

UNAUDITED RESULTS FOR THE PERIOD ENDED 30 SEP 2019

ı.	STATEMENT OF FINANCIAL POSITION	BANK 30-Sep-18	BANK 31-Dec-18	BANK 31-Mar-19	BANK 30-Jun-19	BANK 30-Sep-19	GROUP 30-Sep-18	GROUP 31-Dec-18	GROUP 31-Mar-19	GROUP 30-Jun-19	GROUF 30-Sep-
As	s At 30 September 2019	KShs'000 Un-audited	KShs'000 Audited	KShs'000 Un-audited	KShs'000 Un-audited	KShs'000 Un-audited	KShs'000 Un-audited	KShs'000 Audited	KShs'000 Un-audited	KShs'000 Un-audited	KShs'00 Un-audit
4	ASSETS Cash (both Local & Foreign) Balances due from Central Bank of Kenya	1,097,354 8,062,571	1,744,785 4,372,926	1,128,849 3,619,594	1,040,460 15,966,321	1,326,594 5,559,634	1,097,354 8,062,571	1,744,785 4,372,926	1,128,849 3,619,594	1,040,460 15,966,321	1,326,59
	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
	Investment Securities:(a+b)	41,001,443	46,310,604	39,018,080	34,043,729	36,980,707	41,011,964	46,341,772		34,077,392	37,013,6
	a) Held to Maturity:(i+ii) i. Kenya Government securities	18,626,673 18,626,673	18,178,199 18,178,199	18,410,400 18,410,400	17,904,188 17,904,188	17,457,598 17,457,598	18,630,121 18,630,121	18,178,199 18,178,199	18,420,001 18,420,001	17,910,127 17,910,127	17,457,5 17,457,5
	ii. Other securities b) Available for sale:(i+ii)	- 22 774 770	- 28,132,405	20,607,680	16,139,541	- 19,523,109	- 22,381,843	28,163,573	20,630,230	- 16,167,265	19,556,0
	i. Kenya Government securities	22,374,770	28,132,405	20,607,680	16,139,541	19,523,109	22,381,843	28,163,573	20,630,230	16,167,265	19,556,
	ii. Other securities Deposits and balances due from local banking institutions	1,223,790	- 1,936,693	- 1,341,684	2,687,208	1,075,160	- 1,223,790	1,936,693	- 1,341,684	- 2,687,208	1,075,
	Deposits and balances due from banking institutions abroad Tax recoverable	609,500 470,833	131,527 463,362	302,595 458,370	395,728 458,685	1,245,784 467,834	609,500 460,121	131,527 459,476	302,595 435,948	395,728 441,568	1,245,7 451,7
	Loans and advances to customers (net)	48,002,783	47,778,777	45,925,331	47,332,487	47,852,523	48,002,783	47,778,777	45,925,331	47,332,487	47,852,5
0	Balances due from banking institutions in the group Investments in associates	408,860	366,822	426,420	474,569	- 479,465	408,860	366,822	426,420	- 474,569	479,4
2	Investments in subsidiary companies Investments in joint ventures	19,963	19,963	19,963	19,963	19,963	-	-	-	-	-
4	Investment properties	-	-	-	-	-	-	-	-		-
6	Property and equipment Prepaid lease rentals	3,380,828	3,998,390	4,531,514 -	4,367,117	4,276,474 -	3,382,523 -	3,998,833	4,531,354 -	4,367,515 -	4,276,8
7	Intangible assets Deferred tax asset	1,242,285 1,872,177	1,300,050 2,289,527	1,321,193 2,190,256	1,241,539 2,198,433	1,148,139 2,192,185	1,256,735 1,872,359	1,314,221 2,290,168	1,335,364 2,190,417	1,255,710 2,200,664	1,162, 2,192,
9	Retirement benefit asset	-	- / /70.017	-	4.696.079	-	-	- / 117 105	- / / 5 / 777	-	-
0 1	Other assets TOTAL ASSETS	5,342,434 112,734,821	4,430,017 115,143,443	4,781,418 105,065,267	114,922,318	4,592,262 107,216,724	5,061,782 112,450,342	4,113,105 114,849,105	4,454,377 104,742,164	4,355,896 114,595,518	4,527,1 107,163,5
2	LIABILITIES Balances due to Central Bank of Kenya	3,993,120	-	-	7,448,550	5,958,840	3,993,120	-	-	7,448,550	5,958,8
3	Customer deposits Deposits and balances due to local banking institutions	93,166,126	99,223,459 3,446,015	89,520,567 3,282,329	91,771,954 3,606,812	82,653,564 4,881,936		98,865,959 3,446,015	89,101,230 3,282,329	91,331,602 3,606,812	82,512,
5	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	3,505,649 2,336,737	2,574,715	2,228,356	1,518,028	2,392,822	2,336,737	2,574,715	2,228,356	1,518,028	4,881,9 2,392,8
6	Other money market deposits	-	-	-	-	-	-	-	-	-	-,,-
7	Borrowed funds Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-
9	Tax payable				27.715			27.745	24.745	24.745	
0	Dividends payable Deferred tax liability	24,315	24,315	24,315	24,315	24,315	24,315	24,315	24,315	24,315	24,
2	Retirement benefit liability Other liabilities	- 2.789.447	- 2,939,221	- 2,861,270	- 3,308,785	- 4,076,255	- 2,793,721	- 2,965,247	- 2,880,279	- 3,342,117	4,095,4
4	TOTAL LIABILITIES	105,815,394	108,207,725		107,678,444		105,467,550	107,876,251	97,516,509	107,271,424	99,866,
5	SHAREHOLDERS' FUNDS Paid up /Assigned capital	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906	7,368,9
6 7	Share premium/(discount) Revaluation reserves	- 660,926	- 1,261,907	- 1,256,148	- 1,250,390	- 1,244,177	- 660,926	- 1,261,906	- 1,256,148	- 1,250,390	- 1,244,
8	Retained earnings/Accumulated losses	(5,063,449)	(4,892,016)	(5,100,120)	(5,913,102)	(5,765,953)	(5,000,084)	(4,854,776)	(5,022,792)		(5,698,0
9	Statutory loan loss reserves Other Reserves	3,821,740	3,333,324	3,595,944	4,456,204	4,560,270	3,821,740	3,333,324	3,595,944	4,456,204	4,560,
1	Proposed dividends	131,304	(136,403)	27,552	81,746	(178,408)	131,304 -	(136,506)	27,449 -	82,155 -	(177,97
.2 .3	Capital grants TOTAL SHAREHOLDERS' FUNDS	-	-	7,148,430	7,243,874	7,228,992	6,982,792	6,972,854	7,225,655	7,324,094	7,297,3
4	Minority Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	6,919,427	6,935,718	-	-	-	-	-	-	-	-
		112,734,821 BANK 30-Sep-18	BANK 31-Dec-18	105,065,267 BANK 31-Mar-19	BANK 30-Jun-19	107,216,724 BANK 30-Sep-19	GROUP 30-Sep-18	GROUP 31-Dec-18	GROUP 31-Mar-19	114,595,518 GROUP 30-Jun-19	107,163,5 GROU 30-Sep
١.	STATEMENT OF COMPREHENSIVE INCOME For the period ended 30 September 2019	KShs'000 Un-audited	KShs'000 Audited	KShs'000 Un-audited	KShs'000 Un-audited	KShs'000	KShs'000 Un-audited	KShs'000 Audited	KShs'000 Un-audited	KShs'000 Un-audited	KShs'0 Un-aud
1	Interest Income Loans and advances	3.086.557	1 127 606	1160 / 06	2405 777	3.252.346	7.006.557	/ / 27 606	1160 / 06	2105 777	7 274 4
.1	Government securities	3,184,240	4,427,606 4,431,954	1,169,496 1,178,895	2,195,733 2,209,500	3,317,300	3,086,557 3,184,547	4,427,606 4,432,457	1,169,496 1,179,879	2,195,733 2,211,027	3,271,1 3,319,4
.3	-	49,641	52,829	8,286	18,190	28,490	49,641	52,829	8,286	18,190	28,4
.5	TOTAL INTEREST INCOME	6,320,438	8,912,389	2,356,677	4,423,423	6,598,136	6,320,745	8,912,892	2,357,661	4,424.950	6,619,0
.1	Interest Expense Customer deposits	2,001,507	2,589,995	611,944	1,208,346	1,649,962	1,983,852	2,565,274	604,464	1,194,399	1,649,9
.2	Deposits and placements from banking institutions	214,676	319,688	28,165	101,270	298,065	214,676	319,688	28,165	101,270	298,
.3	Other interest expenses TOTAL INTEREST EXPENSES	2,216,183	2,909,683	640,109	1,309,616	69,326 2,017,353	2,198,528	2,884,962	632,629	1,295,669	69, 2,017,
	NET INTEREST INCOME	4,104,255	6,002,706	1,716,568	3,113,807	4,580,783	4,122,217	6,027,930	1,725,032	3,129,281	4,601,
.1	Non-Interest Income Fees and commissions on loans and advances	96,204	38,964	2,056	62,831	90,005	96,204	38,964	2,056	62,831	90,0
.2		791,457	1,147,540	287,362	564,764	879,385	831,053 404,914	1,190,202	287,362	564,764	879,
	Foreign exchange trading income (loss) Dividend Income	404,914 170,000	601,114 162,867	145,644	241,476	363,358 33,800	404,914	601,114 1,367	145,644	241,476 -	363, 5,
.5		178,969	168,601	48,629	(142,933)	55,569	178,165	159,297	66,605	(116,662)	103,
	TOTAL OPERATING INCOME	1,641,544	2,119,086	483,691	726,138	1,422,117	1,510,336	1,990,944	501,667	752,409	1,441,
	TOTAL OPERATING INCOME Other Operating Expenses	5,745,799	8,121,792	2,200,259	3,839,945	6,002,900	5,632,553	8,018,874	2,226,699	3,881,690	6,042,
.1	Loan loss provision	(232,680)	185,099	357,097	98,269	(30,756)	(232,680)	185,099	357,097	98,269	(30,7
	Staff costs	2,918,608	3,855,823 28,535	997,115 9,721	2,072,847 17,745	3,041,333 36,188	2,917,825 36,703	3,864,570 28,535	974,137 9,721	2,069,920 17,745	3,026,0 36,
.2	Directors' emoluments	36,703			99,535	149,937	310,098	443,714	61,938	99,675	150,
.2 .3 .4	Directors' emoluments Rental charges	36,703	443,186	61,903							
.2 .3 .4	Directors' emoluments Rental charges Depreciation charge on property and equipment	310,098 419,140	443,186 549,430	176,490	380,901	529,737	419,064	549,616	176,515	380,949 194,920	
.2 .3 .4 .5	Directors' emoluments Rental charges	310,098	443,186		380,901 194,920 860,641		419,064 338,276 1,378,689	549,616 475,506 2,015,483	176,515 89,553 400,195	380,949 194,920 844,855	308,
.2 .3 .4 .5 .6	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses	310,098 419,140 338,276 1,393,960 5,184,105	443,186 549,430 475,506 1,996,711 7,534,290	176,490 89,553 408,334 2,100,213	194,920 860,641 3,724,858	529,737 308,290 1,343,308 5,378,037	338,276 1,378,689 5,167,975	475,506 2,015,483 7,562,523	89,553 400,195 2,069,156	194,920 844,855 3,706,333	308, 1,347, 5,367,
.2 .4 .5 .6	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	310,098 419,140 338,276 1,393,960	443,186 549,430 475,506 1,996,711	176,490 89,553 408,334	194,920 860,641	529,737 308,290 1,343,308	338,276 1,378,689	475,506 2,015,483	89,553 400,195	194,920 844,855	308, 1,347, 5,367, 675,
.2 .4 .5 .6 .7	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	310,098 419,140 338,276 1,393,960 5,184,105 561,694	443,186 549,430 475,506 1,996,711 7,534,290 587,502	176,490 89,553 408,334 2,100,213 100,046	194,920 860,641 3,724,858 115,087	529,737 308,290 1,343,308 5,378,037 624,863	338,276 1,378,689 5,167,975 464,578	475,506 2,015,483 7,562,523 456,351	89,553 400,195 2,069,156 157,543	194,920 844,855 3,706,333 175,357	308, 1,347, 5,367, 675,4
.2 .4 .5 .6 .7	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 30,865 (9,090)	443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881)	176,490 89,553 408,334 2,100,213 100,046 - 100,046 (4,795)	194,920 860,641 3,724,858 115,087 - 115,087 (9,633)	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208)	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313)	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611)	89,553 400,195 2,069,156 157,543 - 157,543 (22,140)	194,920 844,855 3,706,333 175,357 - 175,357 (28,515)	308, 1,347, 5,367, 675,4 124, 551, (34,1
.2 .4 .5 .6 .7	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 30,865	443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915	176,490 89,553 408,334 2,100,213 100,046	194,920 860,641 3,724,858 115,087	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637	338,276 1,378,689 5,167,975 464,578 535,494 (70,916)	475,506 2,015,483 7,562,523 456,351 541,252 (84,901)	89,553 400,195 2,069,156 157,543 - 157,543	194,920 844,855 3,706,333 175,357 - 175,357	308, 1,347, 5,367, 675, 124, 551, (34,1) (109,9)
.2 .3 .4 .5 .6 .7 .8	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 30,865 (9,090) 123,197 144,972	443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	176,490 89,553 408,334 2,100,213 100,046 - 100,046 (4,795) (29,000) 66,251	194,920 860,641 3,724,858 115,087 - 115,087 (9,633) 2,316 107,770	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208) (109,952) 376,477	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313) 123,197 21,968	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	89,553 400,195 2,069,156 157,543 - 157,543 (22,140) (29,065) 106,338	194,920 844,855 3,706,333 175,357 - - 175,357 (28,515) 3,228 150,070	308,i 1,347, 5,367, 675,i 124, 551, (34,1 (109,9 407,
5.2 5.3 5.4 5.5 5.6 5.7 5.8 9 10 11 12 3	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 30,865 (9,090) 123,197	443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	176,490 89,553 408,334 2,100,213 100,046 - 100,046 (4,795) (29,000)	194,920 860,641 3,724,858 115,087 - 115,087 (9,633) 2,316	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208) (109,952)	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313) 123,197 21,968	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520	89,553 400,195 2,069,156 157,543 - 157,543 (22,140) (29,065)	194,920 844,855 3,706,333 175,357 - 175,357 (28,515) 3,228	308,i 1,347, 5,367, 675,4 124, 551, (34,1 (109,9 407,
5.2 5.4 5.5 5.6 5.7 6.8 0 1 2 3	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREMENSIVE INCOME Gains/(Losses) from translating the financial statements of	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 30,865 (9,090) 123,197 144,972	443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	176,490 89,553 408,334 2,100,213 100,046 - 100,046 (4,795) (29,000) 66,251	194,920 860,641 3,724,858 115,087 - 115,087 (9,633) 2,316 107,770	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208) (109,952) 376,477	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313) 123,197 21,968	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	89,553 400,195 2,069,156 157,543 - 157,543 (22,140) (29,065) 106,338	194,920 844,855 3,706,333 175,357 - - 175,357 (28,515) 3,228 150,070	308,i 1,347, 5,367, 675,i 124, 551, (34,1 (109,9 407,
5.2 5.4 5.5 5.6 5.7 5.8 9 0 1 2 3 4. 5.2	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 30,865 (9,090) 123,197 144,972	443,186 549,430 475,506 1,996,711 7,534,290 536,587 50,915 (39,881) 145,105 156,139 - (8,235)	176,490 89,553 408,334 2,100,213 100,046 - 100,046 (4,795) (29,000) 66,251	194,920 860,641 3,724,858 115,087 - 115,087 (9,633) 2,316 107,770	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208) (109,952) 376,477	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313) 123,197 21,968	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008 - (8,383)	89,553 400,195 2,069,156 157,543 - 157,543 (22,140) (29,065) 106,338	194,920 844,855 3,706,333 175,357 - - 175,357 (28,515) 3,228 150,070	308,i 1,347,i 5,367,i 675,4 124,i 551,i (34,1 (109,9 407,i - 407,i (48,9
5.2 5.3 5.4 5.5 5.6 5.7 7 3 10 11 12 3 14 15 5.3	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 (9,090) 123,197 144,972	443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105 156,139 - 156,139	176,490 89,553 408,334 2,100,213 100,046 (4,795) (29,000) 66,251	194,920 860,641 3,724,858 115,087 - 115,087 (9,633) 2,316 107,770 - 107,770	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208) (109,952) 376,477	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313) 123,197 21,968	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	89,553 400,195 2,069,156 157,543 - 157,543 (22,140) (29,065) 106,338 - 106,338	194,920 844,855 3,706,333 175,357 - 175,357 (28,515) 3,228 150,070 - 150,070	308,2 1,347,7 5,367,4 675,4 124,7 551,1 (34,1 (109,9 407, - 407,7
5.2 5.3 5.4 5.5 5.6 5.7 7 8 9 10 11 12 13 14 15,1 15,2 15,3	Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations	310,098 419,140 338,276 1,393,960 5,184,105 561,694 530,829 (9,090) 123,197 144,972	443,186 549,430 475,506 1,996,711 7,534,290 536,587 50,915 (39,881) 145,105 156,139 - (8,235) 695,867	176,490 89,553 408,334 2,100,213 100,046 - 100,046 (4,795) (29,000) 66,251 - - 234,227	194,920 860,641 3,724,858 115,087 - 115,087 (9,633) 2,316 107,770 - 107,770	529,737 308,290 1,343,308 5,378,037 624,863 124,226 500,637 (14,208) (109,952) 376,477	338,276 1,378,689 5,167,975 464,578 535,494 (70,916) (30,313) 123,197 21,968	475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008 - (8,383) 695,867	89,553 400,195 2,069,156 157,543 - 157,543 (22,140) (29,065) 106,338 - 106,338	194,920 844,855 3,706,333 175,357 - 175,357 (28,515) 3,228 150,070 - 150,070	529,7 308,2 1,347,7 5,367,4 675,4 124,2 551,2 (34,1 (109,9 407,7 - (48,98 (3,98

409,104 754,664 230,205 325,648 335,597 286,100 605,429 270,293 368,732 366,479

		Un-audited	Audited	Un-audited	Un-audited	Un-audited
_	Non-performing loans and advances					
	Gross non-performing loans and advances	30,883,810	31,461,391	31 480 900	32,410,269	32,956,126
	Less: Interest in suspense	4,350,309	4,468,241	4,524,488	4,921,259	5,308,515
	Total Non-performing loans and advances (a-b)	26,533,501	26,993,150	26,956,412		27,647,611
d	Less: Loan loss Provisions	13,274,653	13,875,801	14,452,406	15,124,451	15,594,336
e	Net NPLs exposure (c-d)	13,258,848	13,117,349	12,504,006		12,053,275
f	Discounted Value of Securities	12,368,052	12,148,568	11,796,427	11,627,745	11,867,041
g	Net NPLs exposure (e-f)	890,796	968,781	707,579	736,814	186,234
_	Insider loans and Advances			,	,	,
a	Directors, Shareholders and associates	24,402	39,144	37,219	35,311	7,996
b	Employees	5,004,460	5,155,000	5,281,345		5,142,022
c	Total insider loans, advances and other facilities	5,028,862	5,194,144	5,318,564	5,357,176	5,150,019
3	Off-Balance sheet items					
α	Letters of credit, guarantees and acceptances	8,237,060	5,285,441	5,246,336	6,043,674	6,375,636
b	Forwards, swaps and options	182,848	357,391	1,236,082	1,247,567	48,274
С	Other contingent liabilities					
d	Total contingent liabilities	8,419,908	5,642,832	6,482,418	7,291.241	6,423,911
4	Capital Strength					
а	Core capital	2,344,655	2,091,915	2,024,567	1,243,932	993,705
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c	Excess/(Deficiency) (a-b)	1,344,655	1,091,915	1,024,567	243,932	(6,295)
d	Supplementary capital	1,280,188	1,327,239	1,245,406	1,206,558	993,705
	Total capital (a+d)	3,624,844	3,419,154	3,269,973	2,450,489	1,987,410
f	Total risk weighted assets	89,196,544	92,765,531	86,218,929	83,111,042	68,272,886
g	Core capital/total deposit liabilities	2.5%	2.1%	2.2%	1.3%	1.2%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i	Excess/(Deficiency) (g-h)	-5.5%	-5.9%	-5.8%	-6.7%	-6.8%
j	Core capital/total risk weighted assets	2.6%	2.3%	2.4%	1.5%	1.5%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
- 1	Excess/(Deficiency) (j-k)	-7.9%	-8.2%	-8.1%	-9.0%	-9.0%
n	Total capital/total risk weighted assets	4.1%	3.7%	3.8%	2.9%	2.9%
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
0	Excess/(Deficiency)(m-n)	-10.4%	-10.8%	-10.7%	-11.6%	-11.6%
р	Adjusted core capital/total deposit liabilities*	2.9%	2.8%	3.1%	1.8%	1.4%
q	Adjusted core capital/total risk weighted assets*	3.1%	3.1%	3.3%	2.0%	1.8%
r	Adjusted total capital/total risk weighted assets*	4.5%	4.5%	4.7%	3.4%	3.5%
5	Liquidity					
	Liquidity Ratio	38.8%	43.1%	40.4%	40.7%	35.7%
	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
С	Excess/(Deficiency)(a-b)	18.8%	23.1%	20.4%	20.7%	15.7%
N	ntes					

Notes
* 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

APPROVAL

The unaudited financial statements are extracts of the financial statements and records of the Bank which were approved by the Board of Directors on 31st October 2019 and signed on its behalf by:

J Nyerere - Chairman, Board of Directors P Russo - Managing Director & CEO J. Kania - Company Secretary

III. OTHER DISCLOSURES

The complete set of financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.ca.ke.

They may also be accessed at the Bank's registered office listed hereunder. **REGISTERED OFFICE**National Bank Building,
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Telephone: 2828000, 0711038000, 0732018000
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Regulated by the Central Bank of Kenya

17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR