

## **UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST MARCH 2020**

Name								
Name	STATEMENT OF FINANCIAL POSITION		BANK		GROUP			
ASSETS Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Central Bank of Kenya Cash (both Local & Foreign) Balances due from Local banking institutions Di Available for sale: 1, 2, 2, 2, 3, 10, 114 1, 114, 114, 114, 114, 114, 114, 1		Unaudited	Audited	Unaudited	Unaudited	Audited	Unaudited	
Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss Investment Scurities:  a) Held to Maturity:  a) Kenya Government securities:  a) Held to Maturity:  a) Kenya Government securities:  b) Available for sale:  a) Kenya Government securities:  a) Kenya Government securities:  b) Available for sale:  a) Kenya Government securities:  b) Availabl								
Kerya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss Investment Scorement securities 27,485,862 46,299,945 50,273,096 3. Kerya Government securities 3,745,862 46,299,945 50,273,096 3. Weight of the securities 4,725 116,679 3. Weight of the securities 5,725 116,679 3. Weight of the securities 5,725 116,679 3. Weight of the securities 6,725 116,679 3. Weight of the securities 1,897,573 10,094,301 8,023,291 91,522,236 10,608,09 7,586,774 4. Stockers 1,804,804,804,804,804,804,804,804,804,804								
Financial Assets at fair value through profit and loss	Kenya Government and other securities held for dealing	4,340,079	5,264,279	4,309,466	4,340,089	5,264,279	4,309,466	
Investment   Securities   3   Hed I of Maturity   27,485,862   46,299,945   50,273,096   28,356,869   47,279,859   51,145,658   3. Nerrya Government securities   27,485,862   46,299,945   50,273,096   28,349,644   47,163,165   51,145,658								
2,7485,862   46,299,945   50,273,096   28,349,644   47,163,180   51,145,685   50,073,096   28,349,644   47,163,180   51,145,685   50,073,096   28,349,644   47,163,180   51,145,685   50,074,076,076   50,076   50								
D. Other securities   18,997.573   10,094,301   8,023,291   19,226,201   10,784,703   3,848,451   3,849,360   3,								
D) Available for sale:   A. Kenya Government securities   18,997,673   10,994,301   8,023,291   19,522,236   10,784,703   10,845,705   10,002,697   7,568,774   10,255,556   10,002,697   7,568,774   10,255,556   10,002,697   3,215,292   2,685,894   10,002,697   4,706,050   6,385,626   10,002,697   4,706,050   4,		27,485,862	46,299,945	50,273,096			51,145,658	
a. Kenya Government securities         15,282,261         6,987,187         5,512,656         15,606,809         7,568,774         6,162,557         6,162,557         6,162,557         6,282,581         15,106,809         17,568,774         3,215,902         2,685,884         12,815,802         13,11,992         2,685,884         12,805,24         931,768         1,311,992         2,685,884         2,815,802         1,285,503         1,280,524         931,768         1,311,992         2,685,884         2,815,702         3,985,626         3,586,266         4,706,050         6,385,626         7,766,805         7,766,805         7,766,805         7,766,805         7,766,805         7,766,805         3,985,626         3,9		<del>-</del>	<del>.</del>					
b. Other securities Deposits and balances due from local banking institutions Deposits and balances due from local banking institutions abroad Deposits and balances due from banking institutions abroad Tax recoverable Lansa and advances to customers (net) Days 34,838,626 10,002,697 4,706,050 4,836,862 10,002,697 4,706,050 6,385,626 Tax recoverable Lansa and advances to customers (net) Days 34,838,626 35,925,060 35,368,875 34,957,769 37,006,358 35,444,088 Balances due from banking institutions in the group Investments in subsidiary companies Investments in joint ventures Investments in joint ventures Investment properties Property and equipment 1,506,080 1,758,989 1,810,820 1,825,903 2,102,850 2,155,556 Prepaid lease rentals Property and equipment 1,506,080 1,758,989 1,810,820 1,825,903 2,102,850 2,155,556 Prepaid lease rentals Intangible assets 93,739 70,953 125,358 739,240 718,413 776,461 Deferred tax asset Retirement benefit asset 1,011,843 876,941 900,638 1,837,455 1,313,387 1,744,997 1000,4638 1,837,455 1,313,387 1,744,997 1000,4638 1,837,455 1,313,387 1,744,997 1000,4638 1,837,455 1,313,387 1,744,997 1000,4638 1,837,455 1,313,387 1,744,997 1000,4638 1,837,455 1,313,387 1,744,997 1000,4638 1,444,46 1,444 1,446 1,								
Deposits and balances due from local banking institutions abroal peopsits and balances due from local banking institutions abroal peopsits and balances due from banking institutions abroal property and equipment   1,337,575   1,395,692   1,395,692   1,395,692   3,957,669   37,006,356   3,844,088   3,935,000   3,935								
Deposits and balances due from banking institutions abroad   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   6,385,626   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   4,706,050   1,002,697   1,0								
Tax recoverable								
Loans and advances to customers (net) Balances due from banking institutions in the group investments in associates investments in subsidiary companies in the sound investments in subsidiary companies in the group investments in subsidiary companies in the group investments in joint ventures in join		10,002,097			10,002,097		0,303,020	
Balances due from banking institutions in the group Investments in associates Investments in subsidiary companies   1,337,575   1,395,692   1,395,693   1,325,933   2,102,860   2,155,556   1,395,993   1,395,692		34.838.626			34.957.769		35,444,088	
Investments in subsidiary companies   1,337,575   1,395,692   1,395,692   -   -   -   -   -   -   -   -   -		- ,,,	,,	,,	,,	-	-	
Investments in joint ventures	Investments in associates					-	-	
Investment properties	Investments in subsidiary companies	1,337,575	1,395,692	1,395,692	-	-	-	
Property and equipment					-	-	-	
Prepaid lease rentals         93,739         70,953         125,358         739,240         718,413         776,661           Deferred tax asset         93,739         70,953         125,358         739,240         718,413         776,661           Deferred tax asset         1,011,843         876,941         900,638         1,837,485         1,313,387         1,744,997           Other assets         100,982,938         108,785,527         109,986,499         103,410,419         110,676,099         112,671,614           LIABILITIES           Balances due to Central Bank of Kenya         74,596,486         81,331,805         83,501,686         74,596,486         80,982,617         83,501,686           Deposits and balances due to local banking institutions         51,175         13,686         21,810         51,175         13,686         21,810           Other money market deposits         51,175         13,686         21,810         51,175         13,686         21,810           Deposits and balances due to foreign banking institutions in the group         33,714         25,431         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016 <td< td=""><td></td><td></td><td></td><td></td><td> <del>.</del></td><td> <del>.</del></td><td></td></td<>					<del>.</del>	<del>.</del>		
Intangible assets   93,739   70,953   125,358   739,240   718,413   776,461   Deferred tax asset   1,011,843   876,941   900,638   1,837,485   1,313,387   1,744,997   TOTAL ASSETS   100,982,938   100,785,527   109,986,99   103,410,419   110,676,099   112,671,614   100,982,938   100,982,938   100,785,527   100,986,999   100,341,419   110,676,099   112,671,614   100,982,938   100,982,938   100,982,938   100,982,939   100,341,419   110,676,099   112,671,614   100,982,938   100,982,938   100,982,939   100,341,419   110,676,099   112,671,614   100,982,938   100,982,939   100,341,419   100,676,099   112,671,614   100,982,938   100,982,939   100,986,999   100,341,419   100,676,099   112,671,614   100,982,938   100,982,939   100,986,999   100,341,419   100,676,099   112,671,614   100,982,938   100,982,939   1		1,506,080	1,758,989	1,810,820	1,825,903	2,102,850	2,155,556	
Deferred tax asset		00.700	70.050	405.050	700.040	740 440	770 404	
Retirement benefit asset		93,739	70,953	125,358	739,240	718,413	776,461	
Other assets         1,011,843         876,941         900,638         1,837,485         1,313,387         1,744,997           TOTAL ASSETS         100,982,938         108,785,527         109,986,499         103,410,419         110,676,099         112,671,614           LIABILITIES         Balances due to Central Bank of Kenya         74,596,486         81,331,805         83,501,686         74,596,486         80,982,617         83,501,686           Deposits and balances due to local banking institutions         51,175         13,686         21,810         51,175         13,686         21,810           Other money market deposits         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016					_	-	_	
TOTAL ASSETS		1.011.843	876.941	900.638	1.837.485	1.313.387	1.744.997	
Balances due to Central Bank of Kenya   Customer deposits   74,596,486   81,331,805   83,501,686   74,596,486   80,982,617   83,501,686   Copposits and balances due to local banking institutions   51,175   13,686   21,810   51,175   13,686   21,810   51,175   13,686   21,810   Cher money market deposits   2,043,443   1,692,552   1,741,016   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,043,443   1,692,552   1,444,48   2,044,548   1,444,48   2,044,548   1,444,48   2,044,544	TOTAL ASSETS	100,982,938	108,785,527	109,986,499	103,410,419			
Balances due to Central Bank of Kenya Customer deposits 74,596,486 81,331,805 83,501,686 74,596,486 80,982,617 83,501,686 Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits  Borrowed funds Balances due to banking institutions in the group Tax payable Dividends payable Deferred tax liability 978,336 570,441 570,441 1,040,881 638,671 640,879 Retirement benefit liability 978,336 570,441 570,441 1,040,881 638,671 640,879 Retirement benefit liability 256,665 721,680 687,329 1,884,862 1,892,346 2,369,138 TOTAL LIABILITIES  PhAREHOLDERS' FUNDS Paid up / Assigned capital Share premium/(discount) Share premium/(discount) Share premium/(discount) Statutory loan loss reserves 353,022 353,022 353,022 353,022 353,022 353,022 353,022 353,022 Cher Reserves Proposed dividends Customer deposits 8,79,59,819 84,455,363 82,424,338 23,500,885 25,118,337 24,045,729 Minority Interest  Phase Status and balances due to local banking institutions 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 51,175 13,686 21,810 13,686 21,810 51,174,1016 13,686 21,810 51,174,1016 13,686 21,810 51,174,1016 13,686 21,810 13,686 21,810 14,141,181 14,181	LIARILITIES							
Customer deposits         74,596,486         81,331,805         83,501,686         74,596,486         80,982,617         83,501,686           Deposits and balances due to foreign banking institutions         51,175         13,686         21,810         51,175         13,686         21,810           Other money market deposits         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,								
Deposits and balances due to foreign banking institutions Other money market deposits Deprowed funds Deprowed f		74,596,486	81,331,805	83,501,686	74,596,486	80,982,617	83,501,686	
Other money market deposits         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,043,443         1,692,552         1,741,016         2,648,682         1,444,848         2,648,684         1,444,848         2,648,684         1,444,848         2,648,687         1,444,848         2,649,871         6,649,879         1,844,486         2,864,862         1,444,848         2,648,871         2,648,872         1,884,862         1,884,862         1,884,862         1,892,346         2,369,138         2,736,833         2,721,868         6,873,29         1,884,862         1,892,346         2,369,138         2,736,759         3,836,732         3,836,73			-	-	-	-	-	
Borrowed funds	Deposits and balances due to foreign banking institutions	51,175	13,686	21,810	51,175	13,686	21,810	
Balances due to banking institutions in the group           Tax payable         33,714         - 25,431         12,604         - 8,648           Dividends payable         14,448         14,448         14,448           Deferred tax liability         978,336         570,441         570,441         1,040,881         638,671         640,879           Retirement benefit liability         256,665         721,680         687,329         1,884,862         1,892,346         2,369,138           TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS           Paid up / Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109<					-	-	-	
Tax payable         33,714         - 25,431         12,604         - 8,648           Dividends payable         14,448         - 14,448         - 14,448           Deferred tax liability         978,336         570,441         570,441         1,040,881         638,671         640,879           Retirement benefit liability         256,665         721,680         687,329         1,884,862         1,892,346         2,369,138           TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS         8         8,433,0164         86,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109         5,230,10		2,043,443	1,692,552	1,741,016	2,043,443	1,692,552	1,741,016	
Dividends payable         14,448         -         -         14,448           Deferred tax liability         978,336         570,441         570,441         1,040,881         638,671         640,879           Retirement benefit liability         256,665         721,680         687,329         1,884,862         1,892,346         2,369,138           TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS           Paid up /Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td>						-		
Deferred tax liability         978,336         570,441         570,441         1,040,881         638,671         640,879           Retirement benefit liabilities         256,665         721,680         687,329         1,884,862         1,892,346         2,369,138           TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS           Paid up /Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109		33,714	-		12,604	-		
Retirement benefit liability         256,665         721,680         687,329         1,884,862         1,892,346         2,369,138           TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS           Paid up /Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109 </td <td></td> <td>070 226</td> <td>E70 444</td> <td></td> <td>1 040 004</td> <td>620 671</td> <td></td>		070 226	E70 444		1 040 004	620 671		
Other liabilities         256,665         721,680         687,329         1,884,862         1,892,346         2,369,138           TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS           Paid up /Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109		978,336	570,441	570,441	1,040,881	638,671	640,879	
TOTAL LIABILITIES         77,959,819         84,330,164         86,562,161         79,629,451         85,219,872         88,297,625           SHAREHOLDERS' FUNDS           Paid up /Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109		256 665	721 680	687 329	1 884 862	1 892 346	2 369 138	
SHAREHOLDERS' FUNDS           Paid up /Assigned capital         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         6,649,390         5,230,109         2,680,845         2,601,269								
Paid up /Assigned capital     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     6,649,390     5,230,109 <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td>		, ,						
Share premium/(discount)         5,230,109         1,025,457         10,450,801         30,002         353,022		6 640 200	6 640 200	6 640 200	6 640 200	6 640 200	6 640 200	
Revaluation reserves         2,516,827         2,387,590         1,177,363         2,680,845         2,601,269         1,362,407           Retained earnings/Accumulated losses         8,273,771         9,835,252         10,014,454         8,587,519         10,254,547         10,450,801           Statutory loan loss reserves         353,022								
Retained earnings/Accumulated losses         8,273,771         9,835,252         10,014,454         8,587,519         10,254,547         10,450,801           Statutory loan loss reserves         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         -								
Statutory loan loss reserves         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022         353,022								
Other Reserves         -								
Proposed dividends         -         30,000         -           Capital grants         -         -         -         -         -         -           TOTAL SHAREHOLDERS' FUNDS         23,023,119         24,455,363         23,424,338         23,500,885         25,118,337         24,045,729           Minority Interest         280,073         337,890         328,260		,-=	,		-	-	-	
TOTAL SHAREHOLDERS' FUNDS         23,023,119         24,455,363         23,424,338         23,500,885         25,118,337         24,045,729           Minority Interest         280,073         337,890         328,260					-	30,000	-	
Minority Interest 280,073 337,890 328,260	Capital grants				-	-	-	
1.07 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	TOTAL SHAREHOLDERS' FUNDS	23,023,119	24,455,363	23,424,338				
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 100,982,938 108,785,527 109,986,499 103,410,409 110,676,099 112,671,614					/	,	,	
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	100,982,938	108,785,527	109,986,499	103,410,409	110,676,099	112,671,614	

ОТ	HER DISCLOSURES	BANK		G	GROUP		
		Mar 2019	Dec 2019	Mar 2020	Mar 2019	Dec 2019	Mar 2020
		Unaudited	Audited		Unaudited	Audited	Unaudited
		Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
	PERFORMING LOANS AND ADVANCES						
	Gross Non-performing loans and advances	3,080,498	4,554,770	4,964,145	3,080,498	4,554,770	4,964,145
	Less: Interest in Suspense	616,136	787,270	846,691	616,136	787,270	846,691
	Total Non-Performing Loans and Advances (a-b)	2,464,362	3,767,500	4,117,454	2,464,362	3,767,500	4,117,454
	Less: Loan Loss Provision	994,932	1,219,718	1,229,668	994,932	1,219,718	1,229,668
٠,	Net Non-Performing Loans and Advances(c-d)	1,469,430	2,547,782	2,887,786	1,469,430	2,547,782	2,887,786
(f)	Discounted Value of Securities	1,455,238	2,508,188	2,822,055	1,455,238	2,508,188	2,822,055
(g)	Net NPLs Exposure (e-f)	14,192	39,594	65,731	14,192	39,594	65,731
INSID	ER LOANS AND ADVANCES						
(a)	Directors, Shareholders and Associates	1,648,562	1,606,582	1,635,830	1,648,562	1,606,582	1,635,830
	Employees	329,074	336,685	348,017	329,074	336,685	348,017
(c)	Total Insider Loans and Advances and other facili	ities 1,977,636	1,943,267	1,983,847	1,977,636	1,943,267	1,983,847
055.5	SALANCE SHEET ITEMS						
	Letters of credit, quarantees, acceptances	6,747,682	8,042,484	8,562,841	6,747,682	8,042,484	8,562,841
	Forwards, swaps and options	10,024,827	14,626,691	17,754,727	10,024,827	14,626,691	17,754,727
	Other contingent liabilities	2,992,629	2,524,369	3,320,995	2,992,629	2,524,369	3,320,995
	Total Contingent Liabilities	19,765,138	25,193,544	29,638,563	19,765,138	25,193,544	29,638,563
		10,100,100	20,100,044	20,000,000	10,100,100	20,100,044	20,000,000
	AL STRENGTH	40.040.047	04 474 004	04 000 040			
	Core capital	19,612,047	21,471,831	21,322,610			
	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000			
	Excess/(Dificiency)(a-b)	18,612,047	20,471,831	20,322,610			
	Supplementary Capital	756,422	561,906	564,022			
٠,	Total Capital (a+d)	20,368,469	22,033,737	21,886,632		-	
(f)	Total risk weighted assets	52,312,699	53,266,941	52,391,362			
	Core Capital/Total deposits Liabilities Minimum statutory Ratio	<b>26.3%</b> 8.0%	<b>26.4%</b> 8.0%	<b>25.5%</b> 8.0%			
	Excess/(Deficiency) (q-h)						
(I)	Core Capital / total risk weighted assets	18.3% <b>37.5%</b>	18.4% <b>40.3%</b>	17.5% <b>40.7%</b>			
(j)	Minimum Statutory Ratio	10.5%	10.5%	10.5%			
٠,	Excess (Deficiency) (i-k)	27.0%	29.8%	30.2%			
(l)	Total Capital/total risk weighted assets	38.9%	41.4%	41.8%			
	Minimum statutory Ratio	14.5%	14.5%	14.5%			
	Excess/(Deficiency) (m-n)	24.4%	26.9%	27.3%			
	Adjusted Core Capital/Total Deposit Liabilities*	26.4%	26.5%	25.6%			
	Adjusted Core Capital/Total Risk Weighted Assets*	37.7%	40.4%	40.7%			
(q) (r)	Adjusted Total Capital/Total Risk Weighted Assets*	39.1%	41.4%	41.8%			
(1)	rajastas ratai aspitas rata ritok magnitus rabata	30.170	71.770	71.070			
LIQUI							
	Liquidity Ratio	74.9%	77.1%	79.2%			
	Minimum Statutory Ratio	20.0%	20.0%	20.0%			
(c)	Excess (Deficiency) (a-h)	54 9%	57 1%	59.2%	ı		

Name	PROFIT AND LOSS ACCOUNT	BANK			GROUP		
INTEREST INCOME		Unaudited	Audited	Unaudited	Unaudited	Audited	Mar 2020 Unaudited Shs. '000'
Covernment securities	NTEREST INCOME						
Deposits and placements with banking institutions   97,405   269,643   31,950   97,405   269,643   31   31,950   20,124   109,020   13,935   20,124   109,020   14,26,221   12,2758   1,100,950   4,728,221   1,227,583   1,100,950   4,728,221   1,227,583   1,100,950   4,728,221   1,227,583   1,100,950   4,728,221   1,227,583   1,100,950   4,728,221   1,227,583   17,445   17,646   17,661   17,646   17,661   17,445   17,44	_oans and advances	1,017,866	4,015,497	957,830	1,017,866	4,015,497	957,830
Other Interest Income         20,124         109,020         13,935         20,124         109,020         13,935           Total Interest Income         2,165,051         9,236,588         2,348,804         2,165,051         9,236,588         2,348           INTEREST EXPENSE         Usustomer deposits         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,950         4,728,221         1,227,583         1,100,400         4,728,221         1,227,583         1,100,400         4,728,221         1,227,583         1,100,400         4,728,221         1,227,583	3overnment securities	1,029,656	4,842,428	1,345,089	1,029,656	4,842,428	1,345,089
Total Interest income							31,950
Note   Company							13,935
Customer deposits	Total interest income	2,165,051	9,236,588	2,348,804	2,165,051	9,236,588	2,348,804
Deposits and placement from banking institutions   11,945   47,605   8,413   11,945   47,605   17,445   71,646   17,665   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,445   71,646   17,605   17,44							
Other interest expenses         17,445         71,646         17,863         17,445         71,646         17,863         17,445         71,646         17,763         17,445         71,646         17,863         17,445         71,646         17,7642         1,253,859         1,130,340         4,847,472         1,253,859         1,130,340         4,847,472         1,255         1,094,945         1,130,340         4,847,472         1,255,859         1,094,945         1,130,340         4,847,472         1,255,859         1,094,945         1,130,340         4,847,472         1,255,859         1,094,945         1,034,711         4,389,116         1,094         4,091         238,245         1,034,711         4,389,116         1,094         4,091         238,245         33,847         44,091         238,245         33,847         44,091         238,245         346,962         122,2456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         122,456         79,482         346,962         <				, , , , , , ,			1,227,583
Total Interest expenses							8,413
NOTIFICATION   NOTI							17,863
NON-INTEREST INCOME   Fees and commissions on loans and advances   44,091   238,245   33,847   44,091   238,245   33   33,847   34,091   238,245   33   34,000   371,543   74,981   91,065   371,543   91,065							1,094,945
Fees and commissions on loans and advances  44,091 238,245 33,847 44,091 238,245 37,543 74,981 91,065 371,543 72,561 91,065 371,543 74,981 91,065 371,543 72,561 91,065 371,543 74,981 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,561 91,065 371,543 72,545 91,065 371,543 72,545 91,065 371,543 72,545 91,065 371,645 91,065 9		1,004,711	4,303,110	1,004,040	1,004,711	4,000,110	1,004,040
Other fees and commissions         91,065         371,543         74,981         91,065         371,543         74           Foreign exchange trading income/(Loss)         79,482         346,962         122,456         79,482         346,962         122           Dividend Income         -         98,385         -         -         -         1,524           Other income         5,936         22,369         54,224         293,196         1,203,904         318           Total Non-interest income         220,574         1,077,504         285,508         507,834         2,162,178         55           TOTAL OPERATING INCOME         1,255,285         5,466,620         1,380,453         1,542,545         6,551,294         1,645           OTHER OPERATING EXPENSES           Loan loss provision         8,449         351,743         56,008         8,449         351,743         56           Staff costs         287,999         1,297,943         325,608         287,999         1,297,943         325,608         287,999         1,297,943         326           Staff costs         28,223         123,886         32,349         28,223         123,886         32,349         28,223         123,886         32,349         28,223		44 001	238 245	33 847	44.001	238 245	33,847
Foreign exchange trading income/(Loss) 79,482 346,962 122,456 79,482 346,962 122 Dividend Income - 98,385 1,524  Unider Income 5,336 22,369 54,224 293,196 1,203,904 315  Total Non-interest income 220,574 1,077,504 285,508 507,834 2,162,178 555  TOTAL OPERATING INCOME 1,255,285 5,466,620 1,380,453 1,542,545 6,551,294 1,645  OTHER OPERATING EXPENSES  Loan loss provision 8,449 351,743 56,008 8,449 351,743 56,008 287,999 1,297,943 325 Directors' emoluments 28,223 123,886 32,349 2							74,981
Dividend Income							122,456
Other income         5,936         22,369         54,224         293,196         1,203,904         315           Total Non-interest income         220,574         1,077,504         285,508         507,834         2,162,178         55           TOTAL OPERATING INCOME         1,255,285         5,466,620         1,380,453         1,542,545         6,551,294         1,645           OTHER OPERATING EXPENSES         Loan loss provision         8,449         351,743         56,008         8,449         351,743         55           Staff costs         287,999         1,297,943         325,608         287,999         1,297,943         325           Directors' emoluments         28,223         123,886         32,349         28,223         123,886         32           Rental charges         33,681         48,924         40,440         33,681         48,924         40           Depreciation charges on property and equipment         62,500         255,525         52,741         62,500         255,525         52           Amortisation charges         -         51,244         -         -         51,244           Other operating expenses         186,473         880,860         186,946         532,569         1,730,190         431 <td></td> <td>70,402</td> <td></td> <td>-</td> <td></td> <td></td> <td>-</td>		70,402		-			-
Total Non-interest income   220,574   1,077,504   285,508   507,834   2,162,178   550		5.936		54.224	293.196		319,384
OTHER OPERATING EXPENSES           Loan loss provision         8,449         351,743         56,008         8,449         351,743         56           Staff costs         287,999         1,297,943         325,608         287,999         1,297,943         325           Directors' emoluments         28,223         123,886         32,349         28,223         123,886         32           Rental charges         33,681         48,924         40,440         33,681         48,924         40           Depreciation charge on property and equipment         62,500         255,525         52,741         62,500         255,525         52           Amortisation charges         -         51,244         -         -         51,244           Other operating expenses         186,473         880,860         186,946         532,569         1,730,190         431           Total Other Operating Expenses         607,325         3,010,125         694,092         953,421         3,859,455         938           Profit/(Loss) Before Tax and Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Current Tax         56,000         104,919         55,000         27,128							550,668
Loan loss provision     8,449     351,743     56,008     8,449     351,743     56       Staff costs     287,999     1,297,943     325,608     287,999     1,297,943     325       Directors' emoluments     28,223     123,886     32,349     28,223     123,886       Rental charges     33,681     48,924     40,440     33,681     48,924     40       Depreciation charge on property and equipment     62,500     255,525     52,741     62,500     255,525     52       Amortisation charges     -     51,244     -     51,244       Other operating expenses     186,473     880,860     186,946     532,569     1,730,190     43       Total Other Operating Expenses     607,325     3,010,125     694,092     953,421     3,859,455     93       Exceptional Items     647,960     2,456,495     686,361     589,124     2,691,839     707       Exceptional Items     647,960     2,456,495     686,361     589,124     2,691,839     707       Current Tax     56,000     104,919     55,000     27,128     166,315     68       Deferred Tax     (92,016)     -     -     (93,824)       Profit/(Loss) After Tax and Exceptional Items     591,960     2,443,592     <	TOTAL OPERATING INCOME	1,255,285	5,466,620	1,380,453	1,542,545	6,551,294	1,645,613
Staff costs         287,999         1,297,943         325,608         287,999         1,297,943         325           Directors' emoluments         28,223         123,886         32,349         28,223         123,886         32           Rental charges         33,681         48,924         40,440         33,681         48,924         4           Depreciation charge on property and equipment         62,500         255,525         52,741         62,500         255,525           Amortisation charges         -         -         51,244         -         -         51,244           Other operating expenses         186,473         880,860         186,946         532,569         1,730,190         43           Total Other Operating Expenses         607,325         3,010,125         694,092         953,421         3,859,455         938           Profit/(Loss) Before Tax and Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Current Tax         56,000         104,919         55,000         27,128         166,315         68 <t< td=""><td>OTHER OPERATING EXPENSES</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	OTHER OPERATING EXPENSES						
Directors' emoluments   28,223   123,886   32,349   28,223   123,886   32	_oan loss provision	8,449	351,743	56,008	8,449	351,743	56,008
Rental charges   33,681   48,924   40,440   33,681   48,924   40,040   24,040   34,040   46	Staff costs	287,999	1,297,943	325,608	287,999	1,297,943	325,608
Rental charges   33,681   48,924   40,440   33,681   48,924   40,040   255,625   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,525   52,741   62,500   255,625   252,625   2	Directors' emoluments					123,886	32,349
Depreciation charge on property and equipment 62,500 255,525 52,741 62,500 255,525 52  Amortisation charges - 51,244 51,244  Other operating expenses 186,473 880,860 186,946 532,569 1,730,190 431  Total Other Operating Expenses 607,325 3,010,125 694,092 953,421 3,859,455 938  Profit/(loss) Before Tax and Exceptional Items 647,960 2,456,495 686,361 589,124 2,691,839 707  Exceptional Items  Profit/(Loss) After Exceptional Items 647,960 104,919 55,000 27,128 166,315 680  Current Tax 650,00 104,919 55,000 27,128 166,315 680  Profit/(Loss) After Tax and Exceptional Items 991,960 2,443,592 631,361 561,996 2,619,348 638  Minority Interest 591,960 2,443,592 631,361 561,996 2,619,348 638	Rental charges	33,681		40,440	33,681	48,924	40,440
Amortisation charges 51,244 51	Depreciation charge on property and equipment	62,500	255,525	52,741	62,500	255,525	52,741
Other operating expenses     186,473     880,860     186,946     532,569     1,730,190     431       Total Other Operating Expenses     607,325     3,010,125     694,092     953,421     3,859,455     938       Profit/(loss) Before Tax and Exceptional Items     647,960     2,456,495     686,361     589,124     2,691,839     707       Exceptional Items     647,960     2,456,495     686,361     589,124     2,691,839     707       Current Tax     56,000     104,919     55,000     27,128     166,315       Deferred Tax     (92,016)     -     -     (93,824)       Profit/(Loss) After Tax and Exceptional Items     591,960     2,443,592     631,361     561,996     2,619,348     638       Minority Interest     (5,777)     52,561     41		_	51,244	-	-	51,244	-
Profit/(Loss) Before Tax and Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Current Tax         56,000         104,919         55,000         27,128         166,315         68           Deferred Tax         (92,016)         -         -         (93,824)         -         -         (93,824)         -         -         (93,824)         -         -         (93,824)         -         -         -         (93,824)         -         -         -         (93,824)         -		186,473	880,860	186,946	532,569	1,730,190	431,138
Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Current Tax         56,000         104,919         55,000         27,128         166,315         68           Deferred Tax         (92,016)         -         -         (93,824)           Profit/(Loss) After Tax and Exceptional Items         591,960         2,443,592         631,361         561,996         2,619,348         638           Minority Interest         (5,777)         52,561         14	Total Other Operating Expenses	607,325	3,010,125	694,092	953,421	3,859,455	938,284
Profit/(Loss) After Exceptional Items         647,960         2,456,495         686,361         589,124         2,691,839         707           Current Tax         56,000         104,919         55,000         27,128         166,315         68           Deferred Tax         (92,016)         -         -         (93,824)           Profit/(Loss) After Tax and Exceptional Items         591,960         2,443,592         631,361         561,996         2,619,348         638           Minority Interest         (5,777)         52,561         1		647,960	2,456,495	686,361	589,124	2,691,839	707,329
Current Tax         56,000         104,919         55,000         27,128         166,315         68           Deferred Tax         (92,016)         -         -         (93,824)           Profit/(Loss) After Tax and Exceptional Items         591,960         2,443,592         631,361         561,996         2,619,348         638           Minority Interest         (5,777)         52,561         1	•	0.47.000	0 450 405	200 201	500 101	0.004.000	707.000
Deferred Tax	, ,						707,329
Profit/(Loss) After Tax and Exceptional Items         591,960         2,443,592         631,361         561,996         2,619,348         638           Minority Interest         (5,777)         52,561         1		50,000		55,000	21,120		68,545
Minority Interest (5,777) 52,561		E04.000	,	624.264	F64 006		620.704
		591,960	2,443,592	031,301			638,784 1,431
	Profit/(loss) after tax, exceptional items and Minority Inter	est 591,960	2,443,592	631,361	567,773	2,566,787	637,353
Other Comprehensive Income	Other Comprehensive Income						
Gains/(Losses) from translating the financial statements of foreign operations	Gains/(Losses) from translating the financial statements of						
	•	(607,815)	(1,052,930)	(1,210,227)	(614,040)	(1,006,367)	(1,237,597)
Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates 315,879 308,387	Share of other comprehensive income of associates		315,879			308,387	
Income tax relating to components of other comprehensive income	• .		(707.054)	(4.040.007)	(044.040)	(007.000)	(4.007.507)
		,					(1,237,597)
		(15,855)		(5/8,866)	(46,267)		(600,244)
EARNINGS PER SHARE- BASIC & DILUTED 367 386			367			386	
DIVIDEND PER SHARE -DECLARED	DIVIDEND PER SHARE -DECLARED						

<sup>\*</sup> The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

## 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 AMAR KANTARIA EXECUTIVE DIRECTOR

J.K. KIBET DIRECTOR



 $ustomercare @primebank.co.ke \mid www.primebank.co.ke \\$ 

Prime Bank is regulated by the Central Bank of Kenya