FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

UN-AUDITED FINANC								
TEMENT OF FINANCIAL POSITION			BANK				GROUP	
	30-Sep-18 Un-Audited Shs.`000	31-Dec-18 Audited Shs.`000	31-Mar-19 Un-Audited Shs.`000		30-Sep-19 Un-Audited Shs.`000	30-Sep-18 Un-Audited Shs.`000	31-Dec-18 Audited Shs.`000	30-Sep- Un-Audit Shs.`0
ASSETS								
Cash (both Local & Foreign) Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing	2,963,220 2,798,087 -	3,494,361 2,787,339 -	3,116,353 4,307,906	3,055,639 4,641,821 -	3,018,412 7,432,926 -	2,963,220 2,798,087 -	3,494,361 2,787,339 -	3,018, 7,432,9
purposes Financial Assets at Fair Value through Profit & Loss Investment Securities:	-	-	-	-		-	-	
(i) Held to Maturity: (a) Kenya Government Securities	7,246,156	6,946,277	7,214,919	6,801,828	6,697,996	7,246,156	6,946,277	6,697,9
(b) Other Securities (ii) Available for Sale:	842,207	392,772	405,676	392,557	405,747	842,207	392,772	405,
(a) Kenya Government Securities (b) Other Securities	-	-	-	2,300,000		-	-	
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	2,214,420 307,745	861,162 361,576	1,503,801 171,023	1,041,141 142,516	3,833,277 695,003	2,214,420 307,745	861,162 361,576	3,833, 695,0
Tax recoverable Loans and advances to customers (net)	679,246 44,586,803	551,846 44,113,093	552,023 45,625,289	552,127 46,716,395	552,199 49,336,332	710,191 44,586,803	587,095 44,113,093	569,4 49,336,
Balances due from Banking Institutions in the Group Investments in associates Investments in subsidiary companies	1,000	1,000	1,000	1,000	1,000	-	- - -	
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	3,033,963 145,098	2,837,332 143,885	2,708,228 142,710	2,599,763 141,573	2,502,317 140,398	3,038,974 145,098	2,841,773 143,885	2,505,0 140,
Intangible assets Deferred tax asset	390,966 324,495	575,323 527,303	330,419 465,543	521,490 382,734	494,889 241,911	402,504 324,880	597,692 527,303	516, 24
Retirement benefit asset Other assets	3,179,011	3,298,369	3,586,642	3,288,007	3,555,816	3,221,884	3,338,537	3,575,
TOTAL ASSETS LIABILITIES	68,730,617	66,909,838	70,149,732	72,596,791	78,926,424	68,820,368	67,011,065	78,987,
Balances due to Central Bank of Kenya Customer deposits	47,913,300	- 48,558,691	52,104,096	- 54,169,813	60,431,181	- 47,889,754	- 48,483,189	60,234,8
Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	125,409	247,051	179,150	181,341 - -	113,160	125,409	247,051 - -	113,
Borrowed funds Balances due to Banking Institutions Group Companies	7,204,901	4,903,207	4,542,635	4,518,722 -	3,986,786	7,204,901	4,903,207 -	3,986,
Tax payable Dividends payable Deferred tax liability	2,798	2,716	1,747	1,378 -	1,376 -	2,798	2,716 535	1,
Retirement benefit liability Other liabilities	1,698,346	1,771,725	1,751,549	1,961,761	2,301,553	1,655,967	- 1,793,577	2,365
TOTAL LIABILITIES SHAREHOLDERS' FUNDS	56,944,754	55,483,390	58,5/9,1//	60,833,015	66,834,056	56,878,829	55,430,275	66,702,
Paid up /Assigned capital	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287
Share premium Revaluation reserves	5,874,662 192,624	5,874,662 192,624	5,874,662 192,624	5,874,662 192,624	5,874,662 192,624	5,874,662 192,624	5,874,662 192,624	5,874, 192,
Retained Earnings Statutory Ioan reserves	4,011,732 419,738	4,072,054	4,216,161	4,409,382	4,737,974	4,167,408 419,738	4,226,396	4,931,
Other Reserves	-13,730	-	-	-	-	-	-	
Proposed dividends Capital grants	-	-	-	-	1	-	-	
TOTAL SHAREHOLDERS' FUNDS Minority Interest	11,785,863	11,426,448	11,570,555	11,763,776	12,092,368	11,941,539	11,580,790	12,285,
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	68,730,617	66,909,838	70,149,732	72,596,791	78,926,424	68,820,368	67,011,065	78,987
TEMENT OF COMPREHENSIVE WASHING								
TEMENT OF COMPREHENSIVE INCOME	30-Sep-18	31-Dec-18	BANK 31-Mar-19	30-Jun-19	30-Sep-19	30-Sep-18	GROUP 31-Dec-18	30-Se
IEMENT OF COMPREHENSIVE INCOME	30-Sep-18 Un-Audited Shs.`000		31-Mar-19 Un-Audited	30-Jun-19 Un-Audited Shs.`000	Un-Audited	Un-Audited	31-Dec-18 Audited	Un-Aud
INTEREST INCOME	Un-Audited Shs.`000	Audited Shs.`000	31-Mar-19 Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000	31-Dec-18 Audited Shs.`000	Un-Aud Shs.`(
INTEREST INCOME Loans and advances Government securities	Un-Audited Shs.`000 4,177,408 567,911	Audited Shs.`000 5,668,863 772,110	31-Mar-19 Un-Audited Shs.`000 1,401,667 183,633	Un-Audited Shs.`000 2,818,430 417,799	Un-Audited Shs.`000 4,409,765 613,587	Un-Audited Shs.`000 4,177,408 567,911	31-Dec-18 Audited Shs.`000 5,668,863 772,110	Un-Aud Shs.`(4,409 613
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	Un-Audited Shs.`000 4,177,408	Audited Shs.`000 5,668,863 772,110 84,847 98,376	31-Mar-19 Un-Audited Shs.`000	Un-Audited Shs. '000 2,818,430 417,799 33,549 25,951	Un-Audited Shs.`000 4,409,765 613,587 120,892 39,142	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046	31-Dec-18 Audited Shs.`000 5,668,863	Un-Aud Shs.`(4,409 613 120, 39
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046 4,881,779	Audited Shs.`000 5,668,863 772,110 84,847 98,376 6,624,196	31-Mar-19 Un-Audited Shs.`000 1,401,667 183,633 13,733 12,903 1,611,936	Un-Audited Shs.`000 2,818,430 417,799 33,549 25,951 3,295,729	Un-Audited Shs.`000 4,409,765 613,587 120,892 39,142 5,183,386	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046 4,881,779	31-Dec-18 Audited Shs.`000 5,668,863 772,110 84,847 98,376 6,624,196	Un-Aud Shs.`(4,409, 613, 120, 39 5,183,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046	Audited Shs.`000 5,668,863 772,110 84,847 98,376 6,624,196	31-Mar-19 Un-Audited Shs.`000 1,401,667 183,633 13,733 12,903	Un-Audited Shs. '000 2,818,430 417,799 33,549 25,951	Un-Audited Shs.`000 4,409,765 613,587 120,892 39,142 5,183,386 1,195,234	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046 4,881,779	31-Dec-18 Audited Shs.`000 5,668,863 772,110 84,847 98,376	Un-Aud Shs. `(4,409, 613, 120, 39 5,183,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046 4,881,779	Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,514,102 26,058 749,559	31-Mar-19 Un-Audited Shs.`000 1,401,667 183,633 13,733 12,903 1,611,936	Un-Audited Shs. '000 2,818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857	Un-Audited Shs. `000 4,409,765 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173	Un-Audited Shs. 000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973	31-Dec-18 Audited Shs. 000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559	Un-Aud Shs. `(4,409 613 120, 39 5,183, 1,188, 10, 364
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME	Un-Audited Shs. 000 4,177,408 567,911 57,414 79,046 4,881,779 1,157,893 23,140 602,973	Audited Shs. 000 5,668,863 772,110 84,847 98,376 6,624,196 1,514,102 26,058 749,559 2,289,719	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179	Un-Audited Shs. '000 2,818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857	Un-Audited Shs. 000 4,409,765 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750	Un-Audited Shs. 000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973 1,779,068	31-Dec-18 Audited Shs. 000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559	Un-Aud Shs. `(4,409, 613, 120, 39 5,183, 1,188, 10, 364 1,562,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773	Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,514,102 26,058 749,559 2,289,719 4,334,477	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133	Un-Audited Shs. '000 2.818,430 417,799 3.35,494 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350	Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,933 1,779,068 3,102,711	31-Dec-18 Audited Shs.`000 5.668.863 7772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281	Un-Aud Shs.`(4,409 613 120, 39 5,183, 10, 364 1,562, 3,620,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	Un-Audited Shs.`000 4,177,408 567,911 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773	Audited Shs. '000 5,668,863 772,li10 84,847 98,376 6,624,196 1,514,102 26,058 749,559 2,289,719 4,334,477	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133	Un-Audited Shs. 000 2,818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782	Un-Audited Shs. '000 4,409,765 613,589 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973 1,779,068 3,102,711	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281	Un-Aud Shs. '(' 4,409, 613, 120, 39 5,183, 1,188, 10, 364 1,562, 3,620,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income	Un-Audited Shs. '000 4,177,408 56,7911 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773	Audited Shs. '000 5,668,687 77,2,110 84,847 98,376 6,624,196 1,514,102 2,60,588 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 132,485	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133	Un-Audited Shs. '000 2.818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781	Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 297,030	Un-Audited Shs. '000 4,17,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281	Un-Aud Shs. '(4,409, 613, 120, 129, 1,188, 10, 364 1,562, 3,620, 99, 1,364 297, 293,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Other income Other income Other income	Un-Audited Shs. '000 4,177.408 567.311 57,414 79,046 4,881,779 1,157.893 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918	Audited Shs. '000 5,668,687 77,2,110 84,847 98,376 6,624,196 1,514,102 2,60,588 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 132,485	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674	Un-Audited Shs.`000 2.818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 106,087 1,254,901	Un-Audited Shs. '000 4,409,765 (613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,033 208,234 1,969,081	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 2,3140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382 1,858,030	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456	Un-Aud Shs. '(4,409 613 120, 35 5,183, 1,188, 10, 364 1,562, 3,620, 99, 1,364 297, 293, 2,054
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income Total operating INCOME	Un-Audited Shs. '000 4,177,408 567,311 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 99,469 1,803,117 4,900,890	Audited Shs. '000 5,668,867,21,10 84,847 98,376 6,624,196 74,959 2,289,719 4,334,477 125,800 133,456 2,434,692 6,769,169	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048	Un-Audited Shs. '000 2.818,430 417,799 33.549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 106,087 1,254,901 3,542,683	Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,195,234 10,3473 3,641,7569,750 3,613,637 99,662 297,030 208,234 1,969,081 5,582,717	Un-Audited Shs. '000 4,17,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973 1,779,068 3,102,711 95,515 259,918 154,382 1,858,030 4,960,741	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254	Un-Aud Shs.`(4,409, 613, 120, 39 5,183, 1,188, 10, 364 1,562, 3,620, 99, 1,364 297, 293, 2,054 5,674,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	Un-Audited Shs. '000 4177,408 567,911 57,414 79,046 4,881,779 1157,893 23,140 602,973 1,784,006 3,097,773 95,515 13,48,215 259,918 9,469 1,803,117 4,900,890 595,167 1,298,658	Audited Shs. '000 5.668.867 772.810 84.847 94.766 6,624.96 1.514.102 26.058 749.559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,692 6,769,169 771,880 1,814,095	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 -41,674 619,048 1,755,181	Un-Audited Shs. '000 2.818,430 417,799 33,549 25,951 3,295,729 750,695 248,857 1,007,947 2,287,782 65,350 905,781 177,683 1,254,901 3,542,683	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 1195,234 10,343 364,173 1,569,750 3,613,637 299,662 297,033 208,234 1,969,081 5,582,717	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 2,3140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 1,4382,215 259,918 4,960,741 595,167	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254	Un-Aud Shs. (4.409, 613, 613, 120, 139, 5,183, 1188, 1,188, 1,1562, 3,620, 99, 1,364, 297, 293, 2,054, 5,674, 572, 1,420,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 9,469 1,803,117 4,900,890	Audited Shs. '000 5.668.867 772.810 84.847 94.766 6,624.96 1.514.102 26.058 749.559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,692 6,769,169 771,880 1,814,095	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181	Un-Audited Shs. '000 28/18/45/20 417,799 437,549 55,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 106,087 1,254,901 3,542,683 341,369	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 99,662 1,364,154 297,035 208,234 1,969,081 5,582,717	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,362 1,858,030 4,960,741 595,167 1,333,722 84,653	31-Dec-18 Audited Shs. '000 5,668.863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254	Un-Aud Shs.' (4.409, 613, 120, 399, 5,183, 10, 364, 1,562, 3,620, 99, 1,3644, 297, 293, 2,054 5,674,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions on Poise in exchange trading income Dividend Income Other	Un-Audited Shs. '000 4,177,408 567,5111 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773 9,5515 1,348,215 259,918 99,469 1,803,117 4,900,890 595,667 1,298,658 82,713 466,785 518,304 67,785 518,304	Audited Shs. '000 5,668,867 77,2,110 84,847 98,376 6,624,196 1,514,102 2,60,589 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 132,485 2,434,692 6,769,169 771,880 1,814,095 71,215 621,387 634,705	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 - - - - - - - - - - - - - - - - - -	Un-Audited Shs. '000 2.818,430 417,799 33,549 417,799 33,549 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 106,087 1,254,901 3,542,683 341,369 914,712 43,062 309,471 273,552	Un-Audited Shs. '000 4,409,765 613,587 120,892 39,142 5,183,386 1,195,234 10,343 3,641,75 1,569,750 3,613,637 299,662 1,364,154 297,030 208,234 1,969,081 5,582,717 572,434 461,818 407,803	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,152,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382 1,858,030 4,960,741 595,167 1,333,722 84,653 466,785 522,229	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 61,385 638,814	Un-Aud Shs. '(4.409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 614,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charges Depreciation charges Other operating expenses	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785	Audited Shs. '000 5,668,867,72,810 84,847 96,624,196 6,624,196 1,514,102 2,60,588 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,652 6,769,169 771,880 1,814,095 71,215 621,385 634,705 129,747 2,306,262	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 1,254,901 3,542,683 341,369 914,712 43,062 309,471 43,062 309,471 43,062 309,471	Un-Audited Shs. '000 4.409,765 (613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 299,662 1,364,154 297,033 208,234 1,969,081 5,582,717 572,434 1,395,418 72,445 461,818 407,803 91,844	Un-Audited Shs. '000 4,17,408 567,911 57,414 79,046 4,881,779 1,152,955 2,3140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382 1,858,030 4,960,741 1,333,722 84,633 46,635 522,229 95,855 1,522,425 1,552,452	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431	Un-Aud Shs.' (4.409, 613, 120, 613, 120, 120, 120, 130, 140, 150, 150, 150, 150, 150, 150, 150, 15
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income 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 Total operating expenses Total operating expenses	Un-Audited Shs. '000 4177,408 567,911 57,414 79,046 4,881,779 44,881,779 44,881,779 45,000 53,097,773 1,784,006 3,097,773 95,515 1,348,215 259,918 99,469 1,803,117 4,900,890 595,67 1,298,658 82,713 466,785 518,304 95,855	Audited Shs. '000 5,668,867,72,810 84,847 96,624,196 6,624,196 1,514,102 2,60,588 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,652 6,769,169 771,880 1,814,095 71,215 621,385 634,705 129,747 2,306,262	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491	Un-Audited Shs. '000 2.818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 31,369 914,712 43,062 30,4471 273,552 61,51	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637 29,662 1,364,154 297,033 2,944 1,969,081 72,445 461,818 407,803 9,844 1,629,648 4,631,410	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 -154,382 1,858,030 4,960,741 595,167 1,333,722 84,653 46,673 46,673 552,229 95,855 51,592,452 4,690,863	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431	Un-Aud Shs. 'C 4409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 1562, 7, 1188, 7, 1562, 7,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses Other interest expenses OTHER OPERATING INCOME OTHER OPERATING IN	Un-Audited Shs. '000 4,177,408 567,7911 57,414 79,046 4,881,779 1,157,893 2,3,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 99,469 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 1,839,440 4,647,222 253,668	Audited Shs. '000 5.668.867 77.810 84.847 93.76 6,624,196 6,624,196 1.514,102 2.60,588 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,652 6,769,169 771,880 1,814,095 71,215 621,385 613,705 129,747 2,306,262 6,349,289 419,880 419,880	31-Mar-19 Un-Audited Shs. '000 1.401,667 183,633 13,733 12,903 1,611,936 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,43 1,549,319 205,861 205,86	Un-Audited Shs. '000 2.818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 31,254,901 3,542,683 341,369 914,712 43,062 309,471 273,552 61,151 1,117,474 3,060,791 481,892 481,892	Un-Audited Shs. '000 4.409,76 613,587 120,892 39,142 5,183,386 23,142 5,183,386 23,142 5,183,386 23,142 5,183,386 23,185 297,033 208,234 1,969,081 5,582,717 572,445 461,818 407,803 91,844 46,631,410 951,307 951,307 951,307	Un-Audited Shs. '000 4,17,408 567,911 57,414 79,046 4,881,779 1,152,955 2,3140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382 1,858,030 4,960,741 595,167 1,333,722 84,633 46,678 522,229 95,855 1,592,452 4,690,863 269,878 269,878	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 61,385 61,385 61,385 61,385 61,385 61,385 61,385 61,385 61,340 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40,40 7,40 7	Un-Audi Shs.`C 4,409, 613, 120, 39 5,183, 1,188,6 10,0,364 1,562, 3,620, 99, 1,364 297,6 293, 2,054, 5,674, 461 412, 91, 1,631, 4,666, 1,008, 1,008,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income 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 Evental Income Items	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,157,893 23,140 602,973 1,784,006 3,097,773 95,515 1,344,215 259,918 259,918 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 518,304 95,855 51,589,740 4,647,222 253,668	Audited Shs. '000 5.668.867 77.810 84.847 93.76 6,624,196 6,624,196 1.514,102 2.60,588 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,652 6,769,169 771,880 1,814,095 71,215 621,385 613,705 129,747 2,306,262 6,349,289 419,880 419,880	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491 1,549,319 205,861	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 1,254,901 3,542,683 341,369 914,712 43,062 4309,471 273,552 61,151 1,17,474 3,060,791 481,892	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637 29,662 1,364,154 297,033 208,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 41,629,648 4,631,410 951,307 951,307 (285,392)	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 1,858,030 4,960,741 595,167 1,333,722 84,653 46,6785 522,229 95,8555 1,592,452 4,690,863 269,878 (82,117)	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 621,385 638,814 12,308,473 6,404,322 434,932	Un-Aud Shs. 'C 4409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 614, 120, 614, 120, 614, 142, 142, 142, 142, 142, 143, 14, 144, 144, 144, 144, 144, 144,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income 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 texpenses Depreciation al items Exceptional items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income:	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,158,938 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 518,304	Audited Shs. '000 5.668.627.810 84.847 98.376 6,624.196 1.514.102 26.058 749.559 2,289,719 4,334,477 125,800 1.838,951 337,456 2,434,692 6,769,169 771,880 1,814,095 771,215 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 51,34,491 1,549,319 205,861 (61,759)	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 3,1254,901 3,542,683 341,369 914,712 43,062 309,4771 273,552 61,151 1117,474 3,060,791 481,892 (144,567)	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637 299,662 1,364,154 297,033 2,88,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 4631,410 951,307 951,307 (285,392)	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 1,858,030 4,960,741 595,167 1,333,722 84,653 46,6785 522,229 95,855 51,592,452 4,690,863 269,878 (82,117)	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431 6,404,322 434,932 (190,716)	Un-Aud Shs. 'C 4409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 614, 120, 614, 120, 614, 142, 142, 142, 142, 142, 143, 14, 144, 144, 144, 144, 144, 144,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,158,938 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 518,304	Audited Shs. '000 5.668.627.810 84.847 98.376 6,624.196 1.514.102 26.058 749.559 2,289,719 4,334,477 125,800 1.838,951 337,456 2,434,692 6,769,169 771,880 1,814,095 771,215 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 51,34,491 1,549,319 205,861 (61,759)	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 3,1254,901 3,542,683 341,369 914,712 43,062 309,4771 273,552 61,151 1117,474 3,060,791 481,892 (144,567)	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637 299,662 1,364,154 297,033 2,88,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 4631,410 951,307 951,307 (285,392)	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 1,858,030 4,960,741 595,167 1,333,722 84,653 46,6785 522,229 95,855 51,592,452 4,690,863 269,878 (82,117)	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431 6,404,322 434,932 (190,716)	Un-Aud Shs. 'C 4409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 614, 120, 614, 120, 614, 142, 142, 142, 142, 142, 143, 14, 144, 144, 144, 144, 144, 144,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses OTHER OPERATING INCOME Tees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Other income Other income OTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total toperating expenses Total toperating expenses Total toperating expenses Total toperating tempenses Total there	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,158,938 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 518,304	Audited Shs. '000 5.668.627.810 84.847 98.376 6,624.196 1.514.102 26.058 749.559 2,289,719 4,334,477 125,800 1.838,951 337,456 2,434,692 6,769,169 771,880 1,814,095 771,215 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 51,34,491 1,549,319 205,861 (61,759)	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 3,1254,901 3,542,683 341,369 914,712 43,062 309,4771 273,552 61,151 1117,474 3,060,791 481,892 (144,567)	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637 299,662 1,364,154 297,033 2,88,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 4631,410 951,307 951,307 (285,392)	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 1,858,030 4,960,741 595,167 1,333,722 84,653 46,6785 522,229 95,855 51,592,452 4,690,863 269,878 (82,117)	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431 6,404,322 434,932 (190,716)	Un-Aud Shs. 'C 4409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 614, 120, 614, 120, 614, 142, 142, 142, 142, 142, 143, 14, 144, 144, 144, 144, 144, 144,
INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges 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 Other Comprehensive Income: Gains/(Losses) from Translating the Financial Assets 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	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,158,938 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 518,304	Audited Shs. '000 5.668.627.810 84.847 98.376 6,624.196 1.514.102 26.058 749.559 2,289,719 4,334,477 125,800 1.838,951 337,456 2,434,692 6,769,169 771,880 1,814,095 771,215 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335 621,335	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 51,34,491 1,549,319 205,861 (61,759)	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 3,1254,901 3,542,683 341,369 914,712 43,062 309,4771 273,552 61,151 1117,474 3,060,791 481,892 (144,567)	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,95,234 10,343 364,173 1,569,750 3,613,637 299,662 1,364,154 297,033 2,88,234 1,969,081 5,582,717 572,434 461,818 407,803 91,844 4631,410 951,307 951,307 (285,392)	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 1,858,030 4,960,741 595,167 1,333,722 84,653 46,6785 522,229 95,855 51,592,452 4,690,863 269,878 (82,117)	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431 6,404,322 434,932 (190,716)	Un-Aud Shs. 'C 4409, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 613, 120, 614, 120, 614, 120, 614, 142, 142, 142, 142, 142, 143, 14, 144, 144, 144, 144, 144, 144,
INTEREST INCOME ILoans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Sifees and commissions on loans and advances Other fees and commissions Poreign exchange trading income IDividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES SLoan loss provision Staff costs Districtors' emoluments Brental 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 Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Flair 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 Compre- Income Tax Relating to Components of other Compre- Income Tax Relating to Components of other Compre-	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 1,158,938 23,140 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 95,855 518,304	Audited Shs. '000 5.668.867 77.210 84.847 98.376 6,624.96 6,624.96 1.514.102 2.60.588 749.559 2.289,719 4,334,477 125.800 1,838,951 337,456 132,485 2,434,692 6,769,169 771,880 1,814,095 71,215 621,385 634,705 129,747 2,306,262 6,349,289 419,880 419,880 6185,034) - 234,846	31-Mar-19 Un-Audited Shs. '000 1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 51,34,491 1,549,319 205,861 (61,759)	Un-Audited Shs. '000 2.818,430 417,799 33,549 52,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 3,1254,901 3,542,683 341,369 914,712 43,062 309,4771 273,552 61,151 1117,474 3,060,791 481,892 (144,567)	Un-Audited Shs. '000 4.409,766 613,587 120,892 39,142 5,183,386 1,195,234 10,343 364,173 1,569,750 3,613,637 29,662 297,033 208,234 1,969,081 5,582,717 572,434 41,395,418 47,803 91,844 4,631,410 951,307 (285,392) 665,915	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,77 1,152,955 2,3140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382 1,858,030 4,960,741 595,167 1,333,722 84,633 46,6785 522,229 95,855 1,592,452 4,690,863 269,878 269,878 (82,117) 187,761	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 621,385 638,814 129,747 2,308,431 6,404,322 434,932 (190,716)	Un-Audi Shs. '0 4,409, 613,120,0 319,120,139,120,139,139,139,1364,1,562,136,1364,129,1364,1364,1364,1364,1364,1364,1364,1364
Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total Interest income INTEREST EXPENSE 5 Customer deposits 5 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 10 Ibirdend income 20 Other income TOTAL OPERATING INCOME OPERATING EXPENSES 3 Loan loss provision 1 Staff costs 5 Directors' emoluments 8 Rental charges 9 Other open some some some some some some some some	Un-Audited Shs. '000 4,177,408 567,7911 57,414 79,046 4,881,779 1,157,893 2,31,40 602,973 1,784,006 3,097,773 95,515 1,348,215 259,918 99,469 1,803,117 4,900,890 595,167 1,298,658 82,713 466,785 518,304 4,647,222 253,668 (76,100) 177,568	Audited Shs. '000 5,668,624,96 6,624,96 1,514,102 2,60,58 749,559 2,289,719 4,334,477 125,800 1,838,951 337,456 2,434,692 6,769,169 771,880 1,814,095 71,215 621,385 634,705 129,747 2,306,262 6,349,289 419,880 (185,034) - 234,846	31-Mar-19 Un-Audited Shs. '000 1.401,667 183,633 13,733 12,903 1,611,936 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 1534,439 1,549,319 205,861 (61,759) 1444,102	Un-Audited Shs. '000 2.818,430 417,799 33,549 25,951 3,295,729 750,695 8,395 248,857 1,007,947 2,287,782 65,350 905,781 177,683 314,369 914,712 43,062 309,471 273,552 61,51 1,117,474 3,060,791 481,892 (144,567) 337,325	Un-Audited Shs. '000 4.409,765 613,587 120,892 39,142 5,183,386 11,195,234 10,343 10,343 10,569,750 3,613,637 299,662 13,64,154 297,033 19,969,081 5,582,717 572,434 461,818 407,803 91,844 46,631,410 951,307 (285,392) 665,915	Un-Audited Shs. '000 4,177,408 567,911 57,414 79,046 4,881,779 11,52,955 23,140 602,973 1,779,068 3,102,711 95,515 1,348,215 259,918 154,382 1,858,030 4,960,741 595,167 1,333,722 84,633 466,788 522,229 9,885 522,229 4,690,863 269,878 (82,117) 187,761	31-Dec-18 Audited Shs. '000 5,668,863 772,110 84,847 98,376 6,624,196 1,508,298 26,058 749,559 2,283,915 4,340,281 125,800 1,838,951 337,456 2,498,973 6,839,254 771,880 1,860,030 74,035 61,385 613,814 12,308,473 1,30	Un-Audit Shs. 'O 4,409,7613,5120,813,3188,00 10,3364,1,562,53,620,813,644,297,0293,22,054,1420,076,24611,412,446,666,51,008,0(303,3704,6

OTHER DISCLOSURES			BANK		
	30-Sep-18 Un-Audited Shs.`000	31-Dec-18 Audited Shs.`000	31-Mar-19 Un-Audited Shs.`000	30-Jun-19 Un-Audited Shs.`000	30-Sep-19 Un-Audited Shs.`000
1.0 NON-PERFORMING LOANS AND ADVANCES	3113. 000	3113. 000	3113. 000	3113. 000	3113. 000
1.1 (a) Gross Non-performing loans and advances	8,186,909	8,137,866	8,160,397	8,174,273	8,283,414
1.2 (b) Less Interest in Suspense	990,997	1,002,544	1,028,345	1,072,881	1,088,068
1.3 (c)Total Non-Performing Loans and Advances (a-b)	7,195,912	7,135,322	7,132,052	7,101,392	7,195,346
1.4 (d) Less Loan Loss Provision	1,688,637	1,907,666	2,092,969	2,323,578	2,562,881
1.5 (e) Net Non-Performing Loans and Advances(c-d) 1.6 (f) Discounted Value of Securities	5,507,275 5,200,944	5,227,656 4,960,914	5,039,083 4,747,228	4,777,814 4,542,430	4,632,465 4,314,323
1.7 (g) Net NPLs Exposure (e-f)	306,331	266,742	291,855	235,384	318,143
2.0 INSIDER LOANS AND ADVANCES					
2.1 (a) Directors, Shareholders and Associates	2,220,558	2,427,378	2,401,140	1,890,431	2,346,156
2.2 (b) Employees	1,188,210	1,163,182	1,181,279	1,174,085	1,173,245
2.3 (c)Total Insider Loans and Advances and other facilities	3,408,768	3,590,560	3,582,419	3,064,516	3,519,401
3.0 OFF-BALANCE SHEET ITEMS					
3.1 (a)Letters of credit, guarantees, acceptances	4,082,065	3,570,381	3,685,618	4,126,878	4,939,875
3.2 (b) Forwards Swaps & Options	3,323,609	3,147,051	3,849,816	4,010,876	6,392,988
3.3 (c)Other contingent liabilities	233,268	182,071	231,018	165,812	156,812
3.4 (d)Total Contingent Liabilities	7,638,942	6,899,503	7,766,452	8,303,566	11,489,676
4.0 CAPITAL STRENGTH					
4.1 (a)Core capital	11,084,717	10,706,525	10,840,336	11,019,755	11,324,874
4.2 (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4.3 (c)Excess (a-b)	10,084,717	9,706,525	9,840,336	10,019,755	10,324,874
4.4 (d) Supplementary Capital	2,438,538	2,018,800	2,018,800	2,018,800	2,018,800
4.5 (e) Total Capital (a+d)	13,523,255	12,725,325	12,859,136	13,038,555	13,343,674
4.6 (f)Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities	65,211,136 23.1%	65,186,401 22.1%	64,838,672 20.8%	66,026,631 20.3%	69,818,900 18.7%
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
4.9 (I) Excess	15.1%	14.1%	12.8%	12.3%	10.7%
4.10 (j) Core Capital / Total risk weighted assets	17.0%	16.4%	16.7%	16.7%	16.2%
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
4.12 (I) Excess (j-k)	6.5%	5.9%	6.2%	6.2%	5.7%
4.13 (m) Total Capital/Total risk weighted assets	20.7%	19.5%	19.8%	19.7%	19.1%
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
4.15 (o) Excess (m-n)	6.2%	5.0%	5.3%	5.2%	4.6%
4.16 (p) Core Capital/Total deposits Liabilities*	24.3% 17.8%	23.2% 17.3%	21.7% 17.4%	21.1% 17.3%	19.4% 16.8%
4.17 (q) Core Capital / total risk weighted assets* 4.18 (r) Total Capital/total risk weighted assets*	21.6%	20.4%	20.6%	20.4%	19.7%
4.10 (1) Total Capitaly total risk weighted assets	21.076	20.4%	20.0%	20.4%	19.770
5.0 LIQUIDITY					
5.1 (a) Liquidity Ratio	33.4%	30.7%	31.2%	32.9%	36.6%
5.2 (b) Minimum Statutory Ratio	20.0% 13.4%	20.0% 10.7%	20.0% 11.2%	20.0% 12.9%	20.0% 16.6%
5.3 (c) Excess (a-b)	13.470	10.776	11.270	12.370	10.076
SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY		Share	Chara	Revenue and	Total
		Capital		Other reserves	iotai
		Sh'000	Sh'000	Sh'000	Sh'000
At 1 January 2019		1,287,108	5,874,662	4,419,020	11,580,790
Profit for the year		, . ,	.,. ,,	704,673	704,673
Other comprehensive income				-	-
Balance as at 30 Sep 2019		1,287,108	5,874,662	5,123,693	12,285,463
SUMMARY CONSOLIDATED STATEMENT OF CASHFLOWS					
			30-Sep-19	31-Dec-18	30-Sep-18
			Un-Audited	Audited	Un-Audited
			Shs.`000	Shs.`000	Shs.`000
Net cash generated from/(used in) operating activities			4,209,855	2,363,664	1,024,115
Net cash used in investing activities			(60,561)	(48,091)	(44,125)
Net cash generated from financing activities			(1,185,810)	(3,621,548)	(1,396,037)
Net decrease in cash and cash equivalents Cash and cash equivalent at 1 January			2,963,483 4.470.048	(1,305,975) 5.776.023	(416,047) 5.776.023
Castratia Castreunivatelli di L'IdillatiV			4.4/0.048	5.770.075	3.77D.UZ3

The adjusted capital ratios include the expected credit loss provision added back to capital in line with the Central Bank of Kenya guidance note issued in April, 2018 on implementation of IFRS 9.

7,433,532 4,470,048

5,359,976

The above statement of financial position, statement of comprehensive income and disclosures are extracts from the Bank's financial statements.

Signed: Rebecca Mbithi Managing Director & CEO

Cash and cash equivalent at period end

Dr. Wilfred D. Kiboro

Chairman

