

## **UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES** FOR THE PERIOD ENDED 30TH JUNE 2019



BANK

GROUP

30th June 2018 31st Dec 2018 31st Mar 2019 30th June 2019 30th June 2018 31st Dec 2018 31st Mar 2019 30th June 2019 Shs '000 (Un - Audited) Shs '000 Shs '000 Shs '000 Shs '000 (Audited) (Un - Audited) (Un - Audited) (Un - Audited) Shs '000 Shs '000 Shs '000 (Audited) (Un - Audited) (Un - Audited) 3,401,332 2,925,423 411,152 233,592 2,333,823 5,520,420 714,935 926,112 155,980 326,265 155,980 326,265 Financial Assets at Fair Value through Profit & Loss a).Held to Maturity:
i).Kenya Government securities
ii).Other securities
b). Available for sale 36,869,177 299,513 36,869,177 299,513 2,861,787 2,861,787 29,130,125 297,584 29,130,125 297,584 30,088,257 300,146 30,088,257 300,146 5,755,259 2,164 2,242,770 120,945 62,783 12,206,233 944,285 5,755,259 2,113 2,242,770 120,945 60,108 12,209,536 944,285 12,473,083 2,113 1,164,827 626,223 60,108 13,042,467 16,251,075 2,113 1,213,460 1,228,332 60,108 13,489,594 16,251,075 2,165 1,213,460 1,228,332 62,783 13,489,594 i).Kenya Governme ii).Other securities. ment securities 12.473.083 2,970 1,333,614 1,143,794 61,249 3,793,412 2,165 1,164,827 II). Other securities.

Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad Tax recoverable

Loans and advances to customers (net)

Balances due from banking institutions in the group

Investments in associates 13,042,467 Investments in associates
Investments in subsidiary companies
Investments in Joint Ventures
Investment properties
Property,plant and equipment
Prepaid lease rentals
Intangible assets
Deferred tax asset
Retirement benefit asset
Other assets 336,536 1,460,603 1,377,298 1.308.978 1,466,332 1,383,002 1,314,682 431.389 150,965 675,100 368.585 300.823 150,965 676,078 431.389 368.585 300.823 Other assets
TOTAL ASSETS
LIABILITIES LIABILITIES

Balances due to Central Bank of Kenya
Customer deposits
Deposits and balances due to local banking institutions 9,104,981 51,028,451 9,104,981 51,043,920 9,423,405 52,105,523 2,892,626 6,261,146 9,397,616 51,278,253 9,423,405 52,087,082 Deposits and balances due to tocal banking institutions
Other money market deposits
Borrowed funds 17,271 17,271 Borrowed funds
Balances due to Banking Institutions Group Companies 6,335 36,389 Tax payable Dividends Payable -421 Deferred tax liability
Retirement benefit liability
Other liabilities
TOTAL LIABILITIES
SHAREHOLDERS' EQUITY 1.399 1.399 176.999 421 176.021 3,553,598 **63,723,840** 2,797,221 **64,501,002** 2,761,441 **64,484,640** 4,278,569 1,572,222 60,074 (4,044,492) 6,256 4,278,569 1,572,222 62,631 (4,056,318) 6,256 SHAREHOLDERS' EQUITY
Paid up/Assigned capital
Share premium/(discount)
Revaluation reserves
Retained earnings/Accumulated Losses
Statutory Loan Loss Reserve
Other Reserves 2,265,500 6,701,945 510,356 (1,436,865) 2,265,500 2,265,500 6,701,945 2.265.500 2.265.500 2.265.500 Other Reserves Proposed dividends Proposed unitations
Non controlling Interest
Capital grants
TOTAL SHAREHOLDERS' EQUITY
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 126,661 107,088 12,078 481,579 2,227,390 83,219 789,909 1,518,844 182,400 235,417 1,062,193 57,027 Loans and advances
Government securities
Deposits and placements with banking institutions
Other Interest Income
Total Interest Income 789,909 1,518,844 182,400 126,661 107,088 12,078 27,398 2,518,551 27,398 **2,518,551** 245,827 1,354,637 2,792,187 245,827 1,354,637 2,792,187 1,215,852 31,217 215,501 **1,462,570 1,055,981** 1,215,852 31,217 215,501 **1,462,570 1,055,981** 629,514 125,774 150,315 **905,603 449,034** 198,155 3,474 198,155 3,474 Customer Deposits Deposits and placements from banking institutions Other Interest Expenses 582 327,696 **1,619,331 1,172,85**6 582 327,696 **1,619,331 1,172,85**6 Total Interest Expenses
NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME
Fees and commissions on loans and advances
Other Fees and Commissions
Foreign exchange trading income (loss)
Dividend Income
Other income 23,423 90,482 178,004 174 3,439,415 **3,731,498 4,787,479** 13,677 13,121 10,751 174 11,899 49,622 93,821 23,423 102,151 178,004 174 3,439,384 **3,743,136 4,799,117** 17,602 63,595 50,479 57,016 114,405 131,870 17,602 63,595 50,479 57,016 114,405 131,870 829,913 **961,589 1,410,623** 1,440,828 1,744,119 2,916,975 830,931 **962,607 1,411,641** 1,442,078 1,745,368 2,918,224 Total Non-Interest Income
TOTAL OPERATING INCOME **OPERATING EXPENSES** 1,542,263 1,023,647 8,387 199,160 124,230 144,242 793,134 3,835,063 964,054 1,542,263 1,022,795 8,387 199,160 124,199 144,242 790,702 3,831,748 955,731 21,134 445,782 15,256 159,197 78,500 76,091 304,140 1,100,100 310,523 977,471 179,299 7,961 59,393 16,519 19,681 82,323 1,342,647 (1,248,827) Loan Loss Provision Staff costs Directors' emoluments Rentals Charges\*\* 23,978 906,541 52,326 23,978 907,210 52,326 Kentals Charges\*\*
Depreciation charge on property and equipment
Amortisation Charges
Other operating expenses
Total Operating Expenses
Profit/(Loss) before tax and exceptional items
Exceptional items
Profit/(Loss) after exceptional items
(urrent tax 333,603 145,997 693,798 2,156,243 760,732 333,628 145,997 693,830 2,156,969 761,255 78,526 76,091 304,169 **1,100,602 311,039** 1,340,161 (1,253,469) (1.253,469) 955.731 310.523 760.732 (1.248.827) 964.054 311.039 761.255 (360,151) **1,315,882** (360,151) 1,324,205 175,600 585,131 Deferred tax
Profit/(Loss) after tax and exceptional items (1,253,469) 310.523 (1,248,827) 311,039 foreign operations
Foir value changes in available -for-sale financial assets
Revaluation surplus on Property, plant and equipment
Share of other comprehensive income of associates
Income tax relating to components of other comprehens (171,379) 525,059 (171,379) 525,059 (14,703) (62,631) 13.5 Other comprehensive income for the year net of tax Total comprehensive income for the year (74,777) 1,241,105 (171,379) 139,144 (77,334) 1,246,871 (171,379) 139,660 OTHER DISCLOSURES BANK 30th June 2018 31st Dec 2018 31st Mar 2019 Shs '000 Shs '000 Shs '000 (Un - Audited) (Audited) (Un - Audited) 31st Dec 2018 31st Mar 2019 Shs '000 Shs '000 (Audited) (Un - Audited) NON-PERFORMING LOANS AND ADVANCES 16,310,889 1,016,081 **15,294,808** 10,376,095 4,918,713 4,759,316 **159,397** 16,117,142 1,922,637 14,194,505 9,685,656 4,508,849 4,487,029 21,820 15,853,610 1,723,542 **14,130,068** 10,102,034 4,028,034 4,028,034 16,117,142 1,922,637 **14,194,505** 9,685,656 4,508,849 4,487,029 **21,820** 15,853,610 1,723,542 **14,130,068** 10,102,034 4,028,034 4,028,034 5,409,848 978,865 **4,430,983** 2,593,113 1,837,870 1,837,870 NON-PERFORMING LOANS AND ADVANCES
Gross non-performing loans and advances
Less: Interest in Suspense
Total Non-Performing Loans and Advances (a-b)
Less:Loan Loss Provisions
Net Non-Performing Loans (c-d)
Discounted Value of Securities
Net NPLs Exposure (e-f) Insider Loans and Advances
Directors, shareholders and associates 6,303 1,156,352 **1,162,655** 144,393 1,116,959 **1,261,352** Employees
Total Insider Loans and Advances and Other Facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total Contingent Liabilities 660,827 1,446,408 3,919,061 1,881,081 4,401,404 660,827 2,541,805 1,388,918 1,446,408 3,919,061 1,881,081 4,401,404 19,196 **680,023** 3,930,723 3,930,723 5,365,469 6,282,485 5,365,469 6,282,485 Capital Strength

Core capital
Minimum Statutory Capital
Excess/(Deficiency)
Supplementary Capital
Total capital (a+d)
Total rapital (a+d)
Total risk weighted assets
Core capital/total deposit liabilities
Minimum Statutory Ratio
Excess/(Deficiency)
Core capital/ total risk weighted assets
Minimum Statutory Ratio
Excess/(Deficiency) (a+d)
Total capital/ total risk weighted assets
Minimum Statutory Ratio
Excess/(Deficiency)
Adjusted Core Capital, Total Deposit Liabilities\*
Adjusted Core Capital, Total Risk Weighted Assets\*
Adjusted Total Capital, Total Risk Weighted Assets\*
Adjusted Total Capital, Total Risk Weighted Assets\*
Liabilities

Adjusted Total Capital, Total Risk Weighted Assets\* 1,285,282 1,000,000 285,282 21,274 6,952,209 1,000,000 5,952,209 7,244,775 1,000,000 6,244,775 1,285,282 1,000,000 285,282 21,274 7,244,775 1,000,000 6,244,775 3,952,209 6,952,209 28,664,566 13.6% 5.6% 24.3% 10.5% 14.5% 9.8% 24.9% 24.9% 21,2/4 1,306,556 8,042,474 20.5% 8.0% 12.5% 16.0% 5.5% Liquidity Liquidity Ratio Minimum Statutory Ratio Excess/(Deficiency) (a-b)



## Are you ready?







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