

STATEMENT OF FINANCIAL POSITION	BANK UNAUDITED JUN 2018 (KSHS'000)	BANK AUDITED DEC 2018 (KSHS'000)	BANK UNAUDITED MAR 2019 (KSHS'000)	BANK UNAUDITED JUN 2019 (KSHS'000)	GROUP UNAUDITED JUN 2018 (KSHS'000)	GROUP AUDITED DEC 2018 (KSHS'000)	GROUP UNAUDITED MAR 2019 (KSHS'000)	GROUP UNAUDITED JUN 2019 (KSHS'000)
A. ASSETS								
01. Cash (both local and foreign)	1,429,614	1,502,713	1,347,010	2,034,132	1,765,297	1,843,558	1,751,556	2,365,235
02. Balances due from central banks	7,509,143	8,607,502	13,172,479	13,876,286	8,943,922	10,158,473	14,333,646	15,301,697
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
04. Financial Assets at Fair Value Through Profit and Loss (FVTPL)	10,233,670	13,144,378	13,132,072	9,098,293	10,233,670	13,144,378	13,132,072	9,098,293
05. Investment Securities:								
a) Held at amortised cost/ Held to Maturity:								
a. Kenya Government securities	17,083,774	18,306,701	21,471,173	22,228,552	17,083,774	18,306,701	21,471,173	22,228,552
b. Other securities	-	-	-	-	4,272,635	4,430,026	4,446,381	4,514,099
b) Fair Value through Other Comprehensive Income (FVOCI):								
a. Kenya Government securities	7,077,744	9,514,653	10,007,204	11,245,985	7,077,744	9,514,653	10,007,204	10,878,021
b. Other securities	4,582,876	4,825,263	4,825,263	5,125,263	4,343,801	4,429,195	4,428,644	5,097,388
06. Deposits and Balances due from local banking Institutions	1,223,166	1,892,921	1,142,853	1,039,819	1,223,166	1,892,921	1,142,853	1,039,819
07. Deposits and Balances due from banking Institutions abroad	34,888,280	28,965,362	29,036,735	40,130,958	35,352,048	29,312,689	29,258,376	40,386,763
08. Tax recoverable	860,814	64,449	-	438,019	876,168	84,281	10,607	456,168
09. Loans and advances to customers (net)	129,516,118	132,319,259	134,613,619	137,313,787	144,672,085	147,623,509	149,665,872	152,395,988
10. Balances due from banking institutions in the group	1,101,610	768,111	861,926	256,008	450,247	321	554,933	307,139
11. Investment in associates	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	2,750,753	2,750,753	2,750,753	2,750,753	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-
15. Property and equipment	611,250	633,417	1,269,169	1,536,919	907,016	827,527	1,530,046	1,796,831
16. Prepaid lease rentals	-	-	-	-	-	-	-	-
17. Intangible assets	585,739	1,037,775	1,146,687	875,534	1,320,042	1,902,386	2,046,395	1,842,722
18. Deferred tax asset	1,338,451	1,950,464	1,950,464	1,950,464	1,497,272	2,219,356	2,215,692	2,220,403
19. Retirement benefit asset	-	-	-	-	-	-	-	-
20. Other assets	4,350,539	2,877,413	3,510,175	3,651,818	4,141,458	2,949,592	3,127,122	3,760,123
21. TOTAL ASSETS	225,143,541	229,161,134	240,237,582	253,552,590	244,160,345	248,639,566	259,122,572	273,689,211
B. LIABILITIES								
22. Balances due to central banks	-	-	-	-	-	-	-	-
23. Customer deposits	174,772,318	176,753,511	187,250,141	201,828,401	189,140,419	191,334,148	200,800,318	215,734,890
24. Deposits and balances due to local banking institutions	119,071	69,381	161,407	113,093	119,071	69,381	161,407	113,093
25. Deposits and balances due to foreign banking institutions	1,050,286	426,719	325,753	259,708	2,389,638	1,269,874	1,695,778	2,381,542
26. Other money market deposits	-	-	-	-	-	-	-	-
27. Borrowed funds	8,726,997	9,293,886	5,618,842	4,881,958	10,681,111	12,131,612	8,388,553	7,554,835
28. Balances due to banking institutions in the group	184,353	48,057	239,650	84,735	601,480	166,430	68,137	68,684
29. Tax payable	-	-	696,748	-	-	31,488	755,282	70,435
30. Dividends Payable	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-
33. Other liabilities	4,403,628	4,230,990	5,630,602	4,311,771	4,295,580	4,250,043	5,863,400	4,546,026
34. TOTAL LIABILITIES	189,256,653	190,822,544	199,923,143	211,479,666	207,227,299	209,252,976	217,724,875	230,469,505
C. SHAREHOLDERS' EQUITY								
35. Paid up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000
36. Share premium/ [discount]	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
37. Revaluation reserves - (Building)	-	-	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	26,765,709	28,440,796	30,218,104	31,079,431	27,236,296	28,804,385	30,677,358	31,546,171
39. Statutory loan loss reserves	810,588	1,441,955	1,441,955	2,220,955	842,961	1,656,304	1,633,648	2,403,341
40. Other Reserves - (AFS Portfolio)	(200,676)	(55,428)	143,113	261,271	(193,624)	(158,278)	40,263	158,422
41. Proposed dividends	-	-	-	-	-	-	-	-
42. Translation reserve	-	-	-	-	(424,067)	(425,151)	(469,066)	(416,292)
43. TOTAL SHAREHOLDERS' EQUITY	35,886,888	38,338,590	40,314,439	42,072,924	35,972,833	38,388,527	40,393,470	42,202,909
44. Non controlling interest	-	-	-	-	960,213	998,063	1,004,227	1,016,797
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	225,143,541	229,161,134	240,237,582	253,552,590	244,160,345	248,639,566	259,122,572	273,689,211

OTHER DISCLOSURES	BANK UNAUDITED JUN 2018 (KSHS'000)	BANK AUDITED DEC 2018 (KSHS'000)	BANK UNAUDITED MAR 2019 (KSHS'000)	BANK UNAUDITED JUN 2019 (KSHS'000)
01. NON-PERFORMING LOANS AND ADVANCES				
a) Gross Non-performing Loans and advances	20,284,353	21,115,395	20,923,135	20,973,711
Less				
b) Interest in suspense	3,751,689	5,189,051	5,919,473	6,198,556
c) Total Non-performing loans and advances (a-b)	16,532,664	15,926,344	15,003,662	14,775,155
Less				
d) Loan loss provisions	4,953,832	6,926,116	6,379,394	7,021,758
e) Net Non Performing Loans (c-d)	11,578,832	9,000,228	8,624,268	7,753,397
f) Discounted value of securities	11,578,832	9,000,228	8,624,268	7,753,397
g) Net NPLs exposure (e-f)	-	-	-	-
02. INSIDER LOANS AND ADVANCES				
a) Directors, shareholders and associates	3,436,185	3,522,392	3,872,817	3,555,276
b) Employees	1,345,352	1,263,414	1,213,039	1,159,360
c) Total Insider Loans and Advances	4,781,537	4,785,806	5,085,856	4,714,636
03. OFF-BALANCE SHEET ITEMS				
a) Letters of Credit, Guarantees, Acceptances	37,333,560	37,917,017	39,994,308	39,833,989
b) Forwards, swaps and options	27,662,289	38,381,215	47,563,695	54,657,101
c) Other contingent liabilities	3,071,316	1,173,417	1,417,309	769,689
d) Total Contingent liabilities	68,067,165	77,471,649	88,975,312	95,260,779
04. CAPITAL STRENGTH				
a) Core capital	31,135,138	34,201,410	35,090,062	35,131,235
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/(Deficiency)	30,135,138	33,201,410	34,090,062	34,131,235
d) Supplementary capital	1,324,636	1,583,622	1,441,955	2,220,955
e) Total capital (a+d)	32,459,774	35,785,032	36,532,017	37,352,190
f) Total risk weighted assets	190,798,986	199,699,818	202,566,109	205,481,965
g) Core capital/Total deposit liabilities	17.64%	19.17%	18.55%	17.39%
h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
i) Excess/(Deficiency) (g-h)	9.64%	11.17%	10.55%	9.39%
j) Core capital/Total risk weighted assets	16.32%	17.13%	17.32%	17.10%
k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
l) Excess/(Deficiency) (j-k)	5.82%	6.63%	6.82%	6.60%
m) Total capital/Total risk weighted assets	17.01%	17.92%	18.03%	18.18%
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
o) Excess/(Deficiency) (m-n)	2.51%	3.42%	3.53%	3.68%
p) Adjusted Core Capital/Total Deposit Liabilities*	17.72%	20.01%	18.30%	17.40%
q) Adjusted Core Capital/Total Risk Weighted Assets*	16.38%	17.89%	17.09%	17.10%
r) Adjusted Total Capital/Total Risk Weighted Assets*	17.54%	18.68%	17.80%	18.18%
05. LIQUIDITY				
a) Liquidity ratio	44.12%	44.63%	45.60%	47.94%
b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
c) Excess/(Deficiency) (a-b)	24.12%	24.63%	25.60%	27.94%

* The adjusted capital ratios include the expected credit loss provisions added back to capital in line with CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

STATEMENT OF COMPREHENSIVE INCOME	BANK UNAUDITED JUN 2018 (KSHS'000)	BANK AUDITED DEC 2018 (KSHS'000)	BANK UNAUDITED MAR 2019 (KSHS'000)	BANK UNAUDITED JUN 2019 (KSHS'000)	GROUP UNAUDITED JUN 2018 (KSHS'000)	GROUP AUDITED DEC 2018 (KSHS'000)	GROUP UNAUDITED MAR 2019 (KSHS'000)	GROUP UNAUDITED JUN 2019 (KSHS'000)
01. INTEREST INCOME								
1.1 Loans and advances	7,028,941	16,147,964	3,925,020	8,128,419	7,708,574	17,727,941	4,272,916	8,842,855
1.2 Government securities	2,113,886	3,894,861	782,954	1,604,958	2,321,402	4,313,333	885,453	1,820,650
1.3 Deposits and placements with banking institutions	36,640	242,885	101,851	233,711	38,630	247,614	102,276	234,333
1.4 Other interest income	20,240	40,819	10,064	20,240	20,240	40,819	10,064	20,240
1.5 Total interest income	9,199,707	20,324,529	4,819,889	9,987,328	10,088,846	22,329,707	5,270,709	10,918,078
02. INTEREST EXPENSE								
2.1 Customer deposits	3,469,237	7,500,855	2,055,043	4,224,319	3,794,014	8,147,609	2,204,250	4,520,097
2.2 Deposits and placements from banking institutions	35,449	114,355	1,450	52,874	50,134	163,546	14,791	89,586
2.3 Other interest expenses	357,017	731,625	163,731	245,678	430,935	890,705	216,672	352,080
2.4 Total interest expense	3,861,703	8,346,835	2,220,224	4,522,871	4,275,085	9,201,860	2,435,713	4,961,763
03. NET INTEREST INCOME/(LOSS)	5,338,004	11,977,694	2,599,665	5,464,457	5,813,761	13,127,847	2,834,996	5,956,315
04. OTHER OPERATING INCOME								
4.1 Fees and commissions on loans and advances	577,700	1,385,808	301,034	715,425	645,627	1,485,931	316,564	741,873
4.2 Other fees and commissions	902,247	1,775,618	429,148	850,801	1,017,551	2,085,852	521,557	1,061,152
4.3 Foreign exchange trading income (Loss)	1,009,684	2,051,968	515,025	1,025,769	1,078,282	2,188,135	561,785	1,110,687
4.4 Dividend income	15,000	57,500	-	48,759	-	-	-	-
4.5 Other income	283,605	609,082	412,889	856,429	274,475	602,190	402,786	840,476
4								