<br>18,540   | 794,499<br>11,906  | 802,485<br>11,741   | 499,619<br>5,946  | 1,751,3<br>5,9   |
| 6 Deposits and balances due from local banking institutions  | 35,184   | 35,028  | 22,668  | -   | -   | 35,184  | 35,028   | 22,668  | -   |  |
| 7 Deposits and balances due from banking institutions abroad<br>8 Tax recoverable  | 257,148<br>10,501  | 160,620   | 199,868   | 257,642<br>33,883   | 297,360<br>52,587   | 257,148<br>12,855   | 160,620<br>-   | 199,868   | 257,642<br>33,883   | 297,3<br>52,5  |
| <ul> <li>9 Loans and advances to customers (net)</li> <li>10 Balances due from banking institutions in the group</li> </ul>  | 12,125,537   | 13,031,250  | 14,154,607  | 14,790,860  | 14,948,785  | 12,125,537  | 13,031,250   | 14,154,607  | 14,790,860<br>-   | 14,948,7   |
| 11 Investments in associates<br>12 Investments in subsidiary companies   | 1,000  | 1,000   | 1,000   | 1,000   | 1,000   |   |  |   |   |  |
| 13 Investments in joint ventures   | .,   | .,  | .,  | .,  | .,  |   |  |   |   |  |
| 14 Investment properties<br>15 Property and equipment  | 267,040  | 270,745   | 255,596   | 273,077   | 253,637   | -<br>267,049  | 270,845  | 255,685   | -<br>273,243  | 253,7  |
| 16 Prepaid lease rentals<br>17 Intangible assets   | 162,584  | 170,207   | 149,843   | 141,807   | 136,820   | -<br>162,767  | 170,355  | 149,965   | -<br>141,903  | 136,8  |
| 18 Deferred tax asset  | 114,758  | 132,367   | 132,367   | 131,927   | 131,927   | 114,751   | 132,625  | 132,353   | 131,927   | 131,9  |
| 19 Retirement benefit asset<br>20 Other assets   | 348,973  | 352,559   | 485,851   | 496,032   | 660,867   | -<br>366,911  | 425,559  | 523,242   | -<br>543,106  | 707,8  |
| 21 TOTAL ASSETS  | 16,287,851   | 17,805,424  | 19,401,870  | 19,725,905  | 20,824,293  | 16,340,942  | 17,904,609   | 19,470,946  | 19,795,294  | 20,895,1   |
| LIABILITIES<br>22 Balances due to Central Bank of Kenya  |  |   | 400.630   |   |   |   |  | 400 620   |   |  |
| 23 Customer deposits   | 12,045,018   | 13,117,881  |   |   |   | 12,045,018  |  | 499,630<br>14,473,231   |   |  |
| 14 Deposits and balances due to local banking institutions<br>15 Deposits and balances due to foreign banking institutions   | 658,534<br>303,769   | 967,462<br>306,270  | 640,980<br>278,052  | 267,791<br>281,703  | 1,002,660<br>391,168  | 658,534<br>303,769  | 967,462<br>306,270   | 640,980<br>278,052  | 267,791<br>281,703  | 1,002,6<br>391,1   |
| 6 Other money market deposits<br>27 Borrowed funds   |  |   |   |   |   |   |  |   | -   |  |
| 8 Balances due to banking institutions in the group  |  | 20.0.0  |   |   |   | -   | 20.55  |   | (2 = 0 = )  | (- 0   |
| 29 Tax payable<br>30 Dividends payable   | -  | 38,816  | 44,816  |   |   |   | 39,726   | 44,805  | (2,780)   | (2,8)  |
| 31 Deferred tax liability<br>32 Retirement benefit liability   |  |   |   |   |   |   |  |   | 14  |  |
| 3 Other liabilities<br>4 TOTAL LIABILITIES   | 429,619<br>13,436,940  | 511,970   | 523,876   | 563,957   | 646,731   | 468,671   | 593,568  | 575,695   | 617,738<br>16,727,880   | 698,0<br>17,833,7  |
|  | 13,430,940   | 1419421090  | 10,400,303  | 10,070,005  | 1/1/05/10/  | <u>-1214/21224</u>  | 13,024,907   | 201212323   | 10,727,000  | ווככיווי   |
| SHAREHOLDERS' FUNDS  | 2,406,425  | 2,406,425   | 2,406,425   | 2,433,158   | 2,633,507   | 2,406,425   | 2,406,425  | 2,406,425   | 2,433,158   | 2,633,5  |
| 35 Paid up /Assigned capital   | 75,715   | 75,715  | 74,992  | 91,436  | 64,007  | 75,715  | 75,715   | 74,992  | 91,436  | 64,0   |
| 6 Share premium/(discount)   |  |   |   |   |   |   |  | 244.457   | 374,120   | 263,   |
| 6 Share premium/(discount)<br>17 Revaluation reserves<br>18 Retained earnings/Accumulated losses   | 266,721  | 206,533   | 293,889   | 355,746   | 241,191   | 280,760   | 223,210  | 311,157   |   |  |
| 66 Share premium/(discount)<br>37 Revaluation reserves<br>18 Retained earnings/Accumulated losses<br>19 Statutory loan loss reserves   | 104,965  | 206,533<br>92,041<br>10,119   | 92,041  | 92,040  | 241,191<br>89,313<br>11,089   | 280,760<br>104,965<br>(2,915)   | 223,210<br>92,041<br>10,119  | 92,041  | 92,040<br>4,467   | 89,  |
| 36 Share premium/(discount)<br>37 Revaluation reserves<br>38 Retained earnings/Accumulated losses<br>39 Statutory loan loss reserves<br>40 Other Reserves<br>41 Proposed dividends   |  | 92,041  |   |   | 89,313  | 104,965   | 92,041   |   | 92,040  | 89,  |
| 36 Share premium/(discount)<br>37 Revaluation reserves<br>38 Retained earnings/Accumulated losses<br>39 Statutory Ioan loss reserves<br>40 Other Reserves<br>41 Proposed dividends<br>42 Capital grants<br>43 TOTAL SHAREHOLDERS' FUNDS  | 104,965<br>(2,915)   | 92,041<br>10,119  | 92,041<br>1,745<br>72,193   | 92,040<br>4,467   | 89,313<br>11,089  | 104,965<br>(2,915)<br>-   | 92,041<br>10,119   | 92,041<br>1,745   | 92,040<br>4,467   | 89, <u>;</u><br>11,0   |
| 35 Paid up /Assigned capital<br>36 Share premium/(discount)<br>37 Revaluation reserves<br>38 Retained earnings/Accumulated losses<br>39 Statutory Ioan loss reserves<br>40 Other Reserves<br>40 Other Reserves<br>41 Proposed dividends<br>42 Capital grants<br>43 TOTAL SHAREHOLDERS' FUNDS<br>44 Minority Interest<br>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS   | 104,965<br>(2,915)<br><b>2,850,911</b>   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b>  | 92,041<br>1,745<br>72,193<br><b>2,941,285</b>   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b>   | 89,313<br>11,089<br>0<br><u>3,039,106</u>   | 104,965<br>(2,915)<br>-   | 92,041<br>10,119<br>72,193<br><b>2,879,702</b>   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b>   | 92,040<br>4,467<br>72,193<br>   | 89, <u>;</u><br>11,0<br><u>3,061,4</u>   |
| 96 Share premium/(discount)<br>37 Revaluation reserves<br>38 Retained earnings/Accumulated losses<br>39 Statutory loan loss reserves<br>10 Other Reserves<br>41 Proposed dividends<br>42 Capital grants<br><b>3 TOTAL SHAREHOLDERS' FUNDS</b><br>44 Minority Interest<br>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  | 104,965<br>(2,915)<br><b>2,850,911</b>   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b>  | 92,041<br>1,745<br>72,193<br><b>2,941,285</b>   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b>   | 89,313<br>11,089<br>0<br><u>3,039,106</u>   | 104,965<br>(2,915)<br>2,864,950   | 92,041<br>10,119<br>72,193<br><b>2,879,702</b>   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b>   | 92,040<br>4,467<br>72,193<br>   | 89,<br>11,0<br><u>3,061,4</u>  |
| 36 Share premium/(discount)<br>37 Revaluation reserves<br>38 Retained earnings/Accumulated losses<br>39 Statutory loan loss reserves<br>40 Other Reserves<br>41 Proposed dividends<br>42 Capital grants<br>43 TOTAL SHAREHOLDERS' FUNDS<br>14 Minority Interest  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep  | 92,041<br>10,119<br>72,193<br><b>2,863,025</b>  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March  | 92,040<br>4,467<br>72,193<br><u>3,049,040</u><br>19,725,905<br><u>3</u> 0 June  | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep   | 92,041<br>10,119<br>72,193<br><b>2,879,702</b>   | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June   | 89,<br>11,0<br><u>3,061,4</u><br><u>20,895;</u><br><u>30 S</u>   |
| 96 Share premium/(discount)<br>37 Revaluation reserves<br>38 Retained earnings/Accumulated losses<br>39 Statutory loan loss reserves<br>10 Other Reserves<br>41 Proposed dividends<br>42 Capital grants<br><b>3 TOTAL SHAREHOLDERS' FUNDS</b><br>44 Minority Interest<br>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'  | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br>31 Dec<br>2018<br>Shs. '000'   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'  | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>Shs. '000'   | 89,313<br>11,089<br>0<br><u>3,039,106</u><br>20,824,293<br>30 Sep<br>2019<br>Shs. '000'   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'  | 92,040<br>4,467<br>72,193<br><u>3,067,414</u><br>19,795,294<br>30 June<br>2019<br>Shs. '000'  | 89,;<br>11,0<br><u>3,061,4</u><br><u>20,895,1</u><br><u>30 S</u><br><u>20</u><br>Shs. 'or  |
| 96 Share premium/(discount) 97 Revaluation reserves 98 Retained earnings/Accumulated losses 99 Statutory loan loss reserves 10 Other Reserves 14 Proposed dividends 14 Capital grants 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  .0 INTEREST INCOME  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. (000'<br>Audited  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>Shs. '000'<br>Unaudited  | 89,313<br>11,089<br>0<br><u>3,039,106</u><br>20,824,293<br>30 Sep<br>2019<br>Shs. '000'<br>Unaudited  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited   | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'<br>Unaudited   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. '000'<br>Unaudited  | 89,;<br>11,0<br><u>3,061,4</u><br><u>20,895,;</u><br><u>30 S</u><br>20<br>Shs. 'o<br>Unaudit   |
| 46 Share premium/(discount) 57 Revaluation reserves 58 Retained earnings/Accumulated losses 59 Statutory loan loss reserves 60 Other Reserves 14 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 10 INTEREST INCOME 11 LOANS and advances   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483  | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br>31 Dec<br>2018<br>Shs. '000'   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'  | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>Shs. '000'   | 89,313<br>11,089<br>0<br><u>3,039,106</u><br>20,824,293<br>30 Sep<br>2019<br>Shs. '000'   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'  | 92,040<br>4,467<br>72,193<br><u>3,067,414</u><br>19,795,294<br>30 June<br>2019<br>Shs. '000'  | 89,,<br>11,0<br><u>3,061,4</u><br><u>20,895,</u><br><u>30 5</u><br>20<br><u>545, '0</u><br>Unaudit<br>1,363,8  |
| 46 Share premium/(discount) 57 Revaluation reserves 58 Retained earnings/Accumulated losses 99 Statutory loan loss reserves 19 Other Reserves 10 Other Reserves 11 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>16,287,851<br>16,287,851<br>16,287,851<br>16,287,851<br>16,287,851<br>16,287,851<br>16,287,851<br>11,10,483<br>194,949<br>5,688   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br>2019<br><b>Shs.</b> '000'<br>Unaudited<br>857,101<br>118,026<br>1,046   | 89,313<br>11,089<br>0<br><u>3,039,106</u><br>20,824,293<br>30 Sep<br>2019<br>Shs. '000'<br>Unaudited<br>1,363,834<br>191,878<br>1,482   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046   | 89,,<br>11,0<br>3,061,4<br>20,895,<br>30 5<br>21<br>Shs. '0<br>Unaudit<br>1,363,8<br>191,8<br>1,94   |
| 46 Share premium/(discount) 57 Revaluation reserves 58 Retained earnings/Accumulated losses 99 Statutory loan loss reserves 90 Other Reserves 19 Statutory loan loss reserves 10 Other Reserves 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 14 STATEMENT OF COMPREHENSIVE INCOME 14 LOANS and advances 25 Overnment securities 25 Deposits and placements with banking institutions 4 Other Interest Income   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863   | 92,041<br>1,745<br>72,193<br><b>2,941,285</b><br><b>19,401,870</b><br><b>31 March</b><br><b>2019</b><br><b>Shs.</b> '000'<br>Unaudited<br>431,588<br>62,436   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br><b>2019</b><br><b>Shs.</b> '000'<br>Unaudited<br>857,101<br>118,026   | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>Shs. '000'<br>Unaudited<br>1,363,834<br>191,878   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br>19,470,946<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436   | 92,040<br>4,467<br>72,193<br><b>3,067,414</b><br><b>19,795,294</b><br><b>30 June</b><br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026   | 89,,<br>11,0<br>3,061,4<br>20,895,<br>30 5<br>21<br>5hs. 'o<br>Unaudit<br>1,363,8<br>191,8<br>1,94<br>7  |
| 46 Share premium/(discount) 57 Revaluation reserves 58 Retained earnings/Accumulated losses 99 Statutory loan loss reserves 90 Other Reserves 19 Statutory loan loss reserves 10 Other Reserves 10 Other Reserves 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15 INTEREST INCOME 11 LOANS and advances 22 Government securities 23 Deposits and placements with banking institutions 24 Other Interest Income 25 Total Interest Income 26 INTEREST EXPENSE  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891  | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br>1,561,460<br>261,863<br>6,506<br>3,194<br><b>1,833,023</b>  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br>19,725,905<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769  | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>Shs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs.'000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023   | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>69,7<br>359   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769   | 89,<br>11,0<br>3,061,4<br>20,895,<br>30 S<br>20<br>Shs. '0<br>Unaudit<br>1,363,8<br>191,8<br>191,8<br>1,4<br>7<br>1,557,6  |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 14 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 13 Opensits and placements with banking institutions 14 Other Interest income 15 Total Interest income 15 Total Interest income 15 Total Interest income 16 OINTEREST EXPENSE 10 INTEREST EXPENSE 10 Constant deposits 10 Statement deposits 11 Castome deposits 12 Castome deposits 13 Custome deposits 14 Castome deposits 14 Castome deposits 15 Castome dep  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>551s, '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335  | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br>2018<br><b>5hs.</b> '000'<br><b>Audited</b><br>1,561,460<br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br>854,824  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>55k; (000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462  | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br>2019<br><b>55%</b> (000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>5566<br>976,769<br>505,966  | 89,313<br>11,089<br>0<br><b>3,039,106</b><br><b>20,824,293</b><br><b>30 Sep</b><br><b>2019</b><br><b>5hs.</b> '000'<br>Unaudited<br>1,363,834<br>191,878<br>1,482<br>7800<br><b>1.557.975</b><br>809,762  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>5hs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>853,441   | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>55k. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>55k. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769   | 89,<br>11,0<br>3,061,4<br>20,895,<br>30 S<br>20<br>Shs. 'o<br>Unaudit<br>1,363,8<br>191,8<br>1,4<br>7<br>1,557,6<br>808,7  |
| 46 Share premium/(discount) 57 Revaluation reserves 58 Retained earnings/Accumulated losses 99 Statutory loan loss reserves 90 Other Reserves 19 Statutory loan loss reserves 10 Other Reserves 10 Other Reserves 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15 INTEREST INCOME 11 LOANS and advances 22 Government securities 33 Deposits and placements with banking institutions 45 Other Interest Income 45 Total Interest Income 55 Total Interest Income 16 INTEREST EXPENSE 17 Customer deposits 29 Deposits and placement from banking institutions 20 Other Interest expenses 20 Other Interest securities 20 Deposits and placement from banking institutions 20 Other Interest expenses 20 Other Interest securities 20 Deposits and placement from banking institutions 20 Other Interest securities 20 Deposits and placement from banking institutions 20 Other Interest securities 20 Other Interest securities 20 Other Interest securities 20 Other Interest Income 21 Other Interest Income 23 Total Interest Income 24 Other Interest Income 25 Total Interest Income 25 Total Interest Income 26 Other Interest Income 27 Other Interest expenses 20 Other Interest Securities 20 Deposits and placement from banking institutions 20 Other Interest Securities 20 Deposits and Placement from Banking Institutions 20 Other Interest Securities 20 Deposits and Placement from Banking Institutions 20 Other Interest Securities 20 Deposits and Placement from Banking Institutions 20 Other Interest Securities 20 Deposits and Placement from Banking Institutions 20 Other Interest Securities 20 Deposits and Placement from Banking Institutions 20 Other Interest Securities 20 Deposits and Placement from Banking Institutions 20 Other Interest Securities 20 Deposits Advances   | 104,965<br>(2,915)<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>4,610   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>17,111  | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br>2019<br><b>Shs. '000'</b><br><b>Unaudited</b><br>857,101<br>118,026<br><b>4976,769</b><br><b>505,966</b><br>27,226  | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>Shs. 'qoo'<br>Unaudited<br>1,363,834<br>191,878<br>1,482<br>7800<br>1,557,975<br>809,762<br>32,795  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,2771<br>1,313,891<br>629,551<br>29,758   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs.'000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>853,441<br>44,610  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,103<br>17,111  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769  | 80,<br>11,0<br>3,061,4<br>20,895,<br>20,895,<br>20,2<br>20,895,<br>20,2<br>20,895,<br>20,2<br>20,895,<br>20,2<br>20,2<br>20,2<br>20,2<br>20,2<br>20,2<br>20,2<br>20  |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 14 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 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 INTEREST EXPENSE 1.1 Custome deposits 1.2 Deposits and placement from banking institutions 1.3 Other interest expenses 1.4 Other interest expenses 1.5 O  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>551s, '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335  | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br>2018<br><b>5hs.</b> '000'<br><b>Audited</b><br>1,561,460<br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br>854,824  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>55k; (000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462  | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br>2019<br><b>55%</b> (000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>5566<br>976,769<br>505,966  | 89,313<br>11,089<br>0<br><b>3,039,106</b><br><b>20,824,293</b><br><b>30 Sep</b><br><b>2019</b><br><b>5hs.</b> '000'<br>Unaudited<br>1,363,834<br>191,878<br>1,482<br>7800<br><b>1.557.975</b><br>809,762  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>5hs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>853,441   | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>55k. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>55k. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769   | 89;;<br>11,0<br>3,061,4<br>20,895;<br>30 S<br>21<br>20,895;<br>21<br>21<br>21<br>21<br>20,895;<br>13,63;<br>8<br>13,63;<br>8<br>19;<br>8<br>1,4<br>7<br>1,557;<br>8<br>808;<br>3,2;<br>7<br>3,2;<br>8  |
| 46 Share premium/(discount) 57 Revaluation reserves 58 Retained earnings/Accumulated losses 99 Statutory loan loss reserves 19 Other Reserves 19 Torposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 13 Deposits and placements with banking institutions 14 Other Interest income 15 Total interest income 16 UNTEREST EXPENSE 17 Customer deposits 28 Deposits and placement from banking institutions 29 Other Interest expenses 20 INTEREST INCOME/(LOSS) 20 NON-INTEREST INCOME  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,536<br>3,194<br>1,833,023<br>854,824<br>44,610<br>899,434   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>5,96<br>976,769<br>505,966<br>27,226   | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>555,'000'<br>Unaudited<br>1,363,834<br>191,878<br>1,482<br>7800<br>1,557,975<br>809,762<br>32,795<br>842,557   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>853,441<br>44,610<br>898,051  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,103<br>17,111<br>259,214   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>857,101<br>118,026<br>976,769<br>976,769  | 80,<br>11,00<br>20,895,<br>20,895,<br>20,895,<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20,20<br>20 |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 10 Other Reserves 10 Other Reserves 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 14 Loans and advances 15 OTAL Interest Income 15 Total Interest Income 16 OINTEREST INCOME 17 Other Interest Income 18 Other Interest Income 19 Other Interest SHORE SHOR  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,2771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775  | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br><b>2019</b><br><b>Shs.</b> '000'<br><b>Unaudited</b><br>857,101<br>118,026<br>45,7101<br>118,026<br>596<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943  | 89,313<br>11,089<br>0<br><b>3,039,106</b><br><b>20,824,293</b><br><b>30 Sep</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>1,363,834<br>191,878<br>1,482<br>780<br>1,557,475<br>809,762<br>32,795<br><u>842,557</u><br>715,417<br>244,728   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>654,582<br>238,535   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. 400'<br>Audited<br>1,561,460<br>261,363<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>63,436<br>63,436<br>63,436<br>63,436<br>242,103<br>17,111<br>259,214<br>235,866   | 92,040<br>4,467<br>72,193<br><b>3,067,414</b><br><b>19,795,294</b><br><b>30 June<br/>2019</b><br><b>Shs. '000'</b><br><b>Unaudited</b><br>857,101<br>118,026<br>595<br><b>976,769</b><br><b>976,769</b><br><b>932,462</b><br><b>444,307</b><br>169,943  | 89,<br>11,0<br>3,061,4<br>20,895,<br>20,895,<br>20,895,<br>20,20<br>20,895,<br>20,20<br>20,895,<br>20,20<br>20,895,<br>20,20<br>20,895,<br>20,20<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,895,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,<br>20,995,  |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 10 Other Reserves 10 Other Reserves 11 TorAL SHAREHOLDERS' FUNDS 12 STATEMENT OF COMPREHENSIVE INCOME 13 INTEREST INCOME 14 Loans and advances 15 Other Interest income 15 Other Interest income 16 ONTEREST EXPENSE 17 Customer deposits 18 Other Interest expenses 19 Other Interest expenses 19 Other Interest INCOME/(LOSS) 10 ONN-INTEREST INCOME 10 INTEREST INCOME 11 Cons and advances 12 Opersits and placements from banking institutions 13 OTHERST EXPENSE 14 Otal interest expenses 14 Otal interest expenses 15 Otal INTEREST INCOME/(LOSS) 16 NON-INTEREST INCOME 17 Otal advances 19 Other Interest expenses 10 ONE (LOSS) 10 ONOLINERST INCOME 17 Otal advances 18 Other Interest income 19 Other Interest expenses 19 Other Interest expenses 10 Other Interest income 10 Other Interest income 10 Other Interest expenses 10 Other Interest income 10 Other Interest income 10 Other Interest Income 10 Other Interest Income 10 Other Interest expenses 10 Other Interest Income 11 Other Interest Income 12 Other Interest Income 13 Other Interest Income 14 Other Interest Income 15 Other Interest Interest 15 Other In  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,668<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>5hs.</b> '000'<br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br><u>3,194</u><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>899,434</b><br><b>933,589</b>   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>60,436<br>60,436<br>431,588<br>60,436<br>60,497<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507  | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,066<br>596<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577   | 89,313<br>11,089<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>19,878<br>1,462<br>780<br>1,557,975<br>809,762<br>32,795<br>842,557<br>715,417   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,103<br>17,111<br>259,214<br>235,866  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>5,96<br>976,769<br>505,236<br>27,226<br>27,226<br>532,462<br>444,307  | 89,<br>11, c<br>3, o61, 4<br>20, 895,<br>20, 20, 895,<br>20, 20, 20, 20, 20, 20, 20, 20, 20, 20,   |
| 16 Share premium((discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 11 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 13 Deposits and placements with banking institutions 14 Other Interest income 15 Total interest income 15 Total interest recement 15 Other Interest Repenses 14 Other Interest Repenses 15 Other Interest Income 15 Total Interest Income 16 UNTEREST INCOME(LOSS) 16 NON-INTEREST INCOME(LOSS) 16 NON-INTEREST INCOME(LOSS) 17 Cast and commissions 18 Other interest expenses 19 Other interest expenses 19 Other Interest Income 10 INTEREST INCOME(LOSS) 10 NON-INTEREST INCOME(LOSS) 10 NON-INTEREST INCOME(LOSS) 11 Statutory deposits 12 Other fees and commissions 13 Foreign exchange trading income/(Loss) 14 Dividend Income 15 Other  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br><b>261,863</b><br><b>6,506</b><br><b>3,194</b><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>899,434</b><br><b>933,589</b><br><b>301,673</b><br><b>186,410</b><br><b>83,486</b><br><b>196,753</b>  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br><b>30 June</b><br><b>31 June</b><br><b>443 J</b><br><b>57</b> ,075<br><b>5</b> ,57,975<br><b>25,482</b>   | 89,313<br>11,089<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>11,363,834<br>11,482<br>780<br>1.557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20, | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br>301,673<br>202,538<br>83,486<br><b>196,753</b>  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,115</b><br><b>259,115</b><br><b>259,1</b>  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>857,101<br>118,026<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,2    | 89,<br>11, c<br>3, 061, 4<br>20, 895,<br>30 S<br>21<br>20, 895,<br>21<br>21<br>21, 21<br>21, 21<br>21, 25<br>21, 21<br>21, 25<br>21, 21<br>21, 25<br>21, 21<br>21, 25<br>21, 21<br>21, 21, 21<br>21, 21, 21<br>21, 21, 21, 21, 21, 21, 21, 21, 21, 21,   |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 10 Other Reserves 11 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 13 Other Interest income 14 Other Interest expenses 14 Other Interest expenses 15 Total IntERST INCOME 15 Total IntERST INCOME 16 UNTEREST INCOME 17 Lossomer deposits 18 Deposits and placement from banking institutions 19 Other Interest expenses 19 ONTINTEREST INCOME(LOSS) 10 NON-INTEREST INCOME 11 Fees and commissions on loans and advances 12 Other fees and commissions 13 Other Interest income 14 Other fees and commissions 15 Other Interest income 15 Other Income 15 Other Interest income 15 Other Income 15 O  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,668<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485<br>211,759  | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>411,737   | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>20,93<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,075<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>29,758<br>659,309<br>654,582<br>238,535<br>135,519<br>62,419<br>238,535<br>135,519<br>62,419<br>166,6600<br>60   | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec<br/>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br><b>8</b> 53,441<br>44,610<br><b>898,051</b><br>934,972<br>301,673<br>202,538<br>83,446  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>697<br><b>359</b><br>495,080<br>242,103<br>17,111<br><b>259,214</b><br>235,866<br>95,775<br>83,226<br>31,424<br>5,485<br>215,940  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,236<br>27,226<br>532,462<br>444,307  | 89,<br>11, 0<br>3, 061, 2<br>20, 895,<br>30 5<br>2 0<br>2 0<br>2 0<br>2 0<br>2 0<br>2 0<br>2 0<br>2 0<br>2 0<br>2 0  |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 14 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other Interest income 15 Total Interest income 15 Other Interest expenses 16 Other Reserves 17 Coustomer deposits 18 Other Interest expenses 19 Other Interest INCOME 19 Other Interest INCOME 10 UNTEREST INCOME 10 UNTEREST INCOME 10 INTEREST INCOME(LOSS) 10 ONN-INTEREST INCOME(LOSS) 10 ONN-INTEREST INCOME(LOSS) 10 ONN-INTEREST INCOME 13 Foreign exchange trading income/(Loss) 14 Other Interest income 15 Other Income 15 Other Income 15 Other Interest expenses 16 Total Interest income 17 Other Interest income 18 Other Interest expenses 19 Other Interest expenses 19 Other Interest expenses 10 Other Interest expenses 10 NON-INTEREST INCOME(LOSS) 10 ONN-INTEREST INCOME 11 Fees and commissions 13 Foreign exchange trading income/(Loss) 14 Dividend Income 15 Other Income 15 Other Income 16 Total Non-Interest income 17 OTAL OPERATING INCOME 17 OTAL OPERATING INCOME 17 OTAL OPERATING INCOME   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br><b>261,863</b><br><b>6,506</b><br><b>3,194</b><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>899,434</b><br><b>933,589</b><br><b>301,673</b><br><b>186,410</b><br><b>83,486</b><br><b>196,753</b>  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br><b>30 June</b><br><b>31 June</b><br><b>443 J</b><br><b>57</b> ,075<br><b>5</b> ,57,975<br><b>25,482</b>   | 89,313<br>11,089<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>11,363,834<br>11,482<br>780<br>1.557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20,559<br>20, | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br>301,673<br>202,538<br>83,486<br><b>196,753</b>  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b>259,215</b><br><b></b>   | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>857,101<br>118,026<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,216<br>27,2    | 89,<br>11, c<br>3, c61, 4<br>20, 895,<br>30 S<br>21<br>20, 895,<br>20<br>20, 895,<br>20<br>20, 10<br>20, 20<br>20, 20, 20<br>20, 20<br>20, 20<br>20, 20, 20<br>20, 20, 20<br>20, 20, 20, 20, 20, 20, 20, 20, 20, 20,   |
|  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,2771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>63,7<br>637<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485<br>211,759<br>447,266  | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br><b>2019</b><br><b>Shs. '000'</b><br><b>Unaudited</b><br>857,101<br>118,026<br>457,201<br><b>505,966</b><br>27,226<br><b>533,192</b><br><b>4435,577</b><br>169,943<br>159,237<br>57,075<br><b>25,482</b><br>411,737<br><b>855,314</b><br>38,170  | 89,313<br>11,089<br>0<br><b>3,039,106</b><br><b>20,824,293</b><br><b>30 Sep</b><br>2019<br><b>Shs. '000'</b><br><b>Unaudited</b><br>11,363,834<br>191,878<br>191,878<br>191,878<br>191,878<br>191,878<br>200,762<br>32,795<br><b>842,557</b><br>715,417<br>244,728<br>267,552<br>92,670<br><u>38,153</u><br>643,102<br>1,358,520  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,2771<br>1,313,891<br>29,758<br>659,309<br>654,582<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>166,600<br>603,073<br>1,257,655<br>84,673   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,3,194<br>1,561,460<br>261,863<br>6,3,194<br>1,833,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,486<br>196,753<br>784,451<br>1,719,423  | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs.'000'<br>Unaudited<br>431,588<br>62,436<br>6397<br>3599<br>495,080<br>242,103<br>17,111<br>259,214<br>235,866<br>95,775<br>83,256<br>31,424<br>5,485<br>215,940<br>451,806  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>5hs. 'coo'<br>Unaudited<br>857,101<br>118,026<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>26,27,276<br>27,226<br>27,226<br>26,276<br>27,226<br>26,276<br>27,226<br>26,276<br>27,226<br>26,276<br>27,226<br>26,276<br>27,226<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,276<br>26,27       | 89,5,7<br>3,061,4<br>20,895,7<br>21<br>21,363,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>193,8<br>244,7<br>244,7<br>283,6<br>92,6<br>38,8<br>657,7<br>1,373,5<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,6<br>107,7<br>107,6<br>107,7<br>107,7<br>107,7<br>107,7<br>10,   |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 14 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other Interest income 15 Total interest income 16 UNTEREST INCOME 11 Customer deposits 12 Other interest expenses 14 Otal interest expenses 15 Total INTEREST INCOME 14 Total interest income 15 Total interest income 16 Total INTEREST INCOME 17 EST EXPENSE 18 OXONINTEREST INCOME(LOSS) 19 NON-INTEREST INCOME(LOSS) 10 NON-INTEREST INCOME 14 Fees and commissions 15 Foreign exchange trading income/(Loss) 14 Dividend income 15 Other income 15 Other income 16 Total OPERATING EXPENSES 16 Loan loss provision 17 Staff Costs 17 EST State 17 EST INCOME 18 EST EST EST INCOME 19 EST  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>653,798<br>238,535<br>125,818<br>653,798   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>2,61,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485<br>211,759<br>447,266   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>24,443<br>557,472<br>443,577<br>169,943   | 89,313<br>11,089<br>0<br><b>3,039,106</b><br><b>20,824,293</b><br><b>30 Sep</b><br><b>2019</b><br><b>5hs.</b> '600'<br><b>Unaudited</b><br>1,363,834<br>1,482<br>780<br>1,557,075<br><b>842,557</b><br>715,417<br><b>244,728</b><br>266,755<br><b>292,657</b><br><b>38,153</b><br><b>643,102</b><br><b>1,358,520</b>  | 104,965<br>(2,915)<br>2,864,950<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>654,982<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>654,982<br>238,535<br>135,519<br>14,519<br>238,535<br>135,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>15,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,519<br>14,51914,519<br>14,519<br>14,51                       | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,480<br>196,753<br>784,451<br>1,719,423   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>62,436<br>697<br><b>359</b><br>495,080<br>242,103<br>17,111<br><b>259,214</b><br>235,866<br>95,775<br>83,225<br>83,226<br>31,424<br>5,485<br><b>215,940</b><br>451,806  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>52,462<br>444,307<br>169,943<br>167,621<br>57,072<br>169,943<br>167,621<br>57,072<br>169,943<br>167,621<br>57,072<br>169,943   | 89,3,1061,4<br>3,061,4<br>30 S 20<br>20,895,1<br>30 S 20<br>20,515, 00<br>19,16,2<br>30,57,4<br>30,776,3<br>20,47,76,3<br>20,776,3<br>244,7,7<br>28,16,7<br>244,7,7<br>38,47,7<br>4,373,5<br>107,6,7   |
| 16 Share premium/(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 19 Statutory loan loss reserves 10 Other Reserves 11 Proposed dividends 12 Capital grants 13 <b>TOTAL SHAREHOLDERS' FUNDS</b> 14 Minority Interest 15 <b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b> 11 <b>STATEMENT OF COMPREHENSIVE INCOME</b> 12 Oran and advances 13 Deposits and placements with banking institutions 14 Other Interest income 15 <b>Total interest income</b> 14 <b>Other Reserves</b> 15 <b>Total interest income</b> 16 <b>INTEREST INCOME</b> 17 Losson deposits 18 <b>Other Interest Reserves</b> 19 <b>Other Interest Reserves</b> 19 <b>Other Interest Income</b> 19 <b>Other Reserves</b> 10 <b>INTEREST INCOME</b> 11 Loans and advances 12 <b>Other Interest Resenses</b> 13 <b>Other Interest Reserves</b> 14 <b>Other Interest Reserves</b> 15 <b>Total Interest Income</b> 15 <b>Other Interest Income</b> 16 <b>Total Non-Interest Income</b> 17 <b>Other Interest Resenses</b> 17 <b>Other Interest Reserves</b> 18 <b>Other Interest Reserves</b> 19 <b>Other Reserves</b> 19 <b>Other Reserves</b> 10 <b>Other Reserves</b> 10 <b>NOTEREST INCOME</b> 11 Fees and commissions on loans and advances 13 <b>Other Interest Income</b> 14 <b>Total Non-Interest Income</b> 15 <b>Other Interest Reserves</b> 16 <b>Othar Reserves</b> 17 <b>Other OPERATING INCOME</b> 17 <b>OTAL OPERATING INCOME</b> 18 <b>OTHER OPERATING INCOME</b> 19 <b>OTHER OPERATING INCOME</b> 19 <b>OTHER OPERATING INCOME</b> 19 <b>OTHER OPERATING INCOME</b> 19 <b>OTHER OPERATING INCOME</b> 10 <b>OTHER OPERATING INCOME</b> 10 <b>OTHER OPERATING INCOME</b> 11 Canloss provision 12 <b>Staff costs</b> 13 <b>Directors' emoluments</b> 14 <b>Cale Adarges</b> 15 <b>Directors' emoluments</b> 15 <b>Directors' emol</b>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>194,949<br>5,688<br>2,2771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>7,6924  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>242,462<br>17,111<br>259,573<br>245,080<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>211,759<br>447,266<br>216,919<br>26,834   | 92,040<br>4,467<br>72,193<br><b>30 June</b><br><b>30 Ju</b> | 89,313<br>11,089<br>0<br><b>3,039,106</b><br><b>20,824,293</b><br><b>30 Sep</b><br><b>2019</b><br><b>Shs. '000'</b><br><b>Unaudited</b><br>11,363,834<br>191,878<br>191,878<br>191,878<br>191,878<br>191,878<br>191,878<br>191,878<br>207,552<br>92,670<br>38,153<br>643,102<br>1,358,520   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,942<br>1,110,483<br>194,942<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>166,600<br>603,073<br>1,257,655   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>20168<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,5106<br>3,3194<br>1,561,460<br>261,863<br>6,5106<br>3,3194<br>1,833,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,486<br>196,753<br>784,451<br>1,719,423<br>120,575<br>575,5449<br>52,607<br>102,909   | 92,041<br>1,745<br>72,193<br>2,958,553<br>19,470,946<br>31 March<br>2019<br>Shs.'000'<br>Unaudited<br>431,588<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>63,559<br>495,080<br>242,103<br>17,111<br>259,214<br>235,256<br>31,424<br>5,485<br>215,940<br>451,806<br>27,753<br>157,175<br>15,175<br>16,919<br>26,834   | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>Shs. 'too'<br>Unaudited<br>857,101<br>118,026<br>4,725<br>85,759<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>169,943<br>167,621<br>169,943<br>167,621<br>169,943<br>167,621<br>86,428<br>86,428<br>86,428  | 89,<br>11,0<br>3,064,4<br>20,895,<br>0<br>21<br>21,552,4<br>10,52,4<br>10,52,4<br>10,52,4<br>244,7<br>280,8,7<br>32,7<br>244,7<br>281,6<br>92,6<br>38,8<br>657,<br>1,373,5<br>107,1<br>484,7,355,55,5,55,55,55,55,55,55,55,55,55,55,   |
| 146 Share premium/(discount) 157 Revaluation reserves 158 Retained earnings/Accumulated losses 159 Statutory loan loss reserves 169 Other Reserves 169 Other Reserves 160 Other Reserves 175 TOTAL SHAREHOLDERS' FUNDS 175 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 185 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 185 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 195 TOTAL STATEMENT INCOME 195 TOTAL DIFFERST INCOME 195 ONN-INTEREST INCOME (LOSS) 195 ONN-INTEREST INCOME (LOSS) 195 ONN-INTEREST INCOME (LOSS) 195 ONTINTEREST INCOME (LOSS) 195 ONTIONE (LOSS) 195 ONTIONE (LOSS) 195 OTTAL OPERATING INCOME 195 OTTAL OPERATING INCOME 195 OTTAL OPERATING INCOME 195 OTTAL OPERATING INCOME 195 OTTAL OPERATING EXPENSES 195 Decreation charges on property and equipment 195 Amotication charges 195 Deprevision CHARGES   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,668<br>2,2771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>40,9,26<br>42,276<br>76,924<br>44,399<br>37,111  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,813,023<br>854,824<br>44,610<br>839,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912<br>120,575<br>569,692<br>52,5607<br>102,909<br>59,567   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>7,711<br>2559,573<br>235,577<br>95,775<br>79,075<br>31,424<br>5,485<br>247,753<br>31,5424<br>5,485<br>211,799<br>447,266  | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June<br/>2019</b><br><b>Shs. '000'</b><br><b>Unaudited</b><br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>443,577<br>855,314<br>38,170<br>310,800<br>36,509<br>53,884<br>38,170<br>310,800<br>36,509  | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>11,482<br>780<br>1.557,475<br>809,762<br>32,795<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>3,8,153<br>464,300<br>1,358,520  | 104,965<br>(2,915)<br>2,864,950<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>659,309<br>659,309<br>659,309<br>659,452<br>238,555<br>135,519<br>62,419<br>238,555<br>135,519<br>62,419<br>238,555<br>135,519<br>62,419<br>238,555<br>135,519<br>62,419<br>238,555<br>135,519<br>62,419<br>24,2276<br>56,344,419<br>1,257,655   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. 4000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,863,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,486<br>196,753<br>784,451<br>1,719,423  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> 4000'<br><b>Unaudited</b><br>431,588<br>62,436<br>66,97<br>359<br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br>15,7175<br>16,919<br>26,834<br>15,160<br><b>13,321</b>  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>5hs. 400'<br>Unaudited<br>857,101<br>118,026<br>18,046<br>596<br>976,769<br>505,236<br>27,226<br>-<br>532,462<br>444,307<br>-<br>532,462<br>444,307<br>-<br>532,462<br>444,307<br>-<br>532,462<br>444,307<br>-<br>532,462<br>444,307<br>-<br>532,462<br>444,307<br>-<br>53,844<br>36,509<br>53,884<br>36,522<br>26,201   | 89,,1,1,0<br>3,061,4<br>20,895,7<br>30 S 2<br>20,895,7<br>30 S 2<br>20,895,7<br>30 S 2<br>20,995,7<br>19,15,2<br>30 S 2<br>19,16,2<br>30 S 2<br>19,16,2<br>30 S 2<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>244,7<br>255,7<br>244,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>244,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7<br>255,7                 |
| 16 Share premium(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 11 Proposed dividends 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placement from banking institutions 3 Other Interest Income 5 Total Interest Reserves 10 UNTEREST EXPENSE 10 CUSTOR DEPOSITS 10 STATEST INCOME 10 INTEREST INCOME 10 INTEREST INCOME 10 INTEREST EXPENSE 10 CUSTORE deposits 10 Other interest expenses 10 Other Reserves 10 Other Reserves 11 Coans and advances 12 Other fees and commissions 13 Foreign exchange trading income/(Loss) 14 Dividend Income 15 Ottal INCOME 15 OTTAL OPERATING EXPENSE 16 COTTAL OPERATING EXPENSE 17 Loan loss provision 12 Staff costs 13 Directors' emoluments 14 Cental charges 15 OTHEREST INCOME 15 OTHEREST INCOME 15 OTHER OPERATING EXPENSES 15 OTHER OPERATING EXPENSES 15 OTHER OPERATING EXPENSES 15 OTHER OPERATING EXPENSES 15 Depreciation charge on property and equipment 16 Amortisation charges 17 Other operating expenses 17 Other operating expenses 18 Other fees 19 Depreciation charge on property and equipment 16 Amortisation charges 17 Other operating expenses 18 Other fees 19 Depreciation charge on property and equipment 10 Other preservice 10 Other preservice 10 Other preservice 10 Other preservice 11 Coans 12 Depreciation charge on property and equipment 12 Other fees 13 Other fees 14 Divide Preservice 15 Other fice Preservice 15 Other f  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>44,339   | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>83,486<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912<br>120,575<br>569,692<br>52,607<br>102,909<br>59,567   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485<br>211,759<br>447,266<br>27,753<br>154,253<br>16,919<br>26,834<br>15,510  | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,1046<br>596<br>976,769<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>411,737<br>855,314<br>38,170<br>310,800<br>36,509<br>53,884<br>30,498   | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>266,752<br>92,670<br>38,153<br>643,102<br>1,358,520  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>29,758<br>20,551<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,555<br>20,5 | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec<br/>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br><b>1,833,023</b><br><b>853,441</b><br><b>44,610</b><br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br>202,538<br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,607</b><br><b>102,909</b><br><b>59,579</b>   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs. '000'</b><br><b>Unaudited</b><br>431,588<br>62,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br><b>95,775</b><br>83,566<br><b>31,424</b><br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>15,619</b>  | 92,040<br>4,467<br>72,193<br>30<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,236<br>27,226<br>27,226<br>532,462<br>444,307<br>169,943<br>169,943<br>169,943<br>169,943<br>169,943<br>169,943<br>25,884<br>38,170<br>316,984<br>36,509<br>53,884<br>36,509<br>53,884<br>36,509  | 89,3,1061,4<br>3,061,4<br>20,895,1<br>30 S 22<br>20,895,1<br>1,363,8<br>1,4,4<br>7<br>7,1,557,0<br>808,7,32,7<br>844,5<br>7,76,3<br>244,7,7<br>244,7,7<br>244,7,7<br>244,7,7<br>5,5,8<br>107,6,4<br>8,8,9<br>2,6<br>5,7,1<br>1,373,5<br>107,6,3<br>8,8,9<br>2,9,2,6<br>3,8,1<br>1,373,5<br>107,6,4<br>4,84,7<br>5,5,8,9,9<br>107,5,5,83,9,9<br>107,5,5,83,9,9<br>107,5,5,83,9,9<br>107,5,5,83,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9<br>107,5,5,9,9,9,9<br>107,5,5,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,9,  |
| 16 Share premium(discount) 17 Revaluation reserves 18 Retained earnings/Accumulated losses 19 Statutory loan loss reserves 10 Other Reserves 11 Proposed dividends 12 Capital grants 12 Capital grants 13 TOTAL SHAREHOLDERS' FUNDS 14 Minority Interest 15 TOTAL SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME  10 INTEREST INCOME 12 Capital grants 13 Deposits and placements with banking institutions 14 Other Interest Income 15 Other Interest Income 15 Other Interest Income 15 Other Interest Income 16 OINTEREST INCOME 17 Cash of placements 18 Other Interest Income 19 OINTEREST INCOME(LOSS) 19 ONON-INTEREST INCOME(LOSS) 10 ONON-INTEREST INCOME(LOSS) 10 ONON-INTEREST INCOME 15 Other interest expenses 19 Other income 19 OTHE OPERATING EXPENSE 10 OTHE OPERATING EXPENSE 10 OTHER OPERATING INCOME 10 OTHER OPERATING EXPENSES 11 Can loss provision 12 Staff costs 13 Directors' emoluments 14 A Rental charges 15 Other operating Expenses 15 Total Other operating Expenses 15 Oregin Staff  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>84,673<br>409,236   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br><b>261,863</b><br><b>6,506</b><br><b>3,194</b><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>859,434</b><br><b>933,589</b><br><b>301,673</b><br><b>186,410</b><br><b>83,486</b><br><b>196,753</b><br><b>768,323</b><br><b>1,701,912</b><br><b>120,575</b><br><b>569,6692</b><br><b>52,607</b><br><b>120,575</b><br><b>569,692</b><br><b>52,607</b><br><b>120,575</b><br><b>569,692</b><br><b>52,607</b><br><b>120,575</b><br><b>569,692</b><br><b>52,607</b><br><b>120,575</b><br><b>569,692</b><br><b>52,607</b><br><b>120,575</b><br><b>569,692</b><br><b>52,607</b><br><b>120,575</b><br><b>569,692</b><br><b>53,567</b><br><b>50,078</b><br><b>414,4276</b>  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,46<br>66,97<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>211,759<br>31,424<br>5,485<br>211,759<br>447,266   | 92,040<br>4,467<br>72,193<br><b>3,049,040</b><br><b>19,725,905</b><br><b>30 June</b><br><b>2019</b><br><b>5hs. '000'</b><br><b>Unaudited</b><br>857,101<br>118,026<br>1,046<br>5,96<br><b>976,769</b><br><b>976,769</b><br><b>533,192</b><br><b>443,577</b><br><b>169,943</b><br><b>159,237</b><br><b>57,075</b><br><b>25,482</b><br><b>411,737</b><br><b>855,314</b><br><b>38,170</b><br><b>310,800</b><br><b>36,509</b><br><b>53,884</b><br><b>38,170</b><br><b>310,800</b><br><b>36,509</b><br><b>53,884</b><br><b>30,498</b><br><b>26,149</b><br><b>198,090</b>   | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>191,878<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>267,555<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,959<br>46,314<br>38,568   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,758<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>29,551<br>29,758<br>238,535<br>135,519<br>62,419<br>62,419<br>62,551<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>62,551<br>238,535<br>135,559<br>62,419<br>62,419<br>62,419<br>62,551<br>135,559<br>135,559<br>135,559<br>14,275,555<br>84,673<br>413,472<br>42,276<br>57,595<br>84,673<br>413,472<br>42,276<br>57,595<br>84,673<br>413,472<br>42,276<br>57,595<br>84,673<br>1,275,555   | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br><b>44,610</b><br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br><b>202,575</b><br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,607</b><br><b>102,909</b><br><b>59,579</b><br><b>50,182</b><br><b>415,180</b>   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs. '000'</b><br><b>Unaudited</b><br>431,588<br>60,436<br>66,97<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,086</b><br><b>27,753</b><br>157,175<br>16,919<br><b>26,834</b><br>15,160<br>15,321<br>100,022  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>596<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,256<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27,267<br>27 | 89,5,7<br>3,061,4<br>20,895,1<br>30 S 22<br>25h5, '00<br>Unaudit<br>1,363,8<br>1,4<br>7<br>1,557,7<br>7,16,3<br>8,08,7,7<br>7,16,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,717,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3<br>7,716,3   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>50 Other Reserves</li> <li>41 Proposed dividends</li> <li>42 Capital grants</li> <li>53 TOTAL SHAREHOLERS' FUNDS</li> <li>54 Minority Interest</li> <li>55 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>60 INTEREST INCOME</li> <li>61 Ionas and advances</li> <li>2 Government securities</li> <li>3) Deposits and placements with banking institutions</li> <li>4) Other Interest income</li> <li>60 INTEREST EXPENSE</li> <li>11 Customer deposits</li> <li>2) Deposits and placement from banking institutions</li> <li>3) Other Interest expenses</li> <li>4) Total interest income</li> <li>5) Total LINEST INCOME</li> <li>6) INTEREST EXPENSE</li> <li>1) Customer deposits</li> <li>2) Deposits and placement from banking institutions</li> <li>3) Other interest expenses</li> <li>4) Total interest income</li> <li>5) Other interest expenses</li> <li>4) Other interest expenses</li> <li>5) Other interest expenses</li> <li>6) NON-INTEREST INCOME(LOSS)</li> <li>6) NON-INTEREST INCOME</li> <li>1) Total commissions on loans and advances</li> <li>2) Other income</li> <li>5) Other income</li> <li>6) Total OPERATING INCOME</li> <li>10 Deposition</li> <li>2) Staff costs</li> <li>3) Directors' emoluments</li> <li>4) Rental charges</li> <li>5) Other operating Expenses</li> <li>4) Total orderge</li> <li>5) Other operating Expenses</li> <li>4) Total orderge</li> <li>5) Other operating Expenses</li> <li>6) Total orderge on property and equipment</li> <li>6) Amortisation charges on property and equipment</li> <li>6) Amortisation charges</li> <li>7) Other operating Expenses</li> <li>6) Total orderge parating Expenses</li> <li>6) Total orderge Tax and Exceptional Items</li> <li>0) Profit(Loss) After Exceptional Items</li> </ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>44,399<br>37,111<br>267,965<br>962,584<br>284,586  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>83,486<br>196,753<br>768,323<br>1,761,912<br>120,575<br>569,692<br>52,5607<br>102,909<br>59,567<br>50,078<br>414,276<br>1,369,703<br>332,208  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>7,711<br>259,573<br>235,507<br>95,775<br>79,075<br>31,64<br>5,485<br>211,759<br>447,266<br>27,753<br>154,253<br>16,919<br>26,834<br>15,450<br>13,295<br>99,707<br>353,911<br>93,355   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>533,192<br>443,577<br>55,05,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>443,577<br>169,943<br>159,237<br>57,075<br>25,484<br>443,577<br>310,800<br>36,509<br>33,08,8170<br>310,800<br>36,509<br>53,884<br>38,170<br>310,800<br>694,102<br>161,213<br>161,213  | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>20,93<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,650<br>38,153<br>643,102<br>1,358,520<br>107,873<br>4,76,745<br>55,828<br>82,950<br>46,3144<br>38,568<br>29,9,622<br>1,108,240<br>250,280  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>629,199<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>62,419<br>166,600<br>603,073<br>1,257,655<br>84,673<br>413,472<br>42,276<br>76,924<br>44,408<br>37,181<br>268,594<br>967,528<br>290,127   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>17,904,609<br>15,561,460<br>261,863<br>6,506<br>3,194<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,465<br>196,753<br>784,451<br>1,719,423<br>120,575<br>575,444<br>1,719,423<br>120,575<br>575,5449<br>52,607<br>102,909<br>59,579<br>50,182<br>415,180<br>1,376,482<br>342,940   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>62,436<br>697<br><b>359</b><br>495,080<br>242,103<br>17,111<br><b>259,214</b><br>235,866<br>31,424<br>5,485<br><b>215,940</b><br><b>451,806</b><br><b>277,753</b><br>157,175<br>16,919<br>26,834<br>15,649<br><b>277,753</b><br>157,175<br><b>16,919</b><br>26,834<br>15,649<br><b>277,753</b>  | 92,040<br>4,467<br>72,193<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30   | 89,3,7<br>3,061,4<br>3,061,4<br>3,052,2<br>20,895,1<br>3,055,2<br>5,55,5<br>1,363,8<br>4,1<br>4,7<br>7,19,55,7<br>5,57,5<br>8,05,7<br>7,16,3<br>3,2,7<br>7,16,3<br>3,2,7<br>7,16,3<br>3,2,7<br>7,16,3<br>8,08,7,7<br>2,244,7,7<br>2,244,7,7<br>2,244,7<br>3,8,6<br>5,5,6,5<br>4,84,7<br>3,86,6,2<br>3,86,6,2<br>3,86,6,2<br>4,84,7<br>3,38,6,2<br>4,6,3<br>3,86,6,2<br>4,6,3<br>3,38,6,2<br>3,38,6,2<br>4,6,3<br>3,38,6,2<br>4,4,37,2<br>5,5,6,5<br>3,38,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2<br>2,56,6,2,2<br>2,56,6,2<br>2,56,6,2,2<br>2,56,6,2,2<br>2,56,6,2,2,2,2<br>2,56,6,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>60 Other Reserves</li> <li>14 Proposed dividends</li> <li>12 Capital grants</li> <li>13 TOTAL SHAREHOLDERS' FUNDS</li> <li>14 Minority Interest</li> <li>15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>10 INTEREST INCOME</li> <li>11 Loans and advances</li> <li>2 Government securities</li> <li>3 Deposits and placements with banking institutions</li> <li>4 Other Interest income</li> <li>10 INTEREST EXPENSE</li> <li>11 Customer deposits</li> <li>2 Other freest expenses</li> <li>4 Otal interest income</li> <li>3 Other INTEREST INCOME(LOSS)</li> <li>10 NON-INTEREST INCOME</li> <li>11 State and commissions on loans and advances</li> <li>2 Other freest accomes</li> <li>3 Foreign exchange trading income/(Loss)</li> <li>4 Dividend income</li> <li>5 Other income</li> <li>6 Total Non-interest income</li> <li>10 TOTAL OPERATING EXPENSES</li> <li>11 Loan loss provision</li> <li>2 Staff costs</li> <li>3 Directors' emoluments</li> <li>4 Rental charges</li> <li>5 Depreciation charges on property and equipment</li> <li>6 Anoti of therges</li> <li>7 Other operating expenses</li> <li>8 Total Other Operating Expenses</li> <li>9 Directors' endogenes</li> <li>8 Total Other Operating Expenses</li> <li>9 Orter(I/cos) Béfore Tax and Exceptional Items</li> <li>0 Exceptional Items</li> <li>10 Exercinal Items</li> <li>10 Exercinal Items</li> </ul>  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>44,539<br>37,111<br>267,965<br>962,584<br>284,586<br>22,500  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>839,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912<br>120,575<br>569,692<br>52,607<br>102,909<br>53,567<br>50,078<br>414,276<br>1,369,703<br>332,208<br>332,208  | 92,041<br>17,45<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>211,759<br>447,266<br>27,753<br>154,253<br>16,919<br>26,834<br>15,150<br>33,295<br>99,707<br>353,911<br>93,335<br>93,335<br>93,335   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>411,737<br>855,314<br>38,170<br>310,800<br>36,509<br>53,884<br>30,498<br>26,149<br>198,000<br>694,102<br>161,213<br>161,213<br>161,213<br>161,213<br>161,213   | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>191,878<br>1,462<br>780<br>1.557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,950<br>46,314<br>38,568<br>29,962<br>1,108,240<br>250,280<br>18,000   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>654,582<br>238,535<br>135,519<br>652,459<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>72,655<br>72,655<br>72,655<br>72,655<br>72,652<br>72,652<br>72,655<br>72,655<br>72,652<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,       | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>5hs.</b> '000'<br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,83,023</b><br><b>853,441</b><br><b>44,610</b><br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br>202,538<br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,567</b><br><b>102,909</b><br><b>59,579</b><br><b>50,575</b><br><b>50,5449</b><br><b>52,575</b><br><b>54,491</b><br><b>120,575</b><br><b>575,449</b><br><b>52,575</b><br><b>75,449</b><br><b>53,579</b><br><b>50,182</b><br><b>415,180</b><br><b>1,376,482</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b>   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>63,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,186</b><br><b>17,186</b><br><b>17,186</b><br><b>17,187</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,1</b> | 92,040<br>4,467<br>72,193<br>30<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>596<br>976,769<br>505,236<br>27,226<br>27,226<br>532,462<br>444,307<br>169,943<br>167,621<br>57,075<br>25,82<br>420,121<br>864,428<br>38,170<br>316,984<br>36,509<br>53,847<br>38,170<br>316,984<br>36,509<br>53,847<br>38,170<br>316,984<br>36,509<br>53,866<br>198,559<br>53,866<br>103,586<br>113,856<br>113,856<br>113,856   | 89,<br>11, 0<br>3,061,4<br>20,895,<br>30 S<br>21<br>20,895,<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,373,5<br>107,1,1<br>23,66,4<br>38,67,<br>13,373,5<br>107,1,1<br>25,6,6<br>25,6,6,1<br>25,6,6,2<br>11,16,0<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,0<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,0<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10,10<br>20,10,10<br>20,10,100,100,100,100,100,100,100,100,10   |
| 46 Share premium/(discount)<br>57 Revaluation reserves<br>58 Retained earnings/Accumulated losses<br>95 Statutory loan loss reserves<br>00 Other Reserves<br>19 Statutory loan loss reserves<br>10 Other RAESOLES' FUNDS<br>11 STOTAL SHAREHOLDERS' FUNDS<br>13 TOTAL SHAREHOLDERS' FUNDS<br>14 Minority Interest<br>15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS<br>11 STATEMENT OF COMPREHENSIVE INCOME<br>10 INTEREST INCOME<br>11 Loans and advances<br>2 Government securities<br>3 Deposits and placements with banking institutions<br>4 Other Interest Income<br>5 Total Interest Income<br>10 INTEREST EXPENSE<br>11 Customer deposits<br>2 Deposits and placement from banking institutions<br>3 Other Interest expenses<br>10 TOTAL STATEMPENSE<br>11 Customer deposits<br>2 Deposits and placement from banking institutions<br>3 Other Interest expenses<br>10 TOTAL INTEREST INCOME(LOSS)<br>10 NON-INTEREST INCOME(LOSS)<br>10 FORE (LOSS)<br>10 FORE (LOSS)<br>10 FORE OPERATING INCOME<br>11 TOTAL OPERATING INCOME<br>12 Staff cots<br>13 Directors' emoluments<br>14 Rental charges<br>15 Directors' emoluments<br>14 Rental charges<br>15 Directors' emoluments<br>14 Rental charges<br>15 Directors' emoluments<br>14 Rental charges<br>15 Depreciation charge on property and equipment<br>16 Amortisation charges<br>15 Other operating Expenses<br>10 TOTAL OPERATING INCOME<br>10 TOTAL OPERATING INCOME<br>10 TOTAL OPERATING INCOME<br>10 TOTAL OPERATING INCOME<br>10 TOTAL OPERATING EXPENSES<br>11 Dian loss provision<br>12 Staff cots<br>13 Directors' emoluments<br>14 Rental charges<br>15 Depreciation charges<br>15 Total Other Operating Expenses<br>16 Total Nori Operating Expenses<br>10 Profit((Loss) After Exceptional Items<br>10 Current Tax<br>10 Deferred Tax<br>10 Deferred Tax<br>10 Deferred Tax  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>44,399<br>37,111<br>267,965<br>962,584<br>284,586  | 92,041<br>10,119<br>72,193<br>2,863,025<br>2018<br>31 Dec<br>2018<br>5hs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,863,650<br>3,194<br>1,863,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>102,909<br>59,567<br>569,692<br>52,560'<br>102,909<br>59,567<br>50,078<br>414,276<br>1332,208<br>332,208   | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>7,711<br>259,573<br>235,507<br>95,775<br>79,075<br>31,64<br>5,485<br>211,759<br>447,266<br>27,753<br>154,253<br>16,919<br>26,834<br>15,450<br>13,295<br>99,707<br>353,911<br>93,355   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>533,192<br>443,577<br>55,05,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>443,577<br>169,943<br>159,237<br>57,075<br>25,484<br>443,577<br>310,800<br>36,509<br>33,08,8170<br>310,800<br>36,509<br>53,884<br>38,170<br>310,800<br>694,102<br>161,213<br>161,213  | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>20,93<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,650<br>38,153<br>643,102<br>1,358,520<br>107,873<br>4,76,745<br>55,828<br>82,950<br>46,3144<br>38,568<br>29,9,622<br>1,108,240<br>250,280  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>629,199<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>62,419<br>166,600<br>603,073<br>1,257,655<br>84,673<br>413,472<br>42,276<br>76,924<br>44,408<br>37,181<br>268,594<br>967,528<br>290,127   | 92,041<br>10,119<br>72,193<br>2,879,702<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>44,4610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,486<br>196,753<br>784,451<br>1,719,423<br>120,575<br>575,449<br>52,507<br>102,909<br>59,579<br>50,578<br>245,578<br>1,376,482<br>342,940<br>342,940  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>62,436<br>697<br><b>359</b><br>495,080<br>242,103<br>17,111<br><b>259,214</b><br>235,866<br>31,424<br>5,485<br><b>215,940</b><br><b>451,806</b><br><b>277,753</b><br>157,175<br>16,919<br>26,834<br>15,649<br><b>277,753</b><br>157,175<br><b>16,919</b><br>26,834<br>15,649<br><b>277,753</b>  | 92,040<br>4,467<br>72,193<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30<br>30   | 89,<br>11, 0<br>3,061,4<br>20,895,<br>30 S<br>21<br>20,895,<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,363,6<br>11,373,5<br>107,1,1<br>23,66,4<br>38,67,<br>13,373,5<br>107,1,1<br>25,6,6<br>25,6,6,1<br>25,6,6,2<br>11,16,0<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,0<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,0<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>11,16,1<br>25,6,6<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,1<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>25,6,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>26,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10<br>20,10,10<br>20,10,10<br>20,10,100,100,100,100,100,100,100,100,10   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>60 Other Reserves</li> <li>14 Proposed dividends</li> <li>12 Capital grants</li> <li>13 TOTAL SHAREHOLDERS' FUNDS</li> <li>14 Minority Interest</li> <li>15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>10 INTEREST INCOME</li> <li>11 Loans and advances</li> <li>2 Government securities</li> <li>3 Deposits and placements with banking institutions</li> <li>4 Other Interest Income</li> <li>10 INTEREST EXPENSE</li> <li>11 Customer deposits</li> <li>2 Other reserves</li> <li>4 Total interest income</li> <li>3 Other Interest expenses</li> <li>4 Total interest income</li> <li>2 Other reset expenses</li> <li>4 Total interest income</li> <li>2 Other reset and commissions</li> <li>3 Other Interest income</li> <li>2 Other reset and commissions</li> <li>3 Foreign exchange trading income/(Loss)</li> <li>4 Dividend Income</li> <li>5 Othal Income</li> <li>5 Other Income</li> <li>6 Total Non-Interest income</li> <li>9 Directors' emoluments</li> <li>4 Rental Charges</li> <li>9 Directors' emoluments</li> <li>4 Rental Charges</li> <li>9 Derectors' encome</li> <li>5 Total Other Operating Expenses</li> <li>8 Total Other Operating Expenses</li> <li>9 Profit/(Loss) After Tax and Exceptional Items</li> <li>0 Minority Interest</li> &lt;</ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>660,093<br>653,798<br>238,535<br>29,758<br>238,535<br>21,584<br>238,535<br>21,584<br>24,499<br>23,712<br>24,276<br>25,584<br>24,276<br>25,584<br>24,276<br>25,584<br>24,595<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24,585<br>24, | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>839,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912<br>120,575<br>569,692<br>52,607<br>102,909<br>53,567<br>50,078<br>414,276<br>1,369,703<br>332,208<br>332,208  | 92,041<br>17,45<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>211,759<br>447,266<br>27,753<br>154,253<br>16,919<br>26,834<br>15,150<br>33,295<br>99,707<br>353,911<br>93,335<br>93,335<br>93,335   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>411,737<br>855,314<br>38,170<br>310,800<br>36,509<br>53,884<br>30,498<br>26,149<br>198,000<br>694,102<br>161,213<br>161,213<br>161,213<br>161,213<br>161,213   | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>191,878<br>1,462<br>780<br>1.557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,950<br>46,314<br>38,568<br>29,962<br>1,108,240<br>250,280<br>18,000   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>654,582<br>238,535<br>135,519<br>652,459<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>72,655<br>72,655<br>72,655<br>72,655<br>72,652<br>72,652<br>72,655<br>72,655<br>72,652<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,655<br>72,       | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>5hs.</b> '000'<br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,83,023</b><br><b>853,441</b><br><b>44,610</b><br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br>202,538<br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,567</b><br><b>102,909</b><br><b>59,579</b><br><b>50,575</b><br><b>50,5449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>75,449</b><br><b>52,575</b><br><b>75,449</b><br><b>53,579</b><br><b>50,182</b><br><b>415,180</b><br><b>1,376,482</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b>  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>63,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>157,186</b><br><b>17,186</b><br><b>17,186</b><br><b>17,187</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,111</b><br><b>17,1</b> | 92,040<br>4,467<br>72,193<br>30<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>596<br>976,769<br>505,236<br>27,226<br>27,226<br>532,462<br>444,307<br>169,943<br>167,621<br>57,075<br>25,82<br>420,121<br>864,428<br>38,170<br>316,984<br>36,509<br>53,847<br>38,170<br>316,984<br>36,509<br>53,847<br>38,170<br>316,984<br>36,509<br>53,866<br>198,559<br>53,866<br>103,586<br>113,856<br>113,856<br>113,856   | 89,<br>11,0<br>3,061,4<br>20,895,<br>30 S<br>2 2<br>30 S<br>2 2<br>30 S<br>2 2<br>30 S<br>2 2<br>10,10<br>1,363,6<br>1,4<br>1,4<br>1,363,6<br>1,4<br>1,4<br>1,363,6<br>1,4<br>1,5<br>1,5<br>2,5<br>1,5<br>7,7<br>5<br>8,0<br>1,37,5<br>2<br>244,7<br>281,6<br>9,2,6<br>3,8<br>6<br>57,1<br>1,37,5<br>5<br>1,57,2<br>5<br>5,5,10<br>1,37,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>50 Other Reserves</li> <li>51 TOTAL SHAREHOLDERS' FUNDS</li> <li>52 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>51 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>60 INTEREST INCOME</li> <li>61 I Loans and advances</li> <li>2 Goyenment securities</li> <li>3 Deposits and placements with banking institutions</li> <li>4 Other Interest Income</li> <li>62 INTEREST EXPENSE</li> <li>63 Containterest expenses</li> <li>64 Other Interest expenses</li> <li>64 Other Interest expenses</li> <li>65 Total Interest INCOME(LOSS)</li> <li>64 ONTIFIERST INCOME</li> <li>65 Total Interest income</li> <li>67 INTEREST INCOME(LOSS)</li> <li>68 ONTIFIERST INCOME(LOSS)</li> <li>69 ONTIFIERST INCOME(LOSS)</li> <li>60 INTEREST INCOME(LOSS)</li> <li>60 INTEREST INCOME</li> <li>61 Total Interest expenses</li> <li>62 Other income</li> <li>63 Other income</li> <li>64 Other Genations on loans and advances</li> <li>70 Other Operating Expenses</li> <li>70 Total OPERATING INCOME</li> <li>70 OTHE OPERATING INCOME</li> <li>70 OTHER OPERATING EXPENSES</li> <li>71 Loan loans provision</li> <li>72 Staff cots</li> <li>73 Directors' emoluments</li> <li>74 Rental charges</li> <li>75 Other operating Expenses</li> <li>70 Total Operating Expenses</li> <li< td=""><td>104,965<br/>(2,915)<br/>2,850,911<br/>16,287,851<br/>30 Sep<br/>2018<br/>Shs.'000'<br/>Unaudited<br/>1,110,483<br/>194,949<br/>5,688<br/>2,771<br/>1,313,891<br/>630,335<br/>29,758<br/>660,093<br/>653,798<br/>653,798<br/>238,535<br/>125,818<br/>62,419<br/>166,600<br/>593,372<br/>1,247,170<br/>84,673<br/>409,236<br/>42,276<br/>76,924<br/>84,578<br/>29,758<br/>238,535<br/>125,818<br/>62,419<br/>166,600<br/>593,372<br/>1,247,170<br/>84,673<br/>409,236<br/>42,276<br/>952,584<br/>284,586<br/>284,586<br/>284,586<br/>284,586<br/>284,586</td><td>92,041<br/>10,119<br/>72,193<br/><b>2,863,025</b><br/><b>17,805,424</b><br/><b>31 Dec</b><br/><b>2018</b><br/><b>Shs. '000'</b><br/><b>Audited</b><br/><b>1,561,460</b><br/><b>261,863</b><br/><b>6,506</b><br/><b>3,194</b><br/><b>1,833,023</b><br/><b>854,824</b><br/><b>44,610</b><br/><b>899,434</b><br/><b>933,589</b><br/><b>301,673</b><br/><b>186,410</b><br/><b>83,486</b><br/><b>196,753</b><br/><b>768,323</b><br/><b>1,701,912</b><br/><b>120,575</b><br/><b>569,669</b><br/><b>52,667</b><br/><b>120,575</b><br/><b>569,692</b><br/><b>52,667</b><br/><b>120,575</b><br/><b>569,692</b><br/><b>53,567</b><br/><b>702,909</b><br/><b>59,567</b><br/><b>50,078</b><br/><b>414,276</b><br/><b>13,269,703</b><br/><b>332,208</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>332,208</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,042</b><br/><b>14,047</b><br/><b>14,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,051</b><br/><b>15,051</b><br/><b>15,051</b><br/><b>15,051</b><br/><b>16,041</b><br/><b>16,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,04</b></td><td>92,041<br/>1,745<br/>72,193<br/>2,941,285<br/>19,401,870<br/>31 March<br/>2019<br/>5hs. '000'<br/>Unaudited<br/>431,588<br/>60,436<br/>6697<br/>359<br/>495,080<br/>242,462<br/>17,111<br/>259,573<br/>242,462<br/>17,111<br/>259,573<br/>31,424<br/>5,485<br/>241,759<br/>31,424<br/>5,485<br/>241,759<br/>31,424<br/>5,485<br/>241,759<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>33,555<br/>9,97,755<br/>3,542<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,5553,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,545<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,555<br/>3,5555<br/>3,55555<br/>3,55555555</td><td>92,040<br/>4,467<br/>72,193<br/>3,049,040<br/>19,725,905<br/>30 June<br/>2019<br/>5hs, '000'<br/>Unaudited<br/>857,101<br/>118,026<br/>1,046<br/>5,96<br/>9,76,769<br/>5,05,966<br/>27,226<br/>533,192<br/>443,577<br/>55,95,966<br/>27,226<br/>533,192<br/>443,577<br/>55,95,966<br/>27,226<br/>533,192<br/>443,577<br/>55,955,314<br/>315,923<br/>55,854<br/>411,737<br/>855,314<br/>310,800<br/>316,809<br/>36,509<br/>53,884,100<br/>310,800<br/>36,509<br/>53,884,100<br/>310,800<br/>36,509<br/>53,884,100<br/>310,800<br/>36,509<br/>53,884,100<br/>310,800<br/>36,509<br/>35,884,100<br/>310,800<br/>36,509<br/>35,884,100<br/>310,800<br/>36,509<br/>35,884,100<br/>310,800<br/>36,509<br/>35,884,100<br/>310,800<br/>36,509<br/>35,884,100<br/>310,800<br/>36,509<br/>35,884,100<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800<br/>310,800</td><td>89,313<br/>11,089<br/>0<br/>20,824,293<br/>30 Sep<br/>2019<br/>5hs. '000'<br/>Unaudited<br/>1,363,834<br/>1,482<br/>780<br/>1,557,975<br/>842,557<br/>715,417<br/>244,728<br/>869,762<br/>32,795<br/>842,557<br/>715,417<br/>244,728<br/>267,552<br/>92,670<br/>38,153<br/>6633,102<br/>1,358,520<br/>107,873<br/>476,745<br/>55,828<br/>82,959<br/>46,314<br/>38,558<br/>250,280<br/>18,000<br/>250,280</td><td>104,965<br/>(2,915)<br/>2,864,950<br/>16,340,942<br/>30 Sep<br/>2018<br/>Shs. '000'<br/>Unaudited<br/>1,110,483<br/>194,949<br/>5,688<br/>2,771<br/>1,313,891<br/>629,551<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>238,535<br/>135,519<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,519<br/>62,419<br/>62,519<br/>62,518<br/>62,519<br/>62,518<br/>62,519<br/>62,518<br/>62,519<br/>62,518<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>6</td><td>92,041<br/>10,119<br/>72,193<br/><b>2,879,702</b><br/><b>17,904,609</b><br/><b>31 Dec</b><br/><b>2018</b><br/><b>Shs. '000'</b><br/><b>Audited</b><br/><b>1,561,460</b><br/>261,863<br/>6,506<br/>3,194<br/><b>1,833,023</b><br/><b>853,441</b><br/>44,610<br/><b>898,051</b><br/><b>934,972</b><br/><b>301,673</b><br/>202,535<br/><b>83,486</b><br/><b>196,753</b><br/><b>784,451</b><br/><b>1,719,423</b><br/><b>120,575</b><br/><b>575,449</b><br/><b>52,567</b><br/><b>120,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,607</b><br/><b>122,575</b><br/><b>575,449</b><br/><b>52,607</b><br/><b>122,575</b><br/><b>575,449</b><br/><b>53,575</b><br/><b>53,572</b><br/><b>415,860</b><br/><b>132,76,482</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b></b></td><td>92,041<br/>17,745<br/>72,193<br/><b>2,958,553</b><br/><b>19,470,946</b><br/><b>31 March</b><br/><b>2019</b><br/><b>5hs.</b> '000'<br/><b>Unaudited</b><br/>431,588<br/>60,436<br/>66,97<br/><b>359</b><br/><b>495,080</b><br/>242,103<br/>17,111<br/><b>259,214</b><br/><b>235,866</b><br/>31,424<br/><b>5,485</b><br/><b>215,940</b><br/><b>451,806</b><br/><b>27,753</b><br/>157,175<br/>16,919<br/><b>26,834</b><br/><b>15,160</b><br/><b>15,321</b><br/>100,022<br/><b>357,184</b><br/><b>94,622</b><br/><b>94,622</b><br/><b>6,000</b><br/><b>88,622</b></td><td>92,040<br/>4,467<br/>72,193<br/>30 June<br/>2019<br/>5hs. '000'<br/>Unaudited<br/>857,101<br/>118,026<br/>976,769<br/>976,769<br/>505,236<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266</td><td>89,3,1061,4<br/>3,061,4<br/>20,895,1<br/>30 S 22<br/>20,895,1<br/>1,363,8<br/>14,4<br/>7<br/>7,1,557,0<br/>848,7<br/>7,76,3<br/>32,7<br/>844,5<br/>7,76,3<br/>32,7<br/>844,5<br/>7,76,3<br/>32,7<br/>844,5<br/>7,76,3<br/>92,6<br/>92,6<br/>92,6<br/>92,6<br/>92,6<br/>92,6<br/>92,6<br/>92,6</td></li<></ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>84,578<br>29,758<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>952,584<br>284,586<br>284,586<br>284,586<br>284,586<br>284,586   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br><b>261,863</b><br><b>6,506</b><br><b>3,194</b><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>899,434</b><br><b>933,589</b><br><b>301,673</b><br><b>186,410</b><br><b>83,486</b><br><b>196,753</b><br><b>768,323</b><br><b>1,701,912</b><br><b>120,575</b><br><b>569,669</b><br><b>52,667</b><br><b>120,575</b><br><b>569,692</b><br><b>52,667</b><br><b>120,575</b><br><b>569,692</b><br><b>53,567</b><br><b>702,909</b><br><b>59,567</b><br><b>50,078</b><br><b>414,276</b><br><b>13,269,703</b><br><b>332,208</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>332,208</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,042</b><br><b>14,047</b><br><b>14,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,051</b><br><b>15,051</b><br><b>15,051</b><br><b>15,051</b><br><b>16,041</b><br><b>16,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,04</b> | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>6697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>241,759<br>31,424<br>5,485<br>241,759<br>31,424<br>5,485<br>241,759<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>33,555<br>9,97,755<br>3,542<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,5553,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,5555<br>3,55555<br>3,55555555 | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs, '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>5,96<br>9,76,769<br>5,05,966<br>27,226<br>533,192<br>443,577<br>55,95,966<br>27,226<br>533,192<br>443,577<br>55,95,966<br>27,226<br>533,192<br>443,577<br>55,955,314<br>315,923<br>55,854<br>411,737<br>855,314<br>310,800<br>316,809<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800  | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>869,762<br>32,795<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>6633,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,959<br>46,314<br>38,558<br>250,280<br>18,000<br>250,280   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,519<br>62,419<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>6 | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br>202,535<br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,567</b><br><b>120,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,607</b><br><b>122,575</b><br><b>575,449</b><br><b>52,607</b><br><b>122,575</b><br><b>575,449</b><br><b>53,575</b><br><b>53,572</b><br><b>415,860</b><br><b>132,76,482</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b></b> | 92,041<br>17,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>66,97<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br>157,175<br>16,919<br><b>26,834</b><br><b>15,160</b><br><b>15,321</b><br>100,022<br><b>357,184</b><br><b>94,622</b><br><b>94,622</b><br><b>6,000</b><br><b>88,622</b>  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266    | 89,3,1061,4<br>3,061,4<br>20,895,1<br>30 S 22<br>20,895,1<br>1,363,8<br>14,4<br>7<br>7,1,557,0<br>848,7<br>7,76,3<br>32,7<br>844,5<br>7,76,3<br>32,7<br>844,5<br>7,76,3<br>32,7<br>844,5<br>7,76,3<br>92,6<br>92,6<br>92,6<br>92,6<br>92,6<br>92,6<br>92,6<br>92,6   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>50 Other Reserves</li> <li>41 Proposed dividends</li> <li>42 Capital grants</li> <li>51 STOTAL SHAREHOLDERS' FUNDS</li> <li>42 Minority Interest</li> <li>55 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>40 INTEREST INCOME</li> <li>41 Loans and advances</li> <li>42 Government securities</li> <li>43 Deposits and placements with banking institutions</li> <li>44 Other Interest income</li> <li>45 Total interest income</li> <li>45 Total interest income</li> <li>40 INTEREST EXPENSE</li> <li>11 Customer deposits</li> <li>20 Deposits and placement from banking institutions</li> <li>30 Other interest expenses</li> <li>40 Total interest INCOME (LOSS)</li> <li>40 NON-INTEREST INCOME (LOSS)</li> <li>41 Dotal interest income</li> <li>41 Total interest income</li> <li>42 Other interest expenses</li> <li>43 Other interest expenses</li> <li>44 Total interest income</li> <li>54 Total Interest income</li> <li>55 Other income</li> <li>56 Total Non-interest income</li> <li>50 Total OPERATING EXPENSES</li> <li>10 Loan loss provision</li> <li>25 Staff costs</li> <li>25 Deprediation charge on property and equipment</li> <li>64 Anotia charges</li> <li>55 Derecting expenses</li> <li>47 Total OPERATING EXPENSES</li> <li>10 Loan loss provision</li> <li>25 Staff costs</li> <li>25 Deprediation charges</li> <li>26 Total Non-interest income</li> <li>37 Other operating Expenses</li> <li>38 Total Other Operating Expenses</li> <li>39 Total Other Operating Expenses</li> <li>30 Total OPERATING EXPENSES</li> <li>30 Total Other Operating</li></ul>  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>84,578<br>29,758<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>952,584<br>284,586<br>284,586<br>284,586<br>284,586<br>284,586   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br><b>261,863</b><br><b>6,506</b><br><b>3,194</b><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>899,434</b><br><b>933,589</b><br><b>301,673</b><br><b>186,410</b><br><b>83,486</b><br><b>196,753</b><br><b>768,323</b><br><b>1,701,912</b><br><b>120,575</b><br><b>569,669</b><br><b>52,667</b><br><b>120,575</b><br><b>569,692</b><br><b>52,667</b><br><b>120,575</b><br><b>569,692</b><br><b>53,567</b><br><b>702,909</b><br><b>59,567</b><br><b>50,078</b><br><b>414,276</b><br><b>13,269,703</b><br><b>332,208</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>332,208</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,042</b><br><b>14,047</b><br><b>14,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,051</b><br><b>15,051</b><br><b>15,051</b><br><b>15,051</b><br><b>16,041</b><br><b>16,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,04</b> | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>6697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>241,759<br>31,424<br>5,485<br>241,759<br>31,424<br>5,485<br>241,759<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>33,555<br>9,97,755<br>3,542<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,5553,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,545<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,555<br>3,5555<br>3,55555<br>3,55555555 | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs, '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>5,96<br>9,76,769<br>5,05,966<br>27,226<br>533,192<br>443,577<br>55,95,966<br>27,226<br>533,192<br>443,577<br>55,95,966<br>27,226<br>533,192<br>443,577<br>55,955,314<br>315,923<br>55,854<br>411,737<br>855,314<br>310,800<br>316,809<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>36,509<br>35,884,100<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800  | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>869,762<br>32,795<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>6633,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,959<br>46,314<br>38,558<br>250,280<br>18,000<br>250,280   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,519<br>62,419<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>6 | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br>202,535<br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,567</b><br><b>120,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,607</b><br><b>122,575</b><br><b>575,449</b><br><b>52,607</b><br><b>122,575</b><br><b>575,449</b><br><b>53,575</b><br><b>53,572</b><br><b>415,860</b><br><b>132,76,482</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b></b> | 92,041<br>17,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>66,97<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br>157,175<br>16,919<br><b>26,834</b><br><b>15,160</b><br><b>15,321</b><br>100,022<br><b>357,184</b><br><b>94,622</b><br><b>94,622</b><br><b>6,000</b><br><b>88,622</b>  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266    | 89,<br>11,0<br>3,061,4<br>20,895,<br>30 S<br>2 2<br>30 S<br>2 2<br>30 S<br>2 2<br>30 S<br>2 2<br>10,10<br>1,363,6<br>1,4<br>1,4<br>1,363,6<br>1,4<br>1,4<br>1,363,6<br>1,4<br>1,5<br>1,5<br>2,5<br>1,5<br>7,7<br>5<br>8,0<br>1,37,5<br>2<br>244,7<br>281,6<br>9,2,6<br>3,8<br>6<br>57,1<br>1,37,5<br>5<br>1,57,2<br>5<br>5,5,10<br>1,37,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,137,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1,135,55<br>1, 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| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>60 Other Reserves</li> <li>14 Proposed dividends</li> <li>12 Capital grants</li> <li>13 TOTAL SHAREHOLDERS' FUNDS</li> <li>14 Minority Interest</li> <li>15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 Itans and advances</li> <li>2 Government securities</li> <li>3 Deposits and placements with banking institutions</li> <li>4 Other Interest income</li> <li>5 Total interest income</li> <li>5 Total interest income</li> <li>5 Total interest nome</li> <li>5 Other interest expenses</li> <li>4 Other interest expenses</li> <li>4 Other interest expenses</li> <li>5 Other interest expenses</li> <li>4 Total interest expenses</li> <li>5 Other interest expenses</li> <li>6 Total Non-interest income</li> <li>6 Total OPERATING EXPENSES</li> <li>1 Loan loss provision</li> <li>2 Staff costs</li> <li>3 Directors' emoluments</li> <li>4 Rental charges</li> <li>5 Dereprication charge on property and equipment</li> <li>6 Amortisation charges on property and equipment</li> <li>6 Amortisation charges</li> <li>9 Profit/(Loss) After Tax and Exceptional Items</li> <li>9 Deferred Tax</li> <li>9 Profit/(Loss) after tax, exceptional Items and Minority interest<!--</td--><td>104,965<br/>(2,915)<br/>2,850,911<br/>16,287,851<br/>30 Sep<br/>2018<br/>Shs.'000'<br/>Unaudited<br/>1,110,483<br/>194,949<br/>5,688<br/>2,771<br/>1,313,891<br/>630,335<br/>29,758<br/>660,093<br/>653,798<br/>653,798<br/>238,535<br/>125,818<br/>62,419<br/>166,600<br/>593,372<br/>1,247,170<br/>84,673<br/>409,236<br/>42,276<br/>76,924<br/>84,578<br/>29,758<br/>238,535<br/>125,818<br/>62,419<br/>166,600<br/>593,372<br/>1,247,170<br/>84,673<br/>409,236<br/>42,276<br/>952,584<br/>284,586<br/>284,586<br/>284,586<br/>284,586<br/>284,586</td><td>92,041<br/>10,119<br/>72,193<br/><b>2,863,025</b><br/><b>17,805,424</b><br/><b>31 Dec</b><br/><b>2018</b><br/><b>Shs. '000'</b><br/><b>Audited</b><br/><b>1,561,460</b><br/><b>261,863</b><br/><b>6,506</b><br/><b>3,194</b><br/><b>1,833,023</b><br/><b>854,824</b><br/><b>44,610</b><br/><b>899,434</b><br/><b>933,589</b><br/><b>301,673</b><br/><b>186,410</b><br/><b>83,486</b><br/><b>196,753</b><br/><b>768,323</b><br/><b>1,701,912</b><br/><b>120,575</b><br/><b>569,669</b><br/><b>52,667</b><br/><b>120,575</b><br/><b>569,692</b><br/><b>52,667</b><br/><b>120,575</b><br/><b>569,692</b><br/><b>53,567</b><br/><b>702,909</b><br/><b>59,567</b><br/><b>50,078</b><br/><b>414,276</b><br/><b>13,269,703</b><br/><b>332,208</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>332,208</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,045</b><br/><b>83,042</b><br/><b>14,047</b><br/><b>14,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,041</b><br/><b>15,051</b><br/><b>15,051</b><br/><b>15,051</b><br/><b>15,051</b><br/><b>16,041</b><br/><b>16,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,041</b><br/><b>17,04</b></td><td>92,041<br/>1,745<br/>72,193<br/>2,941,285<br/>19,401,870<br/>31 March<br/>2019<br/>5hs. '000'<br/>Unaudited<br/>431,588<br/>60,436<br/>6697<br/>359<br/>495,080<br/>242,462<br/>17,111<br/>259,573<br/>242,462<br/>17,111<br/>259,573<br/>31,424<br/>5,485<br/>241,759<br/>31,424<br/>5,485<br/>241,759<br/>31,424<br/>5,485<br/>241,759<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>31,542<br/>5,97,753<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,253<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,254<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,255<br/>154,2555<br/>154,2555<br/>154,25555555555555555555555</td><td>92,040<br/>4,467<br/>72,193<br/>3,049,040<br/>19,725,905<br/>30 June<br/>2019<br/>5hs, '000'<br/>Unaudited<br/>857,101<br/>118,026<br/>1,046<br/>5,96<br/>9,76,769<br/>5,05,966<br/>27,226<br/>533,192<br/>443,577<br/>55,95,966<br/>27,226<br/>533,192<br/>443,577<br/>55,95,966<br/>27,226<br/>533,192<br/>443,577<br/>55,955,966<br/>27,226<br/>533,192<br/>443,577<br/>55,955,966<br/>27,226<br/>533,192<br/>443,577<br/>55,955,966<br/>27,226<br/>53,8190<br/>159,237<br/>57,075<br/>25,482<br/>411,737<br/>855,314<br/>310,800<br/>36,509<br/>53,884,100<br/>310,800<br/>36,509<br/>55,884,102<br/>161,213<br/>108,000<br/>694,102<br/>161,213<br/>12,000<br/>149,213</td><td>89,313<br/>11,089<br/>0<br/>20,824,293<br/>30 Sep<br/>2019<br/>5hs. '000'<br/>Unaudited<br/>1,363,834<br/>1,482<br/>780<br/>1,557,975<br/>842,557<br/>715,417<br/>244,728<br/>869,762<br/>32,795<br/>842,557<br/>715,417<br/>244,728<br/>267,552<br/>92,670<br/>38,153<br/>6633,102<br/>1,358,520<br/>107,873<br/>476,745<br/>55,828<br/>82,959<br/>46,314<br/>38,558<br/>250,280<br/>18,000<br/>250,280</td><td>104,965<br/>(2,915)<br/>2,864,950<br/>16,340,942<br/>30 Sep<br/>2018<br/>Shs. '000'<br/>Unaudited<br/>1,110,483<br/>194,949<br/>5,688<br/>2,771<br/>1,313,891<br/>629,551<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>29,758<br/>238,535<br/>135,519<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,419<br/>62,519<br/>62,419<br/>62,519<br/>62,518<br/>62,519<br/>62,518<br/>62,519<br/>62,518<br/>62,519<br/>62,518<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>62,519<br/>6</td><td>92,041<br/>10,119<br/>72,193<br/><b>2,879,702</b><br/><b>17,904,609</b><br/><b>31 Dec</b><br/><b>2018</b><br/><b>Shs. '000'</b><br/><b>Audited</b><br/><b>1,561,460</b><br/>261,863<br/>6,506<br/>3,194<br/><b>1,833,023</b><br/><b>853,441</b><br/>44,610<br/><b>898,051</b><br/><b>934,972</b><br/><b>301,673</b><br/>202,535<br/><b>83,486</b><br/><b>196,753</b><br/><b>784,451</b><br/><b>1,719,423</b><br/><b>120,575</b><br/><b>575,449</b><br/><b>52,567</b><br/><b>120,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,575</b><br/><b>575,449</b><br/><b>52,607</b><br/><b>122,575</b><br/><b>575,449</b><br/><b>52,607</b><br/><b>122,677</b><br/><b>575,449</b><br/><b>53,575</b><br/><b>53,572</b><br/><b>415,860</b><br/><b>132,76,482</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b>342,940</b><br/><b></b></td><td>92,041<br/>17,745<br/>72,193<br/><b>2,958,553</b><br/><b>19,470,946</b><br/><b>31 March</b><br/><b>2019</b><br/><b>5hs.</b> '000'<br/><b>Unaudited</b><br/>431,588<br/>60,436<br/>66,97<br/><b>359</b><br/><b>495,080</b><br/>242,103<br/>17,111<br/><b>259,214</b><br/><b>235,866</b><br/>31,424<br/><b>5,485</b><br/><b>215,940</b><br/><b>451,806</b><br/><b>27,753</b><br/>157,175<br/>16,919<br/><b>26,834</b><br/><b>15,160</b><br/><b>15,321</b><br/>100,022<br/><b>357,184</b><br/><b>94,622</b><br/><b>94,622</b><br/><b>6,000</b><br/><b>88,622</b></td><td>92,040<br/>4,467<br/>72,193<br/>30 June<br/>2019<br/>5hs. '000'<br/>Unaudited<br/>857,101<br/>118,026<br/>976,769<br/>976,769<br/>505,236<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,226<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266<br/>27,266</td><td>89,,<br/>11,0<br/>3,061,4<br/>20,895,7<br/>30 S<br/>20,895,7<br/>13,63,8,5<br/>14,4<br/>7<br/>1,557,7<br/>808,7<br/>7,16,3<br/>244,7<br/>7,16,3<br/>808,7<br/>7,716,3<br/>244,7<br/>7,16,3<br/>8,41,5<br/>7,716,3<br/>2,44,7<br/>7,16,3<br/>8,41,5<br/>7,716,3<br/>2,24,7<br/>1,373,5<br/>107,7,75,5<br/>8,8,9,3<br/>3,8,6<br/>5,77,5<br/>5,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>8,8,9,3<br/>107,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5<br/>10,75,5</td></li></ul> | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>84,578<br>29,758<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>952,584<br>284,586<br>284,586<br>284,586<br>284,586<br>284,586   | 92,041<br>10,119<br>72,193<br><b>2,863,025</b><br><b>17,805,424</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br><b>261,863</b><br><b>6,506</b><br><b>3,194</b><br><b>1,833,023</b><br><b>854,824</b><br><b>44,610</b><br><b>899,434</b><br><b>933,589</b><br><b>301,673</b><br><b>186,410</b><br><b>83,486</b><br><b>196,753</b><br><b>768,323</b><br><b>1,701,912</b><br><b>120,575</b><br><b>569,669</b><br><b>52,667</b><br><b>120,575</b><br><b>569,692</b><br><b>52,667</b><br><b>120,575</b><br><b>569,692</b><br><b>53,567</b><br><b>702,909</b><br><b>59,567</b><br><b>50,078</b><br><b>414,276</b><br><b>13,269,703</b><br><b>332,208</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>332,208</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,045</b><br><b>83,042</b><br><b>14,047</b><br><b>14,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,041</b><br><b>15,051</b><br><b>15,051</b><br><b>15,051</b><br><b>15,051</b><br><b>16,041</b><br><b>16,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,041</b><br><b>17,04</b> | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>60,436<br>6697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>242,462<br>17,111<br>259,573<br>31,424<br>5,485<br>241,759<br>31,424<br>5,485<br>241,759<br>31,424<br>5,485<br>241,759<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>31,542<br>5,97,753<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,254<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,255<br>154,2555<br>154,2555<br>154,25555555555555555555555                            | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs, '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>5,96<br>9,76,769<br>5,05,966<br>27,226<br>533,192<br>443,577<br>55,95,966<br>27,226<br>533,192<br>443,577<br>55,95,966<br>27,226<br>533,192<br>443,577<br>55,955,966<br>27,226<br>533,192<br>443,577<br>55,955,966<br>27,226<br>533,192<br>443,577<br>55,955,966<br>27,226<br>53,8190<br>159,237<br>57,075<br>25,482<br>411,737<br>855,314<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>55,884,102<br>161,213<br>108,000<br>694,102<br>161,213<br>12,000<br>149,213  | 89,313<br>11,089<br>0<br>20,824,293<br>30 Sep<br>2019<br>5hs. '000'<br>Unaudited<br>1,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>869,762<br>32,795<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>6633,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,959<br>46,314<br>38,558<br>250,280<br>18,000<br>250,280   | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>29,758<br>238,535<br>135,519<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,419<br>62,519<br>62,419<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,518<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>62,519<br>6 | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br><b>301,673</b><br>202,535<br><b>83,486</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br><b>575,449</b><br><b>52,567</b><br><b>120,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,575</b><br><b>575,449</b><br><b>52,607</b><br><b>122,575</b><br><b>575,449</b><br><b>52,607</b><br><b>122,677</b><br><b>575,449</b><br><b>53,575</b><br><b>53,572</b><br><b>415,860</b><br><b>132,76,482</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b></b> | 92,041<br>17,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>66,97<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br>157,175<br>16,919<br><b>26,834</b><br><b>15,160</b><br><b>15,321</b><br>100,022<br><b>357,184</b><br><b>94,622</b><br><b>94,622</b><br><b>6,000</b><br><b>88,622</b>  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,226<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266<br>27,266    | 89,,<br>11,0<br>3,061,4<br>20,895,7<br>30 S<br>20,895,7<br>13,63,8,5<br>14,4<br>7<br>1,557,7<br>808,7<br>7,16,3<br>244,7<br>7,16,3<br>808,7<br>7,716,3<br>244,7<br>7,16,3<br>8,41,5<br>7,716,3<br>2,44,7<br>7,16,3<br>8,41,5<br>7,716,3<br>2,24,7<br>1,373,5<br>107,7,75,5<br>8,8,9,3<br>3,8,6<br>5,77,5<br>5,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>8,8,9,3<br>107,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5<br>10,75,5 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| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>50 Other Reserves</li> <li>41 Proposed dividends</li> <li>42 Capital grants</li> <li>33 TOTAL SHAREHOLDERS' FUNDS</li> <li>41 Minority Interest</li> <li>55 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>60 INTEREST INCOME</li> <li>61 Loans and advances</li> <li>2 Government securities</li> <li>30 Peosits and placements with banking institutions</li> <li>40 Other Interest income</li> <li>50 Total LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 Loans and advances</li> <li>2 Government securities</li> <li>30 Peosits and placements with banking institutions</li> <li>40 Other Interest income</li> <li>50 Total interest income</li> <li>51 Total interest income</li> <li>52 Deposits and placement from banking institutions</li> <li>30 Other interest expenses</li> <li>40 Total interest expenses</li> <li>40 Total interest income</li> <li>53 Other interest expenses</li> <li>54 Total interest income</li> <li>55 Foreign exchange trading income/(Loss)</li> <li>40 Dividend Income</li> <li>50 Total OPERATING INCOME</li> <li>40 OTHE OPERATING EXPENSES</li> <li>41 Loan loss provision</li> <li>25 Staff costs</li> <li>29 Deprectation charges on property and equipment</li> <li>64 Amortisation charges</li> <li>70 Other operating Expenses</li> <li>40 Total charges</li> <li>41 Total presenses</li> <li>42 Total interest income</li> <li>43 Total Other Operating Expenses</li> <li>44 Total charges</li> <li>54 Total Other Operating Expenses</li> <li>45 Total Other Operating Expenses</li> <li>45 Total Charge on property and equipment</li> <li>46 Amortisation charges on property and equipment</li> <li>47 Total charges</li> <li>47 Tother operating Expenses</li> <li>48 Total Other Operating Expenses</li> <li>49 Total Costs) After Tax and Exceptional Items</li> <li>40 Diff(Loss) After Tax and Exceptional Items</li> <li>41 Gains((Lo</li></ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,881<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,322<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>44,399<br>37,111<br>267,955<br>962,584<br>284,586<br>2284,586<br>2284,586<br>2284,586  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>2,61,863<br>6,506<br>3,194<br>1,83,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,440<br>83,485<br>196,753<br>768,323<br>1,701,912<br>120,575<br>5,69,692<br>5,5,607<br>132,909<br>5,9,567<br>5,0,078<br>4,14,276<br>1,369,424<br>1,369,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,4241,269,424<br>1,269,4241,269,424<br>1,269,4241,269  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>77,111<br>259,573<br>235,597<br>235,997<br>31,424<br>5,485<br>247,753<br>31,5424<br>5,485<br>211,799<br>447,266<br>27,753<br>315,4-25<br>316,919<br>26,834<br>15,5159<br>13,295<br>99,707<br>353,911<br>353,911<br>353,955<br>93,355<br>6,000<br>87,355<br>87,355   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>443,577<br>169,943<br>159,237<br>57,075<br>25,484<br>31,080<br>36,509<br>53,884<br>30,498<br>26,149<br>19,8090<br>694,102<br>161,213<br>112,000<br>149,213   | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>20,924,293<br>30 Sep<br>2019<br>20,924<br>20,924<br>809,762<br>32,795<br>842,557<br>785,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,5828<br>82,950<br>476,745<br>55,5828<br>29,962<br>1108,240<br>250,280<br>250,280<br>250,280<br>250,280  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>200,627<br>200,627<br>22,500<br>267,627  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>17,904,609<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,48<br>196,753<br>784,451<br>1,719,423<br>120,575<br>575,5449<br>136,753<br>575,5449<br>136,753<br>202,538<br>83,465<br>196,753<br>202,538<br>83,465<br>196,753<br>202,538<br>83,465<br>196,753<br>202,538<br>83,465<br>196,753<br>202,538<br>342,940<br>342,940<br>86,552<br>7,852<br>248,557<br>   | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>62,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br><b>31,424</b><br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,16,919</b><br><b>26,834</b><br><b>15,16,192</b><br><b>26,834</b><br><b>15,16,193</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,919</b><br><b>26,834</b><br><b>15,16,193</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,195</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,195</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,195</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,195</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,16,195</b><br><b>26,834</b><br><b>10,002</b><br><b>25,756</b><br><b>16,919</b><br><b>26,834</b><br><b>10,945</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>10,916</b><br><b>27,753</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,834</b><br><b>15,015</b><br><b>16,919</b><br><b>26,836</b><br><b>16,915</b><br><b>16,919</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,162</b><br><b>17,16</b>  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,236<br>27,226<br>-<br>532,462<br>444,307<br>169,943<br>167,621<br>57,075<br>532,462<br>444,307<br>169,943<br>167,621<br>57,075<br>316,964<br>316,964<br>336,509<br>336,984<br>336,588<br>163,588<br>163,586<br>12,000<br>151,586<br>151,586  | 89,<br>11,0<br>3,061,4<br>20,895,<br>20,895,<br>20,895,<br>1,363,8,5<br>1,165,7,7<br>808,7,7<br>244,7,7<br>244,7,7<br>244,7,7<br>244,7,7<br>244,7,7<br>244,7<br>28,8,6,7,<br>1,07,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,7,1,37,55<br>107,1,37,55<br>107,1,37,55<br>107,1,37,55<br>10,1,37,55<br>10,1,37,55,  |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>60 Other Reserves</li> <li>14 Proposed dividends</li> <li>12 Capital grants</li> <li>13 TOTAL SHAREHOLDERS' FUNDS</li> <li>14 Minority Interest</li> <li>15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 Itans and advances</li> <li>2 Coverment securities</li> <li>3 Deposits and placements with banking institutions</li> <li>4 Other Interest income</li> <li>5 Total interest income</li> <li>5 Total interest nome</li> <li>5 Other interest expenses</li> <li>4 Other interest expenses</li> <li>4 Total interest expenses</li> <li>5 Total interest expenses</li> <li>5 Total interest expenses</li> <li>5 Total interest expenses</li> <li>5 Total interest expenses</li> <li>6 NON-INTEREST INCOME(LOSS)</li> <li><b>0 NON-INTEREST INCOME</b></li> <li>14 Dividend income</li> <li>5 Other income</li> <li>6 Total Non-interest income</li> <li>6 Total Non-interest income</li> <li>6 Total Non-interest income</li> <li>6 Total OPERATING EXPENSES</li> <li>1 Loan loss provision</li> <li>2 Staff costs</li> <li>3 Directors' emoluments</li> <li>4 Rental charges</li> <li>5 Depreciation charge on property and equipment</li> <li>6 Anontisation charges on property and equipment</li> <li>6 Anortisation charges</li> <li>9 Derift(Loss) After Tax and Exceptional Items</li> <li>9 Profit(Iloss) Ster tax, exceptional Items</li> <li></li></ul>  | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,881<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,322<br>1,247,170<br>84,673<br>409,236<br>42,276<br>76,924<br>44,399<br>37,111<br>267,955<br>962,584<br>284,586<br>2284,586<br>2284,586<br>2284,586  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>2,61,863<br>6,506<br>3,194<br>1,83,023<br>854,824<br>44,610<br>899,434<br>933,589<br>301,673<br>186,440<br>83,485<br>196,753<br>768,323<br>1,701,912<br>120,575<br>5,69,692<br>5,5,607<br>132,909<br>5,9,567<br>5,0,078<br>4,14,276<br>1,369,424<br>1,369,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,424<br>1,269,4241,269,424<br>1,269,4241,269,424<br>1,269,4241,269  | 92,041<br>1,745<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>Shs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>77,111<br>259,573<br>235,597<br>235,997<br>31,424<br>5,485<br>247,753<br>31,5424<br>5,485<br>211,799<br>447,266<br>27,753<br>315,4-25<br>316,919<br>26,834<br>15,5159<br>13,295<br>99,707<br>353,911<br>353,911<br>353,955<br>93,355<br>6,000<br>87,355<br>87,355   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>25,482<br>443,577<br>169,943<br>159,237<br>57,075<br>25,484<br>31,080<br>36,509<br>53,884<br>30,498<br>26,149<br>19,8090<br>694,102<br>161,213<br>112,000<br>149,213   | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>20,924,293<br>30 Sep<br>2019<br>20,924<br>20,924<br>809,762<br>32,795<br>842,557<br>785,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,5828<br>82,950<br>476,745<br>55,5828<br>29,962<br>1108,240<br>250,280<br>250,280<br>250,280<br>250,280  | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>200,627<br>200,627<br>22,500<br>267,627  | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>17,904,609<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,48<br>196,753<br>784,451<br>1,719,423<br>120,575<br>575,5449<br>136,753<br>575,5449<br>136,753<br>202,538<br>83,465<br>196,753<br>202,538<br>83,465<br>196,753<br>202,538<br>83,465<br>196,753<br>202,538<br>83,465<br>196,753<br>202,538<br>342,940<br>342,940<br>86,552<br>2,755<br>2,248,537<br>248,537  | 92,041<br>1,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>62,436<br>697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br><b>31,424</b><br><b>5,485</b><br><b>215,940</b><br><b>451,806</b><br><b>27,753</b><br><b>157,175</b><br><b>16,919</b><br><b>26,834</b><br><b>15,619</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,019</b><br><b>26,834</b><br><b>15,000</b><br><b>13,321</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>94,622</b><br><b>88,622</b><br><b>88,622</b>  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,236<br>27,226<br>-<br>532,462<br>444,307<br>169,943<br>167,621<br>57,075<br>532,462<br>444,307<br>169,943<br>167,621<br>57,075<br>316,964<br>316,964<br>336,509<br>336,984<br>336,588<br>163,588<br>163,586<br>12,000<br>151,586<br>151,586  | 89,<br>11,0<br>3,061,4<br>20,895,<br>5<br>20,895,<br>5<br>24,1,1<br>255,2,4<br>808,7,3<br>7,16,5<br>7,15,52,4<br>808,7,3<br>7,7<br>808,7,7<br>808,7,7<br>7,15,52,4<br>808,7,7<br>808,7,7<br>7,15,52,4<br>808,7,7<br>808,7,7<br>808,7<br>7,15,52,4<br>808,7,7<br>808,7<br>7,15,52,4<br>808,7,7<br>808,7<br>7,15,52,4<br>808,7,7<br>808,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>808,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>7,15,52,4<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7<br>808,7,7,7<br>808,7,7,7<br>808,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7,   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>50 Other Reserves</li> <li>51 OTAL SHAREHOLDERS' FUNDS</li> <li>51 OTAL SHAREHOLDERS' FUNDS</li> <li>51 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>40 Interest</li> <li>52 Oravitation securities</li> <li>32 Deposits and placements with banking institutions</li> <li>4. Other Interest income</li> <li>52 Total interest income</li> <li>50 Other Reserves</li> <li>64 Other Reserves</li> <li>74 Other Interest income</li> <li>50 INTEREST INCOME</li> <li>10 INTEREST EXPENSE</li> <li>11 Custome deposits</li> <li>2 Deposits and placement from banking institutions</li> <li>3. Other interest expenses</li> <li>30 Other interest expenses</li> <li>30 Other interest expenses</li> <li>30 INTEREST INCOME/(LOSS)</li> <li>50 NON-INTEREST INCOME/(LOSS)</li> <li>50 NON-INTEREST INCOME</li> <li>61 Total Interest income</li> <li>51 Oral interest income</li> <li>52 Other incerest expenses</li> <li>54 Ordig expenses</li> <li>54 Ordig expenses</li> <li>54 Ordig expenses</li> <li>55 Other income</li> <li>50 Other incerest expenses</li> <li>51 Oral Non-interest income</li> <li>52 Other income</li> <li>53 Oral costs</li> <li>53 Directors' emoluments</li> <li>54 Rental charges</li> <li>54 Deredition charges</li> <li>54 Deredition charges</li> <li>55 Ordig Stefore Tax and Exceptional Items</li> <li>54 Deredition Charges</li> <li>54 Ordif(loss) After Tax and Exceptional Items</li> <li>55 Dered Tax</li> <li>56 Profit/(loss) After Tax and Exceptional Items</li> <li>57 After Comprehensive Income</li> <li>51 Gail Other Comprehensive Income</li> <li>52 Fair value changes in available for sale financial statements of forein operations</li> <li>53 Fair value changes in available for sale fina</li></ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2008<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>42,276<br>962,584<br>284,586<br>284,586<br>284,586<br>262,086<br>262,086<br>2,754<br>(826)<br>1,928  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>839,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912<br>120,575<br>569,602<br>52,5607<br>102,909<br>59,567<br>50,078<br>414,276<br>1,369,424<br>332,208<br>332,208<br>332,208<br>332,208   | 92,041<br>17,45<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>242,462<br>7,753<br>31,424<br>5,485<br>247,753<br>31,500<br>25,755<br>99,075<br>31,424<br>5,485<br>211,759<br>93,355<br>6,0000<br>87,355<br>87,355<br>87,355<br>(8,374)<br>2,512  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>55,959<br>25,482<br>443,577<br>25,482<br>443,577<br>57,075<br>25,482<br>443,577<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>310,800<br>310,800<br>310,800<br>36,509<br>310,800<br>310,800<br>36,509<br>310,800<br>310,800<br>36,509<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800   | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>20,924,293<br>30 Sep<br>2019<br>20,924<br>20,824,293<br>30,762<br>32,795<br>842,557<br>75,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,950<br>476,745<br>55,828<br>29,962<br>11,08,240<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>2 | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2008<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>659,309<br>659,309<br>659,309<br>659,309<br>659,309<br>62,419<br>1,257,655<br>84,673<br>413,472<br>42,276<br>76,924<br>44,248<br>37,161<br>268,594<br>967,528<br>290,127<br>22,500<br>267,627<br>2,754<br>(826)  | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br>301,673<br>202,535<br><b>83,448</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>344,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>342,940</b><br><b>344,940</b><br><b>342,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344,940</b><br><b>344</b>   | 92,041<br>17,745<br>72,193<br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,436<br>6697<br><b>359</b><br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,266</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>495,080</b><br><b>242,103</b><br>17,111<br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>259,214</b><br><b>26,834</b><br><b>94,622</b><br><b>6,000</b><br><b>6,000</b><br><b>6,000</b><br><b>6,000</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>357,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>94,622</b><br><b>6,000</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,022</b><br><b>557,184</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b><br><b>100,000</b>  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>505,236<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769  | 89,<br>11, 0<br>3, 061, 4<br>20, 895,<br>30 S<br>2<br>5 hs. '0<br>Unaudi<br>11, 363, 5<br>14, 1<br>7<br>7, 1, 557, 1<br>808, 7<br>32, 7<br>844, 1<br>7, 16, 2<br>7, 16, 2<br>808, 7<br>32, 7<br>844, 1<br>7, 16, 2<br>808, 7<br>32, 7<br>844, 1<br>7, 16, 2<br>808, 7<br>32, 7<br>844, 1<br>7, 16, 2<br>808, 7<br>844, 1<br>7, 16, 2<br>808, 1<br>92, 6<br>844, 1<br>7, 15, 2<br>844, 1<br>7, 15, 15, 1<br>844, 1<br>7, 15, 1<br>8, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10   |
| <ul> <li>46 Share premium/(discount)</li> <li>57 Revaluation reserves</li> <li>58 Retained earnings/Accumulated losses</li> <li>59 Statutory loan loss reserves</li> <li>60 Other Reserves</li> <li>41 Proposed dividends</li> <li>42 Capital grants</li> <li>53 TOTAL SHAREHOLDERS' FUNDS</li> <li>41 Minority Interest</li> <li>55 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 STATEMENT OF COMPREHENSIVE INCOME</li> <li>60 INTEREST INCOME</li> <li>61 Ionas and advances</li> <li>2 Government securities</li> <li>3) Deposits and placements with banking institutions</li> <li>4) Other Interest income</li> <li>50 Total LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>11 Ionas and advances</li> <li>2 Government securities</li> <li>3) Deposits and placements with banking institutions</li> <li>4) Other Interest income</li> <li>50 Total interest income</li> <li>6) INTEREST EXPENSE</li> <li>1: Customer deposits</li> <li>2) Deposits and placement from banking institutions</li> <li>3) Other interest expenses</li> <li>4) Total interest income</li> <li>5) Other interest expenses</li> <li>4) Other interest expenses</li> <li>4) Other interest expenses</li> <li>5) Other income</li> <li>6) Total Anomistors</li> <li>9) Other Comprehensive income</li> <li>10 Total OPERATING INCOME</li> <li>4) OTHER OPERATING EXPENSES</li> <li>1) Loan loss provision</li> <li>2) Staff costs</li> <li>3) Directors' emoluments</li> <li>4) Rental charges</li> <li>5) Other incharges on property and equipment</li> <li>6) Amortisation charges</li> <li>7) Other operating Expenses</li> <li>8) Total Other Operating Expenses</li> <li>9) Profit/(Loss) After Exceptional Items</li> <li>0) Exceptional Items</li> <li>0) Exceptional Items</li> <li>0) Errore Tax</li> <li>0) Profit/(Loss) After Exceptional Items</li> <li>0) Encore Tax and Exceptional Items</li> <li>0) Encore Tax and Exceptional Items</li> <li>0) Encore Tax</li> <li>0) Profit/(Loss) Aft</li></ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>22,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>42,276<br>42,276<br>44,359<br>93,7111<br>26,962,544<br>284,586<br>22,500<br>262,086<br>262,086  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>2,61,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>83,486<br>196,753<br>186,410<br>83,486<br>196,753<br>186,410<br>83,486<br>196,753<br>186,410<br>83,486<br>196,753<br>50,078<br>414,276<br>50,907<br>50,078<br>414,276<br>332,208<br>83,055<br>8,119<br>241,034<br>241,034  | 92,041<br>17,45<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,462<br>17,111<br>259,573<br>235,507<br>95,775<br>79,075<br>31,424<br>5,485<br>211,759<br>447,266<br>27,753<br>154,253<br>154,253<br>154,253<br>154,253<br>154,253<br>154,255<br>99,707<br>333,911<br>93,355<br>6,000<br>87,355<br>87,355<br>87,355   | 92,040<br>4,467<br>72,193<br>3,049,040<br>19,725,905<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>169,943<br>159,237<br>57,075<br>225,482<br>443,577<br>169,943<br>159,237<br>57,075<br>25,7452<br>411,737<br>855,314<br>38,170<br>310,800<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>36,509<br>1161,213<br>12,000<br>149,213<br>161,213<br>12,000<br>149,213<br>149,213  | 89,313<br>11,089<br>3,039,106<br>20,824,293<br>30 Sep<br>20,924,293<br>11,363,834<br>1,482<br>780<br>1,557,975<br>842,557<br>715,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>46,314<br>29,2670<br>38,155<br>643,102<br>1,358,520<br>107,873<br>46,314<br>29,2670<br>29,2670<br>232,280<br>232,280   | 104,965<br>(2,915)<br>2,864,950<br>15,340,942<br>30 Sep<br>2018<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,568<br>2,771<br>1,313,891<br>29,758<br>62,9,199<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>654,582<br>238,535<br>135,519<br>62,419<br>24,275<br>84,673<br>413,472<br>22,550<br>267,627<br>22,754<br>22,754<br>22,754   | 92,041<br>10,119<br>72,193<br>2,879,702<br>17,904,609<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,83,023<br>853,441<br>44,610<br>898,051<br>934,972<br>301,673<br>202,538<br>83,446<br>196,753<br>784,451<br>1,719,423<br>120,575<br>575,449<br>52,607<br>102,909<br>52,564<br>11,275,442<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,940<br>342,9  | 92,041<br>17,745<br>72,193<br><b>2,958,553</b><br><b>19,470,946</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>62,436<br>697<br>359<br>495,080<br>242,103<br>17,111<br><b>259,214</b><br>235,866<br>95,775<br>83,226<br>95,775<br>83,226<br>95,775<br>83,226<br><b>242,103</b><br>17,111<br><b>259,214</b><br>235,866<br><b>27,753</b><br>157,175<br>16,919<br>26,834<br>155,105<br>15,1075<br>16,919<br>26,834<br>15,106<br>2357,184<br>94,622<br>94,622<br>6,000<br>-<br><b>888,622</b><br><b>888,622</b><br><b>888,622</b><br><b>888,622</b>   | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>1,046<br>596<br>976,769<br>505,236<br>27,226<br>27,226<br>27,226<br>27,226<br>32,462<br>444,307<br>169,943<br>169,943<br>169,943<br>167,621<br>57,075<br>57,075<br>22,5482<br>420,121<br>864,428<br>38,170<br>316,984<br>316,569<br>33,659<br>33,659<br>33,659<br>33,684<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>53,884<br>36,599<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>54,292<br>5    | 89, 11, 0<br>3, 061, 4<br>20, 895, 10<br>3, 0 S<br>21, 20, 895, 10<br>1, 363, 8, 10<br>1, 363, 8, 14, 4<br>7, 1, 557, 0<br>808, 7, 32, 7<br>844, 5<br>7, 76, 3<br>244, 7, 7<br>844, 7<br>7, 1, 557, 0<br>107, 6, 4<br>808, 7, 32, 7<br>844, 7<br>7, 1, 55, 6<br>107, 6, 3<br>107, 6, 4<br>107, 7<br>107, 7<br>10,   |
| <ul> <li>Share premium/(discount)</li> <li>Revaluation reserves</li> <li>Retained earnings/Accumulated losses</li> <li>Retained earnings/Accumulated losses</li> <li>Statutory loan loss reserves</li> <li>Other Reserves</li> <li>TOTAL SHAREHOLDERS' FUNDS</li> <li>Minority Interest</li> <li>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>INTEREST INCOME</li> <li>INTEREST INCOME</li> <li>Lans and advances</li> <li>Coverment securities</li> <li>Deposits and placements with banking institutions</li> <li>Other Interest income</li> <li>INTEREST EXPENSE</li> <li>Customer deposits</li> <li>Other Interest expenses</li> <li>Net Interest expenses</li> <li>Total interest income</li> <li>Other interest expenses</li> <li>Other interest expenses</li> <li>Other interest expenses</li> <li>Other interest expenses</li> <li>NET INTEREST INCOME(LOSS)</li> <li>NON-INTEREST INCOME(LOSS)</li> <li>NON-INTEREST INCOME</li> <li>Fees and commissions on loans and advances</li> <li>Other interest expenses</li> <li>Total income</li> <li>Total Non-interest income</li> <li>Total Non-interest income</li> <li>Total Non-interest income</li> <li>Other deposits</li> <li>Proficions</li> <li>Staff costs</li> <li>Depreciation charge on property and equipment</li> <li>A mortisation charges on property and equipment</li> <li>A foroly of the resenses</li> <li>Total therest</li> <li>Other Coperating Expenses</li> <li>Total therest</li> <li>Depreciation charge on property and equipment</li> <li>A mortisation charges</li> <li>Depreciation charge on property and equipment</li> <li>A mortisation charges</li> <li>Depreciation charge on property and equipment</li> <li>A mortisation charges</li> <li>Profit/(Loss) After tax, exceptional Items</li> <li>Defored Tax</li> <li>Defored Tax</li> <li>Profit/(Loss) After tax and Exceptional Items</li> <li>Accuptional Items</li> <li>Profit/(Loss) After tax, exceptional Items</li> <li>And other operating</li> <li>Fair value charges in available for sale financial asterments of foreign operations</li> <li>Faire alue charges</li></ul>   | 104,965<br>(2,915)<br>2,850,911<br>16,287,851<br>30 Sep<br>2008<br>Shs.'000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>630,335<br>29,758<br>660,093<br>653,798<br>630,335<br>29,758<br>660,093<br>653,798<br>238,535<br>125,818<br>62,419<br>166,600<br>593,372<br>1,247,170<br>84,673<br>409,236<br>42,276<br>42,276<br>962,584<br>284,586<br>284,586<br>284,586<br>262,086<br>262,086<br>2,754<br>(826)<br>1,928  | 92,041<br>10,119<br>72,193<br>2,863,025<br>17,805,424<br>31 Dec<br>2018<br>Shs. '000'<br>Audited<br>1,561,460<br>261,863<br>6,506<br>3,194<br>1,833,023<br>854,824<br>44,610<br>839,434<br>933,589<br>301,673<br>186,410<br>83,486<br>196,753<br>768,323<br>1,701,912<br>120,575<br>569,602<br>52,5607<br>102,909<br>59,567<br>50,078<br>414,276<br>1,369,424<br>332,208<br>332,208<br>332,208<br>332,208   | 92,041<br>17,45<br>72,193<br>2,941,285<br>19,401,870<br>31 March<br>2019<br>5hs. '000'<br>Unaudited<br>431,588<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>62,436<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>235,507<br>242,462<br>7,753<br>31,424<br>5,485<br>247,753<br>31,500<br>25,755<br>99,075<br>31,424<br>5,485<br>211,759<br>93,355<br>6,0000<br>87,355<br>87,355<br>87,355<br>(8,374)<br>2,512  | 92,040<br>4,467<br>72,193<br>30 June<br>2019<br>5hs. '000'<br>Unaudited<br>857,101<br>118,026<br>976,769<br>976,769<br>976,769<br>505,966<br>27,226<br>533,192<br>443,577<br>55,959<br>25,482<br>443,577<br>25,482<br>443,577<br>57,075<br>25,482<br>443,577<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>53,884,100<br>310,800<br>36,509<br>310,800<br>310,800<br>310,800<br>36,509<br>310,800<br>310,800<br>36,509<br>310,800<br>310,800<br>36,509<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800<br>310,800   | 89,313<br>11,089<br>0<br>3,039,106<br>20,824,293<br>30 Sep<br>2019<br>20,924,293<br>30 Sep<br>2019<br>20,924<br>20,824,293<br>30,762<br>32,795<br>842,557<br>75,417<br>244,728<br>267,552<br>92,670<br>38,153<br>643,102<br>1,358,520<br>107,873<br>476,745<br>55,828<br>82,950<br>476,745<br>55,828<br>29,962<br>11,08,240<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>250,280<br>2 | 104,965<br>(2,915)<br>2,864,950<br>16,340,942<br>30 Sep<br>2008<br>Shs. '000'<br>Unaudited<br>1,110,483<br>194,949<br>5,688<br>2,771<br>1,313,891<br>629,551<br>29,758<br>659,309<br>659,309<br>659,309<br>659,309<br>659,309<br>659,309<br>62,419<br>1,257,655<br>84,673<br>413,472<br>42,276<br>76,924<br>44,248<br>37,161<br>268,594<br>967,528<br>290,127<br>22,500<br>267,627<br>2,754<br>(826)  | 92,041<br>10,119<br>72,193<br><b>2,879,702</b><br><b>17,904,609</b><br><b>31 Dec</b><br><b>2018</b><br><b>Shs. '000'</b><br><b>Audited</b><br><b>1,561,460</b><br>261,863<br>6,506<br>3,194<br><b>1,833,023</b><br><b>853,441</b><br>44,610<br><b>898,051</b><br><b>934,972</b><br>301,673<br>202,535<br><b>83,448</b><br><b>196,753</b><br><b>784,451</b><br><b>1,719,423</b><br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>120,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,543<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,543<br><b>122,575</b><br>575,543<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>575,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br><b>122,575</b><br>57,5449<br>52,607<br>52,7852<br>248,537<br><b>248,537</b><br><b>248,537</b><br><b>213,376</b><br><b>(6,413)</b><br><b>14,964</b>  | 92,041<br>17,745<br>72,193<br><b>2,958,553</b><br><b>19,470,046</b><br><b>31 March</b><br><b>2019</b><br><b>5hs.</b> '000'<br><b>Unaudited</b><br>431,588<br>60,476<br>(697<br>359<br><b>495,080</b><br>242,103<br>17,111<br><b>259,214</b><br><b>235,866</b><br>31,424<br><b>5,485</b><br><b>215,940</b><br><b>451,506</b><br>31,7175<br>157,175<br>16,919<br><b>26,834</b><br>157,175<br>16,919<br><b>26,84</b><br><b>27,753</b><br>157,175<br>16,919<br><b>26,84</b><br><b>27,753</b><br>157,175<br>16,919<br><b>26,84</b><br><b>27,753</b>  | 92,040<br>4,467<br>72,193<br>3,067,414<br>19,795,294<br>30 June<br>2019<br>505,236<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769<br>976,769  | 89, <del>3</del><br>11,0<br><u>3,061,4</u><br><u>20,895,1</u><br><u>30 S</u><br>20<br>Shs. 'oc   |

| III OTHER DISCLOSURES   | Bank Bank  |   |  |  |  |  |  |  |
|---|--|---|--|--|--|--|--|--|
|   | 30 Sep<br>2018<br>Shs. '000'<br>Unaudited                                      |   | 31 March<br>2019<br>Shs. 'ooo'<br>Unaudited                                    | 30 June<br>2019<br>Shs. 'ooo'<br>Unaudited                                     |  |  |  |  |
| 1.0 NON-PERFORMING LOANS AND ADVANCES         (a) Gross Non-performing loans and advances         (b) Less: Interest in Suspense         (c)Total Non-Performing Loans and Advances (a-b)         (d) Less: Loan Loss Provision         (e) Net Non-Performing Loans and Advances(c-d)         (f) Discounted Value of Securities         (g) Net NPLS Exposure (e-f)   | 1,221,906<br>225,867<br><b>996,039</b><br>405,269<br><b>590,770</b><br>590,770 | 1,112,560<br>168,823<br><b>943,737</b><br>240,207<br><b>703,530</b><br>703,530  | 1,146,978<br>182,120<br><b>964,858</b><br>260,148<br><b>704,710</b><br>704,710 | 1,139,022<br>227,310<br><b>911,712</b><br>305,536<br><b>606,176</b><br>606,176 | 1,218,63<br>219,08<br><b>999,55</b><br>388,94<br><b>610,6</b> 0<br>610,60  |  |  |  |
| 2.0 INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities  | 652,142<br>689,072<br><b>1,341,214</b>   | 647,644<br>714,103<br><b>1,361,747</b>  | 606,875<br>690,269<br><b>1,297,144</b>   | 418,460<br>794,043<br><b>1,212,503</b>   | 612,87<br>862,83<br><b>1,475,7</b> 0   |  |  |  |
| 3.0 OFF-BALANCE SHEET ITEMS (a)Letters of credit,guarantees, acceptances (b) Forwards, swaps and options (c)Other contingent liabilities (d)Total Contingent Liabilities  | 7,536,884<br>189,814<br><b>7,726,69</b> 8                                      | 6,700,830<br>872,218<br><b>7,573,048</b>  | 5,424,543<br>522,341<br><b>5,946,884</b>                                       | 5,301,191<br>303,943<br><b>5,605,134</b>                                       | 4,517,94<br>280,29<br><b>4,798,2</b> 3   |  |  |  |
| 4.0 CAPITAL STRENCTH (a)Core capital (b)Minimum Statutory Capital (c)Excess/(Dificiency)(a-b) (d)Supplementary Capital (e) Total Capital (a+d) (f)Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum Statutory Ratio (I) Excess(Deficiency) (g+h) (I) Core Capital/ total risk weighted assets (k) Minimum Statutory Ratio (I) Excess(Deficiency) (j+k) (m) Total Capital/total risk weighted assets (a) Adjusted Core Capital/Total Risk Weighted Assets* (r) Adjusted Total Capital/Total Risk Weighted Assets* | 1,000,000<br>1,617,818<br>104,965<br>2,722,783                                 | 2,628,938<br>1,000,000<br>1,628,938<br>92,040<br>2,720,978<br>18,756,441<br>20.0%<br>12.0%<br>14.0%<br>10.5%<br>3:5%<br>14.5%<br>0.0%<br>20.2%<br>14.5%<br>0.0%<br>20.2%<br>15.0% | <b>1,671,454</b><br>92,041<br><b>2,763,495</b>                                 | 1,000,000<br>1,877,927<br>92,041<br>2,969,968                                  | 1,822,56<br>89,3<br>2,911,87<br>20,036,9<br>17.5<br>8.0<br>9.5<br>14.<br>10.5<br>3.6<br>14.5<br>14.5<br>14.5<br>14.5<br>14.5<br>14.5 |  |  |  |
| 14 LIQUIDITY<br>4.1 (a) Liquidity Ratio<br>4.2 (b) Minimum Statutory Ratio<br>4.3 (c) Excess (Deficiency) (a-b)   | 20.2%<br>20.0%<br>0.2%   | <b>21.0%</b><br>20.0%<br><b>1.0%</b>  | 20.9%<br>20.0%<br>0.9%   | 22.6%<br>20.0%<br>2.6%   | 23.<br>20.0<br>3.  |  |  |  |

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

Moses Mwendwa Director



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