

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2018

PROFIT AND LOSS ACCOUNT

ASSETS Cash (both Local & Foreign) Balances due from Central Bank of Kenya Covernment and other securities held for dealing purposes Financial Assets at fair value through profit and loss investment Securities 1) Other securities 1) Other securities 1) Other securities 2,0,058,959 19,430,527 21,032,154 19,636,295 18,257,513 2,0323,713 19,636,295 18,257,513 19,636,295 18,257,513 19,636	Unaudit Shs. '0' 5 567,1 5 3,232,9 4 19,157,3 8 19,146,1 3 11,1 3 21,563,7 0 14,987,7 1 1,698,6 7 1,698,6 1 5,578,2	Audited Shs. '000' 621,725 4,145,685 20,323,794 20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	Unaudited Shs. '000' S	Unaudited Shs. '000' 521,880 3,232,942 18,257,513 18,257,513	Unaudited Shs. '000' 544,678 3,427,136	Unaudited Shs. '000' 455,283	Audited Shs. '000' 613,231	Unaudited Shs. '000' 445,381	
Shs. 1000 Shs.	Shs. '0' Shs	621,725 4,145,685 20,323,794 20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	Shs. '000' Shs. '000' - 621,721 2 - 4,145,688 3 - 20,323,79 - 20,309,344 - 14,448 0 - 6,751,225 - 3,427,080	Shs. '000' 521,880 3,232,942 18,257,513 18,257,513	544,678 3,427,136 19,636,295	Shs. '000' 455,283	Shs. '000' 613,231	Shs. '000' 445,381	
ASSETS Cash (both Local & Foreign)	5 567,1 5 3,232,9 4 19,157,3 8 19,146,1 3 11,1 3 21,583,7 0 14,987,7 3 6,596,0 1 5,578,2 1 3,68	621,725 4,145,685 20,323,794 20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	- 621,721 2 - 4,145,685 3 - 20,323,79 3 - 20,309,344 - 14,446 4 - 6,751,225 5 - 3,427,080	521,880 3,232,942 18,257,513 18,257,513	544,678 3,427,136 19,636,295	455,283	613,231	445,381	
Cash (Lord Local & Foreign) Balances due from Central Bank of Kenya (Asys Government and other securities held for dealing purposes investment Securities: a) Held to Maturity: a (Kenya Government securities: b) Held to Maturity: a (Kenya Government securities: a (Kenya Gov	4 19,157,3 8 19,146,1 3 21,583,7 0 14,987,3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,323,794 20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	2 - 4,145,685 3 - 20,323,79 3 - 20,309,341 - 14,446 6 - 6,751,22 6 - 3,427,086	3,232,942 18,257,513 18,257,513	3,427,136 19,636,295				
Balances due from Central Bank of Kenya Cerrya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss investment Securities: a) Held to Maturity: 20,058,959 19,430,527 21,032,154 19,636,295 18,257,513 20,303, 31,400 21,0	4 19,157,3 8 19,146,1 3 21,583,7 0 14,987,3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,323,794 20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	2 - 4,145,685 3 - 20,323,79 3 - 20,309,341 - 14,446 6 - 6,751,22 6 - 3,427,086	3,232,942 18,257,513 18,257,513	3,427,136 19,636,295				Cash (both Local & Foreign)
Kerya Covernment and other securities held for dealing purposes Financial Assets at fair value through profit and loss Investment Securities: a. Kenya Government securities b. Other securities b. Other securities c. Other secu	4 19,157,3 8 19,146,1 3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,323,794 20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	20,323,79 3 - 20,309,34 - 14,44 0 - 6,751,22 5 - 3,427,08	18,257,513 18,257,513	19,636,295	GJOT TJOOT	1,110,000		
purposes Financial Assets at fair value through profit and loss investment Securities: a) Held to Maturity: 20,058,959 19,430,527 21,032,154 19,636,295 18,257,513 20,303,500 b. Other securities 5,530,404 6,415,312 7,289,709 15,445,232 21,112,309 4,712,705 c. Kernya Government securities 5,530,404 6,415,312 7,289,709 15,445,232 21,112,309 4,712,705 c. More securities 5,530,404 6,415,312 7,289,709 15,445,232 21,112,309 4,712,705 c. More securities 2,200,866 3,087,283 3,328,019 3,334,868 8,993,328 14,727,375 3,427,705 c. Deposits and balances due from local banking institutions abroad 2,721,734 90,825 2,394,840 3,718,743 43,3728 c. Poposits and balances due from banking institutions abroad 2,721,734 90,825 2,394,840 3,718,743 43,3728 c. Poposits and balances to customers (net) 38,271,841 38,817,386 36,999,564 35,683,703 36,630,142 c. Poposits and balances to customers (net) 393,828 1,395,692 1,395,692 1,388,915 1,443,291 c. Poposities and balances to customers (net) 393,828 1,395,692 1,395,692 1,388,915 1,443,291 c. Poposits and balances due from banking institutions in the group investments in joint ventures 1,301,537 1,555,160 1,541,456 1,515,155 1,496,344 c. Poposits and balances due to local banking institutions 1,301,537 1,555,160 1,541,456 1,515,155 1,496,344 c. Poposits and balances due to local banking institutions 205,800 1,396,420 3,386,88 3,841 2,2889 14,79,35 c. Poposits and balances due to local banking institutions 2,678,175 2,511,616 2,432,811 2,222,222 2,262,033 2,511,616 c. Poposits and balances due to foreign banking institutions 1,390,36 1,396,420 3,461,42 566,212 11,002 1,403,701 c. Poposits and balances due to foreign banking institutions 1,390,36 1,396,420 3,461,42 566,212 11,002 1,403,701 c. Poposits and balances due to foreign banking institutions 1,390,36 1,396,420 3,461,42 5	8 19,146,1 3 11,1 3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	20,309,340 - 14,446 - 6,751,228 - 3,427,080	18,257,513					
Financial Assets at fair value through profit and loss investment Securities: a. Kenya Government securities b. Other securities b. Other securities c. 5,530,404 b. Other securities c. 5,530,404 b. Other securities c. 5,530,404 c. A,5312 c. 7,289,709 c. 15,445,232 c. 11,12,309 c. 6,751,2 c. A,677,90 c. A,687,90 c. A,	8 19,146,1 3 11,1 3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	20,309,340 - 14,446 - 6,751,228 - 3,427,080	18,257,513					
Investment Securities: a. Kenya Government securities b. Other securities b. Other securities c. Kenya Government securities	8 19,146,1 3 11,1 3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	20,309,340 - 14,446 - 6,751,228 - 3,427,080	18,257,513					
a) Held to Maturity: 20,058,959 19,430,527 21,032,154 19,636,295 18,257,513 20,030,33 a. Kernya Government securities 20,058,959 19,430,527 21,032,154 19,636,295 18,257,513 20,303,334,861 20,303,334,861 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,304,3427,305 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,303,334,861 21,4727,375 20,304,3427,305 21,4727,375 20,303,334,861 21,4727,375 20,30	8 19,146,1 3 11,1 3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	20,309,348 14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	20,309,340 - 14,446 - 6,751,228 - 3,427,080	18,257,513					
b. Other securities by Available for sale: 5,530,404 6,415,312 7,289,709 15,445,232 21,112,309 - 6,751,2 3,289,00 1,0 Available for sale: 3,329,538 3,328,019 3,334,868 8,993,328 14,727,375 - 3,427,0 5,0 Other securities 22,00,866 3,087,293 3,954,841 6,451,904 6,384,934 - 3,324,1 0,433,728 1,014,0 0,434,1 0,43	3 11,1 3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	14,446 6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	- 14,446 - 6,751,228 - 3,427,080		40.000.000	21.032.154	19.430.527	20.058.959	
b. Other securities by Available for sale: 5,530,404 6,415,312 7,289,709 15,445,232 21,112,309 - 6,751,2 3,289,00 1,0 Available for sale: 3,329,538 3,328,019 3,334,868 8,993,328 14,727,375 - 3,427,0 5,0 Other securities 22,00,866 3,087,293 3,954,841 6,451,904 6,384,934 - 3,324,1 0,433,728 1,014,0 0,434,1 0,43	3 21,583,7 0 14,987,7 3 6,596,0 7 1,698,6 1 5,578,2 3 13,6	6,751,228 3,427,080 3,324,148 1,014,087 2,126,601 87,158	- 6,751,228 - 3,427,080		19,636,295	21,032,154	19,430,527	20,058,959	a. Kenya Government securities
a. Kenya Government securities 3,329,538 3,328,019 3,334,868 8,993,328 14,727,375 - 3,427,0 b. Other securities 2,200,866 3,807,293 3,954,841 6,451,904 6,384,934 - 3,324,1 1,900,8254 2,398,484 6,451,904 6,384,934 - 3,324,1 1,900,8254 2,398,484 6,451,904 6,384,934 - 3,324,1 1,900,8254 2,398,484 6,451,904 6,384,934 - 1,014,0 1,000,800,800,800,800,800,800,800,800,80	14,987,7 6,596,0 7 1,698,6 1 5,578,2 3 13,6	3,427,080 3,324,148 1,014,087 2,126,601 87,158	- 3,427,080				-		
b. Other securities	6,596,0 7 1,698,6 1 5,578,2 3 13,6	3,324,148 1,014,087 2,126,601 87,158		21,112,309	15,445,232	7,289,709	6,415,312	5,530,404	b) Available for sale:
b. Other securities 2,200,866 3,087,293 3,954,841 6,451,904 6,384,934 - 3,324,1	7 1,698,6 1 5,578,2 3 13,6	1,014,087 2,126,601 87,158	- 3,324,148	14,727,375	8,993,328	3,334,868	3,328,019	3,329,538	a. Kenya Government securities
Deposits and balances due from banking institutions abroad 962,501 2,128,601 1,847,224 7,260,346 5,578,243 2,126,63 37,180 20,105	1 5,578,2 3 13,6	2,126,601 87,158		6,384,934	6,451,904			2,200,866	
Deposits and balances due from banking institutions abroad 962,501 2,126,601 1,847,224 7,260,346 5,578,243 - 2,126,6 73,780 20,105	1 5,578,2 3 13,6	2,126,601 87,158	- 1,014,087	1,433,728	3,718,743	2,394,840	908,254	2,721,734	Deposits and balances due from local banking institutions
Loans and advances to customers (net) 38,271,841 38,817,386 36,999,564 35,683,703 36,630,142 38,965,8 Balances due from banking institutions in the group Investments in associates 393,828				5,578,243		1,847,224	2,126,601	962,501	
Balances due from banking institutions in the group	1 36,773,7 - -		- 87,158	-		20,105	73,780	-	Tax recoverable
Investments in associates 393,828 - - -	• •	38,965,591	- 38,965,59	36,630,142	35,683,703	36,999,564	38,817,386	38,271,841	Loans and advances to customers (net)
Investments in subsidiary companies 1,395,692 1,395,692 1,388,915 1,443,291 Investments in joint ventures		-	-						Balances due from banking institutions in the group
Investments in joint ventures	-	-			-	-	-	393,828	Investments in associates
Investment properties - - - - - - - - -		-		1,443,291	1,388,915	1,395,692	1,395,692		Investments in subsidiary companies
Property and equipment 1,301,537 1,555,160 1,541,456 1,515,155 1,498,344 - 1,875,9 1,143,168 1,515,155 1,498,344 - 1,875,9 1,143,168 1,515,155 1,498,344 - 1,875,9 1,143,168 1,1	-	-							Investments in joint ventures
Prepaid lease rentals -	-	-							Investment properties
Intangible assets 185,571 124,730 128,377 132,889 147,935 - 769,4 Deferred tax asset	1,820,9	1,875,970	- 1,875,970	1,498,344	1,515,155	1,541,456	1,555,160	1,301,537	Property and equipment
Deferred tax asset	-	-							Prepaid lease rentals
Retirement benefit asset Other assets 1,143,168 831,841 955,557 870,112 869,414 - 1,306,6 TOTAL ASSETS 73,601,507 76,438,199 77,137,825 89,623,204 90,725,741 - 77,987,1 LABILITIES Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to foreign banking institutions Other money market deposits Borrowed funds Balances due to banking institutions in the group Tax payable 18,810 - 30,690 20,923 Dividends payable Deferred tax liability 74,029 64,793 64,793 64,793 64,793 64,793 71,27,4	792,1	769,450	- 769,450	147,935	132,889	128,377	124,730	185,571	
Other assets 1,143,168 831,841 955,557 870,112 869,414 - 1,306,6 TOTAL ASSETS 73,601,507 76,438,199 77,137,825 89,623,204 90,725,741 - 77,987,4 LLABILITIES Balances due to Central Bank of Kenya 55,283,834 57,554,721 58,082,661 65,786,788 66,973,667 - 57,283,20 Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits 1,939,036 1,396,420 346,142 566,212 11,002 - 1,403,7 Berrowed funds 2,678,175 2,511,616 2,432,811 2,252,282 2,262,033 - 2,511,6 Balances due to banking institutions in the group 18,810 - 30,690 20,923	-	-					-		
TOTAL ASSETS 73,601,507 76,438,199 77,137,825 89,623,204 90,725,741 - 77,987,1 LIABILITIES Balances due to Central Bank of Kenya Customer deposits 55,283,834 57,554,721 58,082,661 65,786,788 66,973,667 - 57,283,2 Deposits and balances due to local banking institutions 205,800 1,396,420 346,142 566,212 11,002 - 1,403,7 Cther money market deposits 2,678,175 2,511,616 2,432,811 2,252,282 2,262,033 Balances due to banking institutions in the group Tax payable 18,810 - 30,690 20,923 Dividends payable 50,667,79,79,79,79,79,79,79,79,79,79,79,79,79	-	-							
Customer deposits Salances due to Central Bank of Kenya Salances due to Iocal banking Institutions Salances due to Iocal banking Institutions in the group Salances due to banking Institutions in the group Salances due to banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions in the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances due to Iocal banking Institutions In the group Salances		1,306,620							
Balances due to Central Bank of Kenya Customer deposits 55,283,834 57,554,721 58,082,661 65,786,788 66,973,667 Deposits and balances due to local banking institutions 205,800 1,396,420 346,142 566,212 11,002 - 1,403,7 Cther money market deposits 2,678,175 2,511,616 2,432,811 2,252,282 2,262,033 Balances due to banking institutions in the group Tax payable 18,810 - 30,690 20,923 Dividends payable 2,074,029 64,793 64,793 64,793 64,793 64,793 64,793 74,029 86,794	9 92,787,3	77,987,909	- 77,987,90	90,725,741	89,623,204	77,137,825	76,438,199	73,601,507	TOTAL ASSETS
Customer deposits 55,283,834 57,554,721 58,082,661 65,786,788 66,973,667 205,800 205,8									LIABILITIES
Deposits and balances due to local banking institutions 205,800 1,999,036 1,396,420 346,142 566,212 11,002 1,403,7 C0ther money market deposits 2,678,175 2,511,616 2,432,811 2,252,282 2,262,033 2,511,8 Balances due to banking institutions in the group Tax payable 18,810 - 30,690 20,923 Dividends payable Deferred tax liability 74,029 64,793 64,793 64,793 64,793 64,793 - 127,4 Retirement benefit liability									Balances due to Central Bank of Kenya
Deposits and balances due to foreign banking institutions 1,939,036 1,396,420 346,142 566,212 11,002 - 1,403,7	2 66,973,6	57,283,242	- 57,283,243	66,973,667	65,786,788	58,082,661	57,554,721	55,283,834	Customer deposits
Other money market deposits 2,678,175	-	-	-	-	-	-	-	205,800	Deposits and balances due to local banking institutions
Borrowed funds 2,678,175 2,511,616 2,432,811 2,252,282 2,262,033 - 2,511,616 2,432,811 2,252,812 2,2	5 11,0	1,403,785	- 1,403,785	11,002	566,212	346,142	1,396,420	1,939,036	Deposits and balances due to foreign banking institutions
Balances due to banking institutions in the group -	-	-							Other money market deposits
Tax payable 18,810 - 30,690 20,923 - Dividends payable	3 2,262,0	2,511,616	- 2,511,616	2,262,033	2,252,282	2,432,811	2,511,616	2,678,175	Borrowed funds
Dividends payable - - - - - - - - -	-	-							Balances due to banking institutions in the group
Deferred tax liability 74,029 64,793 64,793 64,793 - 127,4 Retirement benefit liability -	- 20,9	-		20,923	30,690	-		18,810	Tax payable
Retirement benefit liability -	-	-							
	127,4	127,449	- 127,449	64,793	64,793	64,793	64,793	74,029	
	-	-							
		1,743,071		476,984	469,700	436,303	572,930	429,567	Other liabilities
TOTAL LIABILITIES 60,629,251 62,100,480 61,362,710 69,170,465 69,809,402 - 63,069,	3 71,288,2	63,069,163	- 63,069,16	69,809,402	69,170,465	61,362,710	62,100,480	60,629,251	TOTAL LIABILITIES
SHAREHOLDERS' FUNDS									
		5,000,000	- 5,000,000			5,000,000	5,000,000	5,000,000	
Share premium/(discount) 1,667,000 1,667,000 -	1,667,0	-							
		2,889,105							
	7,937,3	6,772,852	- 6,772,852	7,618,888	7,055,547	6,927,031	6,453,987	5,974,691	
Statutory loan loss reserves				-	-	-			
Other Reserves									
Proposed dividends									
Capital grants									
		14,661,957		20,916,339	20,452,739	15,775,115	14,337,719	12,972,256	
			256,789						
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 73,601,507 76,438,199 77,137,825 89,623,204 90,725,741 - 77,987,9	266,7		- 77,987,90	90,725,741	89,623,204	77,137,825	76,438,199	73,601,507	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS
OTHER DISCLOSURES BANK GROU	266,7	256,789 77,987,909					OTHER DISCLOSURES		

I KOI II AND LOSS ACCOUNT	DAIN					GROOT				
	30/09/17	31/12/17	31/03/18	30/06/18	30/09/18	30/09/17	31/12/17	30/09/1		
	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited		
	Shs, '000'	Shs, '000'	Shs, '000'	Shs, '000'	Shs, '000'	Shs, '000'	Shs, '000'	Shs, '000		
INTEREST INCOME										
Loans and advances	3,621,113	4,810,773	1,184,741		3,358,986	-	4,810,773	3,358,986		
Government securities	1,697,959	2,322,555	680,596	1,456,982	2,344,972	-	2,322,555	2,344,972		
Deposits and placements with banking institutions	78,819	123,748	37,267	87,272	144,456	-	123,748	144,456		
Other Interest Income	89,940	113,152	16,705	34,259	51,488	-	113,152	51,488		
Total Interest Income	5,487,831	7,370,228	1,919,309	3,851,717	5,899,902	-	7,370,228	5,899,902		
INTEREST EXPENSE										
Customer deposits	2,591,734	3,527,362	959,045	1,972,025	3,027,103	_	3,527,362	3,027,103		
Deposits and placement from banking institutions	107,913	141,480	25,368	47,367	57,883	_	141,480	57,883		
Other interest expenses	54,320	72,618	17.627	35,266	53,090	١.	72,618	53.090		
Total Interest expenses	2,753,967	3,741,460	1,002,040		3,138,076		3,741,460	3,138,076		
NET INTEREST INCOME/(LOSS)	2,733,864	3,628,768	917,269		2,761,826	-	3,628,768	2,761,826		
NON-INTEREST INCOME										
Fees and commissions on loans and advances	148,679	208,989	51,171	127,054	181,445	-	208,989	181,445		
Other fees and commissions	271,347	361,329	93,173	180,213	272,481	-	361,329	272,481		
Foreign exchange trading income/(Loss)	136,235	196,974	67,001	138,048	191,221	-	196,974	191,221		
Dividend Income	24,278	25,004	4 404	322	1,380	:	25,004	1,380		
Other income Total Non-Interest Income	133,576 714,115	216,876 1,009,172	4,484 215,829	58,338 503,975	117,055 763,582	-	692,377 1,484,673	599,637 1,246,16 4		
TOTAL OPERATING INCOME	3,447,979	4,637,940	1,133,098	2,301,034	3,525,408	-	5,113,441	4,007,990		
TOTAL OF LIGHTING INCOME	0,777,010	7,007,070	1,100,000	2,001,00	0,020,700	_	0,110,771	7,001,000		
OTHER OPERATING EXPENSES										
Loan loss provision	222,806	340,588	45,000	111,546	180,918	-	340,588	180,918		
Staff costs	771,917	1,106,960	267,010	529,290	793,292	-	1,106,960	793,292		
Directors' emoluments	77,871	119,727	34,656	62,839	91,022	-	119,727	91,022		
Rental charges	92,976	129,953	34,350	66,792	100,349	-	129,953	100,349		
Depreciation charge on property and equipment	165,039	138,594	66,652	133,304	192,914	-	138,594	192,914		
Amortisation charges		80,595				-	80,595	'		
Other operating expenses	517,863	744,546	158,451	346,702	523,011	-	808,918	941,844		
Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items	1,848,472	2,660,963	606,119		1,881,506		2,725,335	2,300,339		
Exceptional Items	1,599,507	1,976,977	526,979	1,050,561	1,643,902	-	2,388,106	1,707,651		
Profit/(Loss) After Exceptional Items	1.599.507	1.976.977	526,979	1.050.561	1.643.902	_	2,388,106	1,707,651		
Current Tax	236,794	144,204	54,000	114,000	144,000	1 [152,199	182,499		
Deferred Tax	200,104	(9,236)	04,000	117,000	177,000	_	(9,236)	102,700		
Profit/(Loss) After Tax and Exceptional Items	1,362,713	1,842,009	472,979	936,561	1,499,902		2,245,143	1,525,152		
Minority Interest	.,,-	.,,	,	,	.,,		_,,	25,250		
Profit/(loss) after tax, exceptional items and Minority Interest	1,362,713	1,842,009	472,979	936,561	1,499,902	-	2,245,143	1,499,902		
Other Comprehensive Income										
Gains/(Losses) from translating the financial statements										
of foreign operations	4.000									
Fair value changes in available for sale financial assets	1,075,796	2,061,716	964,351	3,346,460	3,246,719	-	2,121,506	3,256,293		
Revaluation surplus on Property,plant and equipment		-								
Share of other comprehensive income of associates										
Income tax relating to components of other comprehensive income	1									
Other Comprehensive Income for the year net of tax	1,075,796	2,061,716	964,351	3,346,460	3,246,719	_	2,121,506	3,256,293		
Total comprehensive income for the year	2,438,509	3,903,725	1,437,330	4,283,021	4,746,621		4,366,649	4,756,19		
	_, 100,000	3,000,120	.,40.,000	.,200,021	.,r vojek i	_	.,000,010	7,100,100		
EARNINGS PER SHARE- BASIC & DILUTED		368					449			
DIVIDEND PER SHARE -DECLARED										
* The adjusted capital ratios include the expected cred	lit loss provi	isions added	back to cap	ital in line v	vith the CBK	(Guidance	Note Issue	d in April 20		

BANK

GROUP

31/03/18 31/12/17 NON-PERFORMING LOANS AND ADVANCES 2,251,548 356,350 **1,895,198** (a) Gross Non-performing loans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) 1,607,154 2,251,548 2,600,514 3,222,971 327,047 356,350 1,895,198 404,176 2,196,338 563,700 **2,659,271** 563,700 **2,659,271** 2.287.536 1.280.107 589,006 **1,306,192** 1,301,034 728,733 **1,930,538** 1,852,793 **77,745** Less: Loan Loss Provis 432 091 634 007 674 288 Net Non-Performing Loans and Adv Discounted Value of Securities 1,562,331 1,423,909 1,613,248 1,523,896 848,016 (a) Net NPLs Exposure (e-f) 5.158 138,422 89.352 77.745 5.158 INSIDER LOANS AND ADVANCES 1,604,475 1,670,278 1,624,309 298,766 1,663,443 1,670,278 (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilit 315,159 332,169 1.967,877 288,195 1.958.473 332,169 1.967.877 1 923 075 OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options 7,251,034 2,808,404 **16,889,263** 7,379,805 2,597,705 **17,306,889** 5,252,289 3,649,115 **16,207,661** 7,251,034 2,808,404 **16,889,263** 5 248 940 Other contingent liabili (c) Other contingent liabilities (d) Total Contingent Liabilitie **CAPITAL STRENGTH** (a) Core capital (b) Minimum Statutory Capital 10,016,284 1,000,000 11,445,649 1,000,000 13,790,578 1,000,000 1,000,000 1,000,000 9,016,284 617,400 10,633,684 51,262,723 (c) Excess/(Difficiency)(a-b) 10,175,783 10.445.649 12.509.373 12,790,578 619,800 11,795,583 52,477,994 604,200 604,200 12,049,849 14,113,573 51,596,978 52,697,686 403,600 14,194,178 52,711,351 Total risk weighted assets Core Capital/Total deposits Liabilities 18.1% 19.4% 19.7% 20.5% 20,69 19.4% 8.0% 11.4% 21.3% 10.5% 10.8% 22.5% 14.5% 8.0% 10.1% 19.5% 8.0% 11.7% 22.2% 8.0% 12.5% 25.6% 8.0% 12.6% 26.2% Excess/(Deficiency) (g-h) Core Capital / total risk weig 10.5% 15.7% 26.9% 14.5% Minimum Statutory Ratio 10.5% 10.5% 10.5% 9.0% 20.7% 14.5% 11.7% 23.4% 14.5% 8.9% 15.1% 26.8% 14.5% 12.3% (n) Minimum statutory Ratio 8.0% 19.4% 21.3% 22.5% (c) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities* (q) Adjusted Core Capital/Total Risk Weighted Assets (r) Adjusted Total Capital/Total Risk Weighted Assets 12.4% 20.2% 22.7% 23.9% 21.2% 26.5% 27.6% 21.0% 26.7% 27.5%

50.3% 20.0% 30.3% 48.6% 20.0% 28.6% 51.6% 20.0% 31.6% 62.9% 20.0% 62.5% 20.0% 42.5%

LIQUIDITY

(a) Liquidity Ratio (b) Minimum Statutory Ratio

(c) Excess (Deficiency) (a-b)

MESSAGE FROM THE DIRECTORS

These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website, www.primebank.co.ke.

They may also be accessed at the institution's Head Office, Riverside Drive, Nairobi.

BHARAT JANI MANAGING DIRECTOR A.R. KANTARIA EXECUTIVE DIRECTOR S.K. SHAH VICE CHAIRMAN



^{*} The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK Guidance Note issued in April 20 on implementation of IFRS 9.