

	TATEMENT OF FINANCIAL POSITION at 31 March 2019	31-Mar-18	31-Dec-18	31-Mar-19	31-Mar-18	31-Dec-18	31-Mar-19
1	Assets	Un-Audited	Audited	Un-Audited	Un-Audited	Audited	Un-Audited
2 3 4	Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	1,427,692 3,328,339 -	1,744,785 4,372,926	1,128,849 3,619,594 -	1,427,692 3,328,339 -	1,744,785 4,372,926 -	1,128,849 3,619,594 -
5 6	Financial Assets at fair value through profit and loss Investment Securities:(a+b)	33,920,283	46,310,604	39,018,080	33,931,383	46,341,772	39,050,231
	a) Held to Maturity:(i+ii) i. Kenya Government securities	20,303,524 20,303,524	18,178,199 18,178,199	18,410,400 18,410,400	20,314,624 20,314,624	18,178,199 18,178,199	18,420,001 18,420,001
	ii. Other securities b) Available for sale:(i+ii)	13,616,759	-	-	-	-	-
	i. Kenya Government securities ii. Other securities	13,616,759	28,132,405 28,132,405	20,607,680 20,607,680	13,616,759 13,616,759	28,163,573 28,163,573	20,630,230 20,630,230
7	Deposits and balances due from local banking institutions	2,548,402	1,936,693	1,341,684	2,548,402	1,936,693	1,341,684
8 9	Deposits and balances due from banking institutions abroad Tax recoverable	1,226,806 480,748	131,527 463,362	302,595 458,370	1,226,806 501,454	131,527 459,476	302,595 435,948
10 11	Loans and advances to customers (net) Balances due from banking institutions in the group	51,149,483 -	47,778,777 -	45,925,331 -	51,149,483 -	47,778,777 -	45,925,331 -
12 13	Investments in associates Investments in subsidiary companies	346,542 19,963	366,822 19,963	426,420 19,963	346,542 -	366,822	426,420 -
14 15	Investments in joint ventures Investment properties	- -	-		-	-	-
16 17	Property and equipment Prepaid lease rentals	3,625,876 -	3,998,390	4,531,514 -	3,626,541 -	3,998,833	4,531,354 -
18 19	Intangible assets Deferred tax asset	1,209,169 2,067,021	1,300,050 2,289,527	1,321,193 2,190,256	1,209,169 2,067,203	1,314,221 2,290,168	1,335,364 2,190,417
20	Retirement benefit asset Other assets	4,122,228	4,430,017	4,781,418	3,870,286	4,113,105	4,454,377
22	TOTAL ASSETS Liabilities	105,472,552	115,143,443	105,065,267	105,233,300	114,849,105	104,742,164
23	Balances due to Central Bank of Kenya	4,391,812	- 00 337 / 50	- 89,520,567	4,391,812	-	
24 25	Customer deposits Deposits and balances due to local banking institutions	87,214,204 4,069,299	99,223,459 3,446,015	3,282,329	86,883,002 4,069,299	98,865,959 3,446,015	89,101,230 3,282,329
26 27 28	Deposits and balances due to foreign banking institutions Other money market deposits	1,240,104 -	2,574,715	2,228,356 -	1,240,104	2,574,715	2,228,356 -
29	Borrowed funds Balances due to banking institutions in the group	- -	-	- -	- -	-	-
30 31	Tax payable Dividends payable	24,260	24,315	24,315	24,260	24,315	24,315
32 33	Deferred tax liability Retirement benefit liability	-			-		
34	Other liabilities TOTAL LIABILITIES	2,118,184 99,057,863	2,939,221 108,207,725	2,861,270 97,916,837	2,161,803 98,770,280	2,965,247 107,876,251	2,880,279 97,516,509
35 36	Shareholders' Funds Paid up /Assigned capital	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906	7,368,906
37 38	Share premium/(discount) Revaluation reserves	- 670,678	1,261,907	- 1,256,148	- 670,678	- 1,261,906	- 1,256,148
39 40	Retained earnings/Accumulated losses Statutory loan loss reserves	(4,441,118) 2,959,458	(4,892,016) 3,333,324	(5,100,120) 3,595,944	(4,392,834) 2,959,458	(4,854,776) 3,333,324	(5,022,792) 3,595,944
41	Other Reserves	(143,235)	(136,403)	27,552	(143,188)	(136,506)	27,449
42 43	Proposed dividends Capital grants	<u>-</u>	-	-	-		_
44 45	TOTAL SHAREHOLDERS' FUNDS Minority interest	6,414,689	6,935,718	7,148,430	6,463,020	6,972,854	7,225,655
46	Total Liabilities & Shareholders' Funds	105,472,552	115,143,443	105,065,267	105,233,300	114,849,105	104,742,164
II.	STATEMENT OF COMPREHENSIVE INCOME	BANK	BANK	BANK	GROUP	GROUP	GROUP
	For the period ended 31 March 2019	31-Mar-18	31-Dec-18	31-Mar-19	31-Mar-18	31-Dec-18	31-mar-19
1	Interest Income	31-Mar-18 Shs'000 Un-Audited	31-Dec-18 Shs'000 Audited	31-Mar-19 Shs'000 Un-Audited	31-Mar-18 Shs'000 Un-Audited	31-Dec-18 Shs'000 Audited	31-mar-19 Shs'000 Un-Audited
1.1 1.2	Interest Income Loans and advances Government securities	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457	31-mar-19 Shs'000 Un-Audited 1,169,496 1,179,879
1.1 1.2 1.3 1.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829	31-mar-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286
1.1 1.2 1.3 1.4 1.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457	31-mar-19 Shs'000 Un-Audited 1,169,496 1,179,879
1.1 1.2 1.3 1.4 1.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 - 8,912,389	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 - 8,912,892	31-mar-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 - 2,357,661
1.1 1.2 1.3 1.4 1.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 2,356,677	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892	31-mar-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 - 2,357,661
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 2,356,677	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 1,986,994	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688	31-mar-19 Shs '000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 2,356,677 611,944 28,165 - 640,109 1,716,568	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 1,986,994 676,079 93,417 - 769,496 1,217,498	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688 - 2,884,962 6,027,930	31-mor-19 Shs 000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 - 632,629 1,725,032
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867	31-Mor-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss)	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - - 1,986,994 680,980 93,417 - - 774,397 1,212,597	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 2,589,995 319,688 	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 2,356,677 611,944 28,165 - 640,109 1,716,568	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 1,986,994 676,079 93,417 - 769,496 1,217,498	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114	31-mor-19 Shs 000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 - 632,629 1,725,032
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 287,362 145,644 - 48,629	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 48,629 483,691	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944	31-mor-19 Shs 000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 - 2,200,259	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 - 2,226,699
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1 4.2 4.3 4.4 4.5 4.6 5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 - 2,200,259	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 1,770,004	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 4.6 5 6 6.1 6.2 6.3 6.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094	31-Dec-18 Shs 000 Audited 4,427,606 4,431,954 52,829 2,589,995 319,688 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186	31-Mor-19 Sho*00 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 245,644 - 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903	31-Mor-18 Shs'000 Un-Au'0fted 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,933 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714	31-mor-19 Sh300 Un-Audited 1,169,496 1,179,879 8,286 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 501,667 - 2,226,699 357,097 974,137 9,721 61,938
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.6	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Not Interest Expense Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 (70,817) 924,840 6,214 95,094 133,234 103,837	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 185,099 3,864,570 28,535 443,714 549,616 475,506	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553
1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 2.4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430	31-Mor-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 48,629 483,691 2,200,259 357,097 997,115 9,721 61,903 176,490	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 185,099 3,864,570 28,535 443,714 549,616	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 6,938 176,515
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 4.6 6.6 6.7 6.8	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating Expenses Other operating expenses Other operating expenses Other operating expenses	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,732 172,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 2,356,677 611,944 28,165 640,109 1,716,568 2,056 287,362 145,644 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903 176,490 19,553 408,334 2,100,213	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 3 2.4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 445,714 549,616 475,506 2,015,483 7,562,523	31-mor-19 \$hs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating Expenses Total Operating Expenses Total Operating Expenses Other operating expenses Total Operating Expenses	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374 195,762 540,236 (344,474) (824)	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881)	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Under operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901 (468,274)	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,565,274 319,688 4,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,551 541,252 (84,901)	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 13	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Directors' tax Deferred tax Profit after tax and exceptional items Minority interest	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374 195,762 540,236 (344,474) (824) 204,840 (140,458)	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	31-Mor-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 48,629 483,691 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213 100,046 (4,795) (2,9000) 66,251	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901 (468,274) (15,109) 204,840 (278,543)	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 1,1725,032 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156 157,543 (29,065) 106,338
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6.6 6.7 6.8 9 10 11 12	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Corrent aca 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	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374 195,762 540,236 (344,474) (824) 204,840	31-Dec-18 Shs'000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 1,178,895 640,109 1,716,568 287,362 145,644 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901 (468,274) (15,109) 204,840	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 - 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156 157,543 (22,140) (29,065)
1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6.6 6.7 6.8 9 10 11 12 13 14	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Note Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374 195,762 540,236 (344,474) (824) 204,840 (140,458)	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	31-Mor-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 48,629 483,691 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213 100,046 (4,795) (2,9000) 66,251	31-Mor-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901 (468,274) (15,109) 204,840 (278,543)	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 1,1725,032 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156 157,543 (29,065) 106,338
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1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Operating Expenses 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 assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 1,986,994 680,980 93,417 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374 195,762 540,236 (344,474) (824) 204,840 (140,458) - (140,458) - (67,333) 56,926	31-Dec-18 Shs '000 Audited 4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105 156,139 (82,35) 695,867	31-Mar-19 Shs'000 Un-Audited 1,169,496 1,178,895 8,286 - 2,356,677 611,944 28,165 - 640,109 1,716,568 2,056 287,362 145,644 - 48,629 483,691 - 2,200,259 357,097 997,115 9,721 61,903 176,490 89,553 408,334 2,100,213 100,046 (4,795) (29,000) (66,251 - 66,251	31-Mar-18 Shs'000 Un-Audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 - 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901 (468,274) (15,109) 204,840 (278,543) - (278,543)	31-Dec-18 Shs'000 Audited 4,427,606 4,432,457 52,829 2,565,274 319,688 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 445,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	31-mor-19 Shs'000 Un-Audited 1,169,496 1,179,879 8,286 2,357,661 604,464 28,165 632,629 1,725,032 2,056 287,362 145,644 66,605 501,667 2,226,699 357,097 974,137 9,721 61,938 176,515 89,553 400,195 2,069,156 157,543 (22,140) (29,065) 106,338 106,338

Ш	. OTHER DISCLOSURES	BANK 31-Mar-18 Shs'000 Un-Audited	BANK 31-Dec-18 Shs'000 Audited	BANI 31-Mar-1 Shs'000 Un-Audited
1	Non-performing loans and advances			
а	Gross non-performing loans and advances	28,939,790	31,461,391	31,480,90
b	Less:Interest in suspense	3,934,609	4,468,241	4,524,48
C	Total Non-performing loans and advances (a-b)	25,005,181	26,993,150	26,956,41
d e	Less:Loan loss Provisions Net NPLs exposure (c-d)	12,424,638 12,580,543	13,875,801 13,875,801	14,452,40
f	Discounted Value of Securities			
		11,936,044	12,148,568	11,796,42
g	Net NPLs exposure (e-f)	644,498	968,779	707,57
2	Insider loans and Advances Directors,Shareholders and associates	20,068	39.144	37,21
b	Employees	4,695,341	5.155.000	5,281,34
c	Total insider loans, advances and other facilities	4,715,409	5,194,144	5,318,56
3	Off-Balance sheet items			
a	Letters of credit, quarantees and acceptances	8,332,603	5,285,441	5,246,33
b	Forwards, swaps and options	2,204,022	357,392	1,236,08
C	Other contingent liabilities	2,204,022	337,332	1,230,00
d	Total contingent liabilities	10,536,625	5,642,833	6,482,41
u		10,530,623	3,042,833	0,402,410
4	Capital Strength			
а	Core capital	2,835,161	2,091,915	2,024,56
b	Minimum Statutory Capital Excess/(Deficiency) (a-b)	1,000,000 1,835,161	1,000,000 1,091,915	1,000,00 1,024,56
d	Supplementary capital	1,244,918	1,327,239	1,024,36
e	Total capital (a+d)	4,080,079	3,419,154	3,269,97
f	Total risk weighted assets	84,882,674	92,765,531	86,218,92
q	Core capital/total deposit liabilities	3.2%	2.1%	2.29
h	Minimum Statutory Ratio	8.0%	8.0%	8.09
ï	Excess/(Deficiency) (g-h)	-4.8%	-5.9%	-5.89
i	Core capital/total risk weighted assets	3.3%	2.3%	2.49
k	Minimum Statutory Ratio	10.5%	10.5%	10.59
1	Excess/(Deficiency) (j-k)	-7.2%	-8.2%	-8.19
m	Total capital/total risk weighted assets	4.8%	3.7%	3.89
n	Minimum Statutory Ratio	14.5%	14.5%	14.59
0	Excess/(Deficiency)(m-n)	-9.7%	-10.8%	-10.79
р	Adjusted core capital/total deposit liabilities*	3.7%	2.8%	3.19
	Adjusted core capital/total risk weighted assets*	3.9%	3.1%	3.39
q	Adjusted total capital/total risk weighted assets*	5.4%	4.5%	4.79
r	Liquidity			
r 5	Liquidity Liquidity Ratio	29.9%	43.1%	ሬ ብ ሬ ዓ
r	Liquidity Liquidity Ratio Minimum Statutory Ratio	29.9% 20.0%	43.1% 20.0%	40.49 20.09

 $^{^\}star$ 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 un-audited financial statements are extracts of the financial statements and records of the Bank which were approved by the Board of Directors on 28 May 2019. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.co.ke.

M.A. Hassan - Chairman J. Nzomo - Chairman Board Audit Committee W. Musau - Managing Director & CEO H. Waswani - Company Secretary

REGISTERED OFFICE

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