FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2018

ON-AUDITED FINANCI								
FATEMENT OF FINANCIAL POSITION	30-Sep-17		30-Sep-18				30-Jun-18	
	Un-Audited Shs.`000		Un-Audited Shs.`000	Un-Audited Shs.`000		Un-Audited Shs.`000	Un-Audited Shs.`000	
ASSETS								
Cash (both Local & Foreign) Balances with Central Bank of Kenya	2,956,921 3,950,442	3,482,434 2,159,276	2,963,220 2,798,087	2,956,921 3,950,442	3,482,434 2,159,276	3,269,407 1,722,707	3,041,707 3,573,851	2,963,22 2,798,08
Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	
Financial Assets at Fair Value through Profit & Loss Investment Securities:	-	-	-	-	-	-	-	
(i) Held to Maturity: (a) Kenya Government Securities	9,369,153	7,692,403	7,246,156	9,369,153	7,692,403	7,996,680	7,298,643	7,246,15
(b) Other Securities (ii) Available for Sale:	841,917	842,679	842,207	841,917	842,679	842,062	842,245	842,20
(a) Kenya Government Securities (b) Other Securities	203,991	1,870,153	2 214 420	203,991	1 070 157	1 517 450	2,385,521	2,214,42
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad Tax recoverable		625,145 788.944	2,214,420 307,745 710,191	827,746 738,366	1,870,153 625,145 755,013	1,517,458 173,219 743,034	60,681 755,209	307,74 679,24
Loans and advances to customers (net) Balances due from Banking Institutions in the Group	44,395,986		44,586,803			44,256,362		
Investments in associates Investments in subsidiary companies	-	-	-	1,000	1,000	1,000	1,000	1,00
Investments in joint ventures Investment properties	18,200	18,200	18,200	18,200	18,200	18,200	18,200	18,2
Property and equipment Prepaid lease rentals	3,763,835 149,898	3,622,587 148,736	3,038,974 145,098	3,756,432 149,898	3,615,785 148,736	3,442,723 147,523	3,273,191 146,310	
Intangible assets Deferred tax asset	487,631	470,887 324,879	402,504 324,880	481,862	465,526 324,495	433,664 324,495	408,893 285,645	390,9 324,4
Retirement benefit asset Other assets	- 3,827,350	3,616,759	3,221,884	3,787,666		2,836,001	3,062,374	3,179,
TOTAL ASSETS	71,566,135				69,050,943			
LIABILITIES Balances due to Central Bank of Kenya	2,148,782	_	-	2,148,782	-	-	-	
Customer deposits Deposits and balances due to local banking institutions	48,156,089	47,362,130 201,708	47,889,754 125,409	48,212,565	47,425,108 201,708	46,914,842 62,224	47,841,061 100,035	47,913,3 125,4
Deposits and balances due to foreign banking institutions Other money market deposits	-	-	-	-	-	-	-	
Borrowed funds Balances due to Banking Institutions Group Companies	8,305,459 -	8,362,529 -	7,204,901	8,305,459 -	8,362,529	8,025,583	8,070,707	7,204,9
Tax payable Dividends payable Deferred tax liability	2,947	2,808	2,798	2,947	2,808	2,808	2,808	2,7
Deferred tax liability Retirement benefit liability	24,843	-	-	24,883	-	-	-	1.000
Other liabilities TOTAL LIABILITIES	920,214 59,558,334	1,452,496 57,381,671	1,655,967 56,878,829	919,528 59,614,164	1,450,495 57,442,648	1,561,824 56,567,281	1,799,174 57,813,785	
SHAREHOLDERS' FUNDS	1,287,108	1,287,108	1,287,108	1 207100	1,287,108	1,287,108	1,287,108	1,287,1
Paid up/Assigned capital Share premium Revaluation reserves	5,870,700 195,889	5,874,662 192,624	5,874,661 192,624	1,287,108 5,870,700 195,889		5,874,662 192,624	5,874,661 192,624	5,874, 192,6
Retained Earnings Statutory loan reserves	4,279,143 374,961	4,102,941 295,929	4,167,408 419,738	4,136,758 374,961	3,957,972 295,929	3,654,795 148,065	3,497,154 368,160	4,011, 419,
Other Reserves Proposed dividends	-	-	-	-		-	-	,,,,
Capital grants TOTAL SHAREHOLDERS' FUNDS	12,007,801	- 11,753,264	11,941,539	11,865,416	11,608,295	11,157,254	- 11,219,706	11,785,8
Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	-	-	-	-	69,050,943	-	-	
TATEMENT OF COMPREHENSIVE INCOME		GROUP				BANK		
	30-Sep-17 Un-Audited Shs.`000		Un-Audited			31-Mar-18 Un-Audited Shs.`000		Un-Audit
INTEREST INCOME Loans and advances	4,349,352	6,124,518	4,177,408	4,349,352	6.124.518	1,382,763	2,777,999	4,177,4
Government securities Deposits and placements with banking institutions	524,972 22,308	778,517 38,879	567,911 57,414	524,972	778,517 38,879	187,150 10,299	371,365 30,954	567 57,
Other Interest Income Total interest income	79,046 4,975,678	105,975	79,046 4,881,779	79,046 4,975,678	105,975	26,059	52,408 3,232,726	79,0
INTEREST EXPENSE	,,,,,,,,,,	7,0 17,000	.,00.,770	,,0,,0,0,0	7,0 11,000	.,000,27	0,202,720	.,,
Customer deposits Deposits and placement from banking institutions	1,168,452 86,052	1,578,032 101,141	1,152,955 23,140	1,168,967 86,052	1,584,269 101,141	384,262 18,095	771,683 21,859	1,157,8 23,
Other interest expenses Total interest expenses	781,102 2,035,606	988,708 2,667,881	602,973 1,779,068	781,102 2,036,121	988,708 2,674,118	209,735 612,092	408,787 1,202,329	602, 1,784, 0
NET INTEREST INCOME	2,940,072	4,380,008	3,102,711	2,939,557	4,373,771	994,179	2,030,397	3,097,
OTHER OPERATING INCOME								
Fees and commissions on loans and advances Other fees and commissions	347,547 1,133,479	108,907 1,577,602	95,515 1,348,215	347,547 1,133,479	108,907 1,577,602	32,684 415,282	70,736 900,752	95, 1,348,
Foreign exchange trading income Dividend Income	230,997	288,762	259,918	230,997	288,760	92,752	182,557	259,
Other income	156,435	198,260	154,382	101,106	126,570 2,101,839	25,219	56,764 1,210,809	99,4
Total new interest income		2 177 571	1 050 070			565,937	1,210,609	1,803
Total operating income	1,868,458			1,813,129		1.560.116	3.241.206	4.900.8
TOTAL OPERATING INCOME	1,868,458 4,808,530			1,813,129 4,752,686		1,560,116	3,241,206	4,900,8
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision					6,475,610 931,430	1,560,116 200,829 429,953	3,241,206 394,510 855,793	595
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	4,808,530 569,543 1,652,789 93,966 501,151	6,553,539 931,430	4,960,741 595,167	4,752,686 569,543	931,430 2,240,850 120,127	200,829	394,510	595 1,298,6 82,
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820	931,430 2,289,793 124,196 686,953 756,267 146,071	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820	931,430 2,240,850 120,127 686,953 752,158 146,071	200,829 429,953 25,958 162,519 179,954 33,075	394,510 855,793 52,664 326,927 360,463 64,658	595, 1,298,6 82, 466, 518,3 95,6
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	4,808,530 569,543 1,652,789 93,966 501,151 567,406	931,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452	4,752,686 569,543 1,617,428 91,777 501,151 564,383	931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862	200,829 429,953 25,958 162,519 179,954	394,510 855,793 52,664 326,927 360,463	595, 1,298,6 82, 466, 518,3 95,8
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552	931,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178	931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862	200,829 429,953 25,958 162,519 179,954 33,075 487,547	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689	595, 1,298,6 82, 466,7 518,3 95,8 1,589,7 4,647,2
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Exceptional items	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022)	9,31,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638)	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178	6,475,610 931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841)	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502	595, 1,298,6 82, 466,; 518,3 95,6 1,589,7 4,647,2 253,6
OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Ourrent tax Deferred tax	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070)	9,31,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117)	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)	6,475,610 931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084)	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502 (38,851)	595, 1,298,6 82, 466,518,3 95,6 1,589,7 4,647,2 253,6 (76,10
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070)	9,31,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638)	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)	6,475,610 931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841)	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502	595 1,298,1 82 466,518,3 95,1,589,4,647, 253,1 (76,1)
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Deferred tax Other Comprehensive Income: Gains/(Losses) from Translating the Financial	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070)	9,31,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117)	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)	6,475,610 931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084)	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502 (38,851)	595 1,298,1 82,466, 518,3 95,1,589, 4,647, 253,6 (76,1)
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070) (743,092)	9,31,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117)	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)	6,475,610 931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084)	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502 (38,851)	595, 1,298,6 82, 466,518,3 95,6 1,589,7 4,647,2 253,6 (76,10
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates	4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070) (743,092)	931,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850 (1,000,788)	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117)	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)	931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264 (1,009,577)	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084)	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502 (38,851)	595, 1,298,6 82, 466,7 518,3 95,6 1,589,7 4,647,2 253,6 (76,10
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Cather Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income	4,808,530 569,543 1,652,789 9,366 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070) (743,092)	931,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850 (1,000,788)	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117)	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)	931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264 (1,009,577)	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084)	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502 (38,851)	595, 1,298,6 82, 466,7 518,3 95,6 1,589,7 4,647,2 253,6 (76,10
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Profit After Exceptional Items Current tax Deferred tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other	4,808,530 569,543 1,652,789 9,366 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070) (743,092)	931,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850 (1,000,788)	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117)	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492) (748,492)	931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264 (1,009,577)	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084)	394,510 855,793 52,664 326,927 360,463 64,658 1,056,689 3,111,704 129,502 (38,851)	595,1,298,6 82,7 466,7 518,3 95,8 1,589,7
TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax	4,808,530 569,543 1,652,789 93,966 50;151 567,406 106,820 2,055,877 5,547,552 (739,022) (4,070) (743,092)	931,430 2,289,793 124,196 686,953 756,267 146,071 2,976,467 7,911,177 (1,357,638) 356,850 (1,000,788)	4,960,741 595,167 1,333,722 84,653 466,785 522,229 95,855 1,592,452 4,690,863 269,878 (82,117) 187,761	4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492) (748,492)	6,475,610 931,430 2,240,850 120,127 686,953 752,158 146,071 2,968,862 7,846,451 (1,370,841) 361,264 (1,009,577)	200,829 429,953 25,958 162,519 179,954 33,075 487,547 1,519,835 40,281 (12,084) 28,197	394,510 885,793 52,664 326,927 360,465 1,056,689 3,111,704 129,502 (38,851) 90,651	595, 1,298,6 82,2 466,7 518,3 95,8 1,589,7 4,647,2 253,6 (76,10 177,5

DIVIDEND PER SHARE -DECLARED

OTHER DISCLOSURES		GROUP				BANK			
	30-Sep-17		30-Sep-18		31-Dec-17		30-Jun-18		
	Un-Audited Shs.`000	Audited Shs.`000	Un-Audited Shs.`000		Audited Shs.`000	Un-Audited Shs.`000		Un-Audited Shs.`000	
1.0 NON-PERFORMING LOANS AND ADVANCES	31131 000	31131 000	31131 000	31131 000	31131 000	31131 000	31131 000	3131 000	
1.1 (a) Gross Non-performing loans and advances	8,193,382	9,477,932			9,477,932				
1.2 (b) Less Interest in Suspense	1,055,088	1,117,824			1,117,824		947,479	990,997	
1.3 (c) Total Non-Performing Loans and Advances (a-b) 1.4 (d) Less Loan Loss Provision	7,138,294 2,147,341				8,360,108 2,338,464			7,195,912 1,688,637	
1.5 (e) Net Non-Performing Loans and Advances (c-d)	4,990,953				6,021,644			5,507,275	
1.6 (f) Discounted Value of Securities	4,990,953	5,842,101	5,200,944	4,990,953	5,842,101	5,878,602	5,514,219	5,200,944	
1.7 (g) Net NPLs Exposure (e-f)		179,543	306,331	-	179,543	411,423	301,548	306,331	
2.0 INSIDER LOANS AND ADVANCES									
2.1 (a) Directors, Shareholders and Associates	1,924,156	1,868,527			1,868,527				
2.2 (b) Employees	1,357,163	1,400,557			1,400,557	1,181,973		1,188,210	
2.3 (c) Total Insider Loans and Advances and other facilities	3,281,319	3,269,084	3,408,768	3,281,319	3,269,084	3,032,360	3,409,167	3,408,768	
3.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit guarantees, acceptances	3,435,534	3,372,996	4,082,065	3,435,534	3,372,996	3,673,483	3,920,366	4,082,065	
3.1 (a) Letters of credit,guarantees, acceptances 3.2 (b) Forwards Swaps & Options	3,162,363	3,372,996			3,372,996			3,323,609	
3.3 (c) Other contingent liabilities	213,592	237,018			237,018			233,268	
3.4 (d) Total Contingent Liabilities	6,811,489		7,638,942					7,638,942	
4.0 CAPITAL STRENGTH									
4.1 (a) Core capital				11,294,567	10,831,838	10,802,465	10,613,597	11,084,717	
4.2 (b) Minimum Statutory Capital				1,000,000	1,000,000			1,000,000	
4.3 (c) Excess (a-b)				10,294,567	9,831,838				
4.4 (d) Supplementary Capital				2,402,593	2,314,729		2,386,960	2,438,538	
4.5 (e) Total Capital (a+d) 4.6 (f) Total risk weighted assets						12,969,330 65,309,854		13,523,255 65,211,136	
4.7 (g) Core Capital/Total deposits Liabilities				23.4%	22.8%			23.1%	
4.8 (h) Minimum statutory Ratio				8.0%	8.0%			8.0%	
4.9 (I) Excess				15.4%	14.8%		14.2%	15.1%	
4.10 (j) Core Capital/Total risk weighted assets				17.0%	16.4%			17.0%	
4.11 (k) Minimum Statutory Ratio				10.5%	10.5%			10.5%	
4.12 (I) Excess (j-k) 4.13 (m) Total Capital/Total risk weighted assets				6.5% 20.6%	5.9% 19.9%			6.5% 20.7%	
4.14 (n) Minimum statutory Ratio				14.5%	14.5%			14.5%	
4.15 (o) Excess (m-n)				6.1%	5.4%	5.4%	5.5%	6.2%	
(p) Core Capital/Total deposits Liabilities*						24.3%		24.3%	
(q) Core Capital/total risk weighted assets*						17.4%		17.8%	
(r) Total Capital/total risk weighted assets*						20.8%	20.9%	21.6%	
5.0 LIQUIDITY									
5.1 (a) Liquidity Ratio				33.2%	34.6%	0=.	•	33.4%	
5.2 (b) Minimum Statutory Ratio				20.0%	20.0%			20.0%	
5.3 (c) Excess (a-b)				13.2%	14.6%	12.4%	14.6%	13.4%	
SUMMARY CONSOLIDATED STATEMENT OF CHAN	IGES IN E	QUITY							
					Share Capital			Total	
							reserves		
					Sh'000	Sh'000	Sh'000	Sh'000	
At 1 January 2018					1,287,108	5,874,661			
Profit for the year					-	-	188,277	188,277	
Other comprehensive income					-	-	-	-	
Balance as at 30 September 2018				-	1,287,108	5,874,661	4,779,771	11,941,539	
SUMMARY CONSOLIDATED STATEMENT OF CASH	IEI OWS								
SUPPLIANT CONSCIENT OF CONTRACT CO. C. C. C.	FLOTTO					30-Sep-18	31-Dec-17	30-Sep-17	
						Un-Audited		Un-Audited	
						Shs.`000	Shs.`000	Shs.`000	
Net cash generated from/(used in) operating activities	i					1,024,115	8,772,295	4,871,782	
Net cash used in investing activities						(44,125)		(399,173)	
Net cash generated from financing activities								(3,139,975)	
Net decrease in cash and cash equivalents						(416,047)			
Cash and cash equivalent at 1 January Cash and cash equivalent at period end					-	5,776,023 5,359,976			
	anrahansiya	income an	d disclosur	oc are extrac	= ote from the				
The above statement of financial position, statement of comprehensive income and disclosures are extracts from the Bank's financial statements.									
Signed: Dr. Wilfred D. Kiboro						Rebecca	~ Mhithi		
Dr. Wilfred D. Kiboro						Repecca	1 MDITHI		



