

STATEMENT OF FINANCIAL POSITION	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK AUDITED DEC 2017 (KSHS'000)	BANK UNAUDITED MAR 2018 (KSHS'000)	GROUP UNAUDITED MAR 2017 (KSHS'000)	GROUP AUDITED DEC 2017 (KSHS'000)	GROUP UNAUDITED MAR 2018 (KSHS'000)
A ASSETS						
01. Cash (both local and foreign)	1,224,509	1,785,443	1,641,715	1,416,291	2,034,166	1,919,248
02. Balances due from central banks	7,155,607	5,251,820	6,999,864	8,496,697	6,696,404	8,279,179
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss	-	-	-	-	-	-
05. Investment Securities:						
a) Held to Maturity:						
a. Kenya Government securities	20,772,710	20,747,773	18,980,690	20,772,710	20,747,773	18,980,690
b. Other securities	-	-	-	3,160,179	3,750,093	4,046,826
b) Available for sale:						
a. Kenya Government securities	23,634,871	20,470,148	20,835,943	23,634,870	20,470,148	20,560,943
b. Other securities	3,820,704	4,532,006	4,904,448	3,843,883	4,569,514	4,940,711
06. Deposits and Balances due from local banking Institutions	7,868	10,551	693,966	7,868	10,551	693,966
07. Deposits and Balances due from banking Institutions abroad	5,374,828	2,533,974	4,622,101	5,946,509	2,601,826	5,246,999
08. Tax recoverable	-	545,305	-	-	548,383	-
09. Loans and advances to customers (net)	113,579,480	120,656,819	121,557,437	127,704,862	135,098,394	135,246,341
10. Balances due from banking institutions in the group	57,399	22,277	22,521	33,003	549	420
11. Investment in associates	-	-	-	-	-	-
12. Investment in subsidiary companies	2,324,126	2,324,126	2,750,752	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-
15. Property and equipment	660,914	627,695	609,881	816,871	856,764	876,356
16. Prepaid lease rentals	-	-	-	-	-	-
17. Intangible assets	193,014	250,558	371,957	905,848	788,734	885,988
18. Deferred tax asset	677,926	1,338,451	1,338,451	779,906	1,504,199	1,498,749
19. Retirement benefit asset	-	-	-	-	-	-
20. Other assets	2,098,119	2,855,571	3,758,213	2,232,402	2,967,515	3,890,963
21. TOTAL ASSETS	181,582,075	183,952,517	189,087,939	199,751,899	202,645,013	207,067,379
B LIABILITIES						
22. Balances due to central banks	-	-	-	-	-	-
23. Customer deposits	134,885,162	132,800,892	135,083,997	148,212,532	147,582,171	149,514,299
24. Deposits and balances due to local banking institutions	594,667	439,396	149,493	594,667	439,396	149,493
25. Deposits and balances due to foreign banking institutions	707,850	1,006,882	2,943,157	2,141,314	1,678,683	3,651,427
26. Other money market deposits	-	-	-	-	-	-
27. Borrowed funds	10,096,672	9,645,894	9,704,072	12,579,948	11,827,014	11,785,848
28. Balances due to banking institutions in the group	296,279	17,362	34,939	203,026	671,281	507,614
29. Tax payable	583,381	-	39,089	642,067	5,635	95,826
30. Dividends Payable	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-
33. Other liabilities	5,672,998	5,018,580	5,537,701	5,827,721	4,571,985	4,791,582
34. TOTAL LIABILITIES	152,837,009	148,929,006	153,492,448	170,201,275	166,776,165	170,496,089
C SHAREHOLDERS' EQUITY						
35. Paid up/Assigned share capital	2,880,245	4,751,643	2,980,000	2,880,245	4,751,643	2,980,000
36. Share premium/(discount)	3,773,237	3,759,624	5,531,267	3,773,237	3,759,624	5,531,267
37. Revaluation reserves - (Building)	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	21,809,213	24,004,831	26,480,568	22,029,507	24,320,473	26,844,643
39. Statutory loan loss reserves	753,639	1,556,786	810,588	822,143	1,619,262	869,506
40. Other Reserves - (AFS portfolio)	(471,268)	(158,267)	(206,932)	(471,268)	(151,215)	(199,880)
41. Proposed dividends	-	1,108,894	-	-	1,108,894	-
42. Translation reserve	-	-	-	(203,203)	(314,716)	(397,597)
43. TOTAL SHAREHOLDERS' EQUITY	28,745,066	35,023,511	35,595,491	28,830,661	35,093,965	35,627,939
44. Non controlling interest	-	-	-	719,963	774,883	943,351
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	181,582,075	183,952,517	189,087,939	199,751,899	202,645,013	207,067,379

STATEMENT OF COMPREHENSIVE INCOME	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK AUDITED DEC 2017 (KSHS'000)	BANK UNAUDITED MAR 2018 (KSHS'000)	GROUP UNAUDITED MAR 2017 (KSHS'000)	GROUP AUDITED DEC 2017 (KSHS'000)	GROUP UNAUDITED MAR 2018 (KSHS'000)
01. INTEREST INCOME						
1.1 Loans and advances	3,309,567	15,056,578	3,311,594	3,642,570	16,545,444	3,632,973
1.2 Government securities	1,097,064	4,473,661	1,105,162	1,202,033	4,917,213	1,207,667
1.3 Deposits and placements with banking institutions	4,724	31,697	4,421	10,526	51,054	5,130
1.4 Other interest income	10,064	40,815	10,064	10,064	40,815	10,064
1.5 Total interest income	4,421,419	19,602,751	4,431,241	4,866,193	21,554,526	4,855,834
02. INTEREST EXPENSE						
2.1 Customer deposits	1,476,473	6,296,570	1,693,359	1,637,865	6,956,427	1,861,011
2.2 Deposits and placements from banking institutions	55,689	175,150	13,466	62,968	198,336	17,449
2.3 Other interest expenses	178,093	704,086	179,967	216,789	856,524	216,297
2.4 Total interest expense	1,710,255	7,175,806	1,886,792	1,917,622	8,011,287	2,094,757
03. NET INTEREST INCOME/(LOSS)	2,711,164	12,426,945	2,544,449	2,948,571	13,543,239	2,761,077
04. OTHER OPERATING INCOME						
4.1 Fees and commissions on loans and advances	171,274	845,102	315,697	190,343	925,248	336,370
4.2 Other fees and commissions	359,738	1,586,762	479,037	412,658	1,813,928	542,422
4.3 Foreign exchange trading income (Loss)	383,056	1,373,188	483,166	406,980	1,468,282	515,466
4.4 Dividend income	-	32,359	15,000	-	-	-
4.5 Other income	28,275	303,868	106,506	28,912	296,218	101,939
4.6 Total non-interest income	942,343	4,141,279	1,399,406	1,038,893	4,503,676	1,496,197
05. TOTAL OPERATING INCOME	3,653,507	16,568,224	3,943,855	3,987,464	18,046,915	4,257,274
06. OTHER OPERATING EXPENSES						
6.1 Loan loss provisions	280,928	3,853,113	564,273	285,053	4,058,882	536,160
6.2 Staff costs	674,482	2,435,688	717,485	772,049	2,751,775	795,159
6.3 Directors' emoluments	20,707	109,763	16,931	23,599	110,156	17,554
6.4 Rentals charges	126,358	607,775	163,477	145,436	685,512	182,529
6.5 Depreciation charge on property and equipment	52,939	218,095	51,835	64,671	261,919	63,379
6.6 Amortisation charges	18,262	96,603	28,811	23,744	124,265	36,281
6.7 Other operating expenses	514,508	1,730,807	448,410	594,446	2,182,753	543,853
6.8 Total other Operating Expenses	1,688,184	9,051,844	1,991,222	1,908,998	10,175,262	2,174,915
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	1,965,323	7,516,380	1,952,633	2,078,466	7,871,653	2,082,359
08. EXCEPTIONAL ITEMS						
09. PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	1,965,323	7,516,380	1,952,633	2,078,466	7,871,653	2,082,359
10. Current Tax	(585,492)	(2,028,889)	(585,790)	(614,497)	(2,145,835)	(624,765)
11. Deferred Tax	-	-	-	-	-	-
12. PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	1,379,831	5,487,491	1,366,843	1,463,969	5,725,818	1,457,594
13. Non controlling interest	-	-	-	(21,057)	(67,553)	(25,460)
14. PROFIT/(LOSS) AFTER TAX , EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	1,379,831	5,487,491	1,366,843	1,442,912	5,658,265	1,432,134
15. OTHER COMPREHENSIVE INCOME						
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	(60,258)	(175,599)	(110,831)
15.2 Fair value changes in available for sale financial assets	(115,521)	282,116	(667,863)	(115,521)	296,499	(696,871)
15.3 Giro acquisition - Statutory loan loss reserve	-	-	-	-	-	-
15.4 Fair value changes on employee benefits	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	(84,635)	-	-	(88,998)	-
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(115,521)	197,481	(667,863)	(175,779)	31,902	(807,702)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	1,264,310	5,684,972	698,980	1,288,190	5,757,720	649,892

OTHER DISCLOSURES	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK AUDITED DEC 2017 (KSHS'000)	BANK UNAUDITED MAR 2018 (KSHS'000)
01. NON-PERFORMING LOANS AND ADVANCES			
a) Gross Non- performing Loans and advances	8,240,527	17,668,513	20,266,495
Less			
b) Interest in suspense	2,235,102	2,223,192	3,097,456
c) Total Non-performing loans and advances (a-b)	6,005,425	15,445,321	17,169,039
Less			
d) Loan loss provisions	2,610,075	4,103,198	4,599,315
e) Net Non Performing Loans (c-d)	3,395,350	11,342,123	12,569,724
f) Discounted value of securities	3,395,350	11,342,123	12,569,724
g) Net NPLs exposure (e-f)	-	-	-
02. INSIDER LOANS AND ADVANCES			
a) Directors, shareholders and associates	1,910,900	2,139,497	3,542,166
b) Employees	1,220,732	1,326,950	1,365,624
c) Total Insider Loans and Advances	3,131,632	3,466,447	4,907,790
03. OFF-BALANCE SHEET ITEMS			
a) Letters of Credit, Guarantees, Acceptances	32,478,080	37,298,075	39,563,382
b) Forwards, swaps and options	27,227,498	16,276,454	20,538,804
c) Other contingent liabilities	3,617,581	4,634,904	4,014,136
d) Total Contingent liabilities	63,323,159	58,209,433	64,116,322
04. CAPITAL STRENGTH			
a) Core capital	25,438,000	29,790,221	30,438,121
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
c) Excess/(deficiency)	24,438,000	28,790,221	29,438,121
d) Supplementary capital	2,190,544	2,437,143	1,508,802
e) Total capital (a+d)	27,628,553	32,227,364	31,946,923
f) Total risk weighted assets	163,589,578	173,455,079	175,301,908
g) Core capital/Total deposit liabilities	18.65%	21.88%	21.73%
h) Minimum statutory ratio	8.00%	8.00%	8.00%
i) Excess /(Deficiency) (g-h)	10.65%	13.88%	13.73%
j) Core capital/Total risk weighted assets	15.55%	17.17%	17.36%
k) Minimum statutory ratio	10.50%	10.50%	10.50%
l) Excess/(Deficiency) (j-k)	5.05%	6.67%	6.86%
m) Total capital/Total risk weighted assets	16.89%	18.58%	18.22%
n) Minimum statutory ratio	14.50%	14.50%	14.50%
o) Excess/(Deficiency) (m-n)	2.39%	4.08%	3.72%
(p) Adjusted Core Capital/Total Deposit Liabilities*	-	-	21.78%
(q) Adjusted Core Capital/Total Risk Weighted Assets*	-	-	17.40%
(r) Adjusted Total Capital/Total Risk Weighted Assets*	-	-	18.69%
05. LIQUIDITY			
a) Liquidity ratio	40.79%	34.62%	35.66%
b) Minimum statutory ratio	20.00%	20.00%	20.00%