

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSUR	RES FOR THE	PERIOD ENDED 30TH JUNE 2018		
I STATEMENT OF FINANCIAL POSITION	June 2018	Mar 2018	Dec 2017 Shs	June 2017
	Shs 000 (Unaudited)	Shs 000 (Unaudited)	000 (Audited)	Shs 000 (Unaudited)
A ASSETS 1 Cash (both Local & Foreign)	04.775	46 606	70,744	44.251
2 Balances due from Central Bank of Kenya	94,375 346,717	46,696 290,040	38,840	44,251 - -
Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss Investment Securities:				
a) Held to Maturity: i. Kenya Government securities	-	-	-	-
ii. Other securities b) Available for sale:				
i. Kenya Government securities ii. Other securities				
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad	978,358 235,284	512,268 131,838	659,064 102,336	457,003 -
8 Tax recoverable 9 Financing arrangements to customers (net)	367 1,146,107	919,690	182 290,621	-
10 Balances due from banking institutions in the group 11 Investments in associates 12 Investments in subsidiary companies	-	-		-
12 Investments in subsidiary companies 13 Investments in joint ventures 14 Investment properties		-		-
15 Property and equipment 16 Prepaid lease rentals	277,900	306,891	336,996	425,225
17 Intangible assets 18 Deferred tax asset	472,629 521,470	487,083 521,470	492,607 521,470	452,411 -
19 Retirement benefit asset 20 Other assets	95,850	96,674	97,449	33,825
21 TOTAL ASSETS	4,169,057	3,312,834	2,610,309	1,412,715
B LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits	2,309,152	1,617,248	1,181,421	121,672
23 Customer deposits 24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions	226,552	1,011,240	103,337	121,072
27 Borrowed funds		-	-	-
28 Balances due to banking institutions in the group 29 Tax payable		-		-
30 Dividends payable 31 Deferred tax liability	-	-	-	-
32 Retirement benefit liability 33 Other liabilities	57,339	144,689	56,711	38,318
34 TOTAL LIABILITIES	2,593,042	1,761,938	1,341,469	159,990
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital 36 Share premium/(discount)	3,311,494	3,061,494	2,561,270	2,561,270
37 Revaluation reserves	(1,737,251)	(1,512,370)	(1,294,202)	(1,308,545)
38 Retained earnings/Accumulated losses 39 Statutory loan loss reserves 40 Other Reserves	1,772	1,772	1,772	-
41 Proposed dividends			-	-
47 TOTAL CHAREHOLDERS' FLINDS	1 576 015	1 550 006	1 260 040	1 252 726
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest	1,576,015	1,550,896	1,268,840	1,252,726
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,576,015 - 4,169,057	1,550,896 3,312,834	1,268,840 2,610,309	1,252,726
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME	-	-	-	-
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities	-	-	-	1,412,715 -
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions	4,169,057	3,312,834	2,610,309	-
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities	4,169,057 42,035	3,312,834	2,610,309 5,198	1,412,715 - -
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits	4,169,057 42,035 18,343 60,378 45,151	3,312,834 14,364 4,863 19,227 20,257	2,610,309 5,198 7,964	- 1,412,715 - - - -
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 3. Other trelated corposes	42,035 18,343 60,378 45,151 2,554	3,312,834 14,364 4,863 19,227 20,257 917	5,198 7,964 13,162 8,909	1,412,715
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions	4,169,057 42,035 18,343 60,378 45,151	3,312,834 14,364 4,863 19,227 20,257	5,198 7,964 13,162	- 1,412,715 - - - -
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit income 1.5 Total profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 2.5 Other PROFIT INCOME/ (LOSS) 4.0 OTHER OPERATING INCOME	42,035 18,343 60,378 45,151 2,554 47,705 12,673	14,364 4,863 19,227 20,257 917 21,174 (1,947)	5,198 7,964 13,162 8,909 4,253	1,412,715
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 3.0 NET PROFIT INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss)	42,035 18,343 60,378 45,151 2,554 47,705 12,673	14,364 4,863 19,227 20,257 917 21,174 (1,947)	2,610,309 5,198 7,964 13,162 8,909	1,412,715
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS IL STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 3.0 NET PROFIT INCOME (LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917	37 (37)
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 2.5 OTHER PROFIT INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income	42,035 18,343 60,378 45,151 2,554 47,705 12,673	14,364 4,863 19,227 20,257 917 21,174 (1,947)	5,198 7,964 13,162 8,909 4,253	37 (37)
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 3.0 NET PROFIT INCOME/LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 4.6 Total other operating income 6.0 OTHER OPERATING INCOME	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890	14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 9,237 13,490	37 (37)
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPERHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Other personal statements with banking institutions 1.4 Other profit Income 1.5 Total profit income 1.6 PROFIT EXPENSE 1.7 Customer deposits 1.8 Deposits and placements with banking institutions 1.9 Deposits and placements with banking institutions 1.0 Other related expenses 1.1 Customer deposits 1.2 Deposits and placements with banking institutions 1.3 Other related expenses 1.4 Total profit expenses 1.5 OTHER OPERATING INCOME 1.1 Fees and commissions on financing arrangement 1.2 Other fees and commissions 1.3 Foreign exchange trading income/(loss) 1.4 Dividend income 1.5 Other income 1.5 Other OPERATING INCOME 1.6 OTHER OPERATING EXPENSES 1.6 Financing arrangements Loss Provision 1.5 Staff ross	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 7,868 216,602	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) 10,523,250	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 1,146 38/,344	37 (37)
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 3.0 NET PROFIT INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 4.6 Total other operating income 5.0 OTHER OPERATING EXPENSES 6.1 Financing arrangements Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 (7,868) 216,602 5,250 43,976	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 17,851 (10,275) 103,523 2,550 21,790	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 9,237 13,490	37 (37) 220 183 190,738 38,868
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 3.0 Other related expenses 3.0 NET PROFIT INCOME (LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5.0 TOTAL OPERATING EXPENSES 6.1 Financing arrangements Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operatine gexpenses	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 5,250 45,936 (7,868) 216,602 5,250 43,927 65,319 31,446 134,310	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) 103,523 20,257 20,257 20,257 21,174 (1,947)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 215,325 34,737 215,325 34,737	37 (37) 220 220 183 190,738 64,475 4,961 44,089
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 3.0 NET PROFIT INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Divided Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Financing arrangements Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.9 Depreciation charges 6.9 Depreciation charges 6.9 Depreciation charges 6.9 Depreciation charges 6.9 Profit (Loss) before tax and exceptional items	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 (7,868) 216,602 5,250 43,976	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) 10,523,250	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 1,146 387,344 8,566 82,073 125,325 34,737	37 (37) 220 183 190,738 38,868 64,475 4,961
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 3.0 NET PROFIT INCOME (LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 4.6 Total other operating income 4.6 Total other operating INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Financing arrangements Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 6.8 Total Other Operating Expenses 6.9 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 (7,868) 216,602 5,250 43,937 65,319 31,446 134,310 488,985	14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 - 19,798 17,851 (10,275) 103,523 2,550 21,790 32,541 15,710 70,181	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 1,146 387,344 8,566 82,073 125,325 34,737 213,600 852,791	37 (37) 220 183 38,868 64,475 4,961 44,089 343,132
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 1.5 Total profit Income 1.5 Total profit Income 1.0 PROFIT EXPENSE 1.1 Customer deposits 1.2 Deposits and placements with banking institutions 1.3 Other related expenses 1.4 Total profit expenses 1.5 Total profit expenses 1.6 Other Repeat Profit INCOME 1.7 FROFIT INCOME (LOSS) 1.8 FROFIT INCOME (LOSS) 1.9 OTHER OPERATING INCOME 1.1 Fees and commissions on financing arrangement 1.2 Other fees and commissions 1.3 Torging exchange trading income/(loss) 1.4 Total other operating income 1.5 OTHER OPERATING INCOME 1.6 Total other operating income 1.7 Total other operating income 1.8 Total other operating income 1.9 Total other operating income 1.0 Total operating expenses 1.0 Profit (Loss) before tax and exceptional items 1.0 Current tax 1.0 Deferred tax 1.1 Deferred tax	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 216,602 216,602 216,930 33,263 45,936 (7,868) 216,930 13,446 134,310 488,985 (443,049)	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) (10,275) (10,523 (217,790 (218,168) (218,168)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 125,325 34,737 125,325 34,737 (339,301) (339,301) (239,454)	1,412,715 1,412,715 37 37 (37) 220 220 283 190,738 38,868 44,475 4,961 44,089 343,132 (342,950)
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 2.5 Other related expenses 2.6 NET PROFIT INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Financing arrangements Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Depreciation charges on property and equipment 6.9 Profit (Loss) before fax and exceptional items 9.0 Profit (Loss) after exceptional items 1.0 Deferred tax 1.0 Deferred tax 1.0 Deferred tax 1.0 Deferred tax	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 216,602 216,602 216,930 33,263 45,936 (7,868) 216,930 131,446 134,310 488,985 (443,049)	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) (10,275) (10,523 (217,90 (218,168) (218,168)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 125,325 34,737 213,600 852,791 (839,301) (839,301) (239,454)	1,412,715
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 2.4 Total profit income 4.0 THER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.5 Origin exchange trading income/(loss) 4.5 Other income 4.6 Total other operating income 4.6 Total other operating income 4.7 OTHER OPERATING EXPENSES 6.1 Financing arrangements Loss Provision 6.2 Staff costs 6.2 Directors' emoluments 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.7 Profit /Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit /Loss) after tax and exceptional items 1.0 Current tax 1.0 Deferend tax 1.1 Orefit (Loss) after tax and exceptional items 1.0 Offit (Conscious) after tax exceptional items 1.0 Offit (Conscious) after tax exceptional items and Minority Interest 1.0 Offit (Conscious) after tax exceptional items and Minority Interest 1.0 Offit (Conscious) after tax exceptional items	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 216,602 216,602 216,930 33,263 45,936 (7,868) 216,930 13,446 134,310 488,985 (443,049)	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) (10,275) (10,523 (217,790 (218,168) (218,168)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 125,325 34,737 125,325 34,737 (339,301) (339,301) (239,454)	1,412,715
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1. PROFIT INCOME 1. Financing activities 1. Government securities 1. Deposits and placements with banking institutions 1. Other profit income 2. PROFIT EXPENSE 2. Loustomer deposits 2. Deposits and placements with banking institutions 2. Other related expenses 2. Total profit income 2. Other related expenses 2. NET PROFIT INCOME/(LOSS) 4. OTHER OPERATING INCOME 4. Fees and commissions on financing arrangement 4. Other fees and commissions 4. Foreign exchange trading income/(loss) 4. Dividend Income 4. Other income 4. Total other operating income 5. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6. Financing arrangements Loss Provision 6. Staff costs 6. Directors' emoluments 6. Mental charges 6. Deposition charge on property and equipment 6. Amortisation charges 6. Other operating expenses 6. Other operating expenses 7. Profit /Loss place and exceptional items 8. Deferred tax 1. Deferred tax	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 216,602 216,602 216,930 33,263 45,936 (7,868) 216,930 131,446 134,310 488,985 (443,049)	3,312,834 14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 19,798 17,851 (10,275) (10,275) (10,523 (217,90 (218,168) (218,168)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 125,325 34,737 213,600 852,791 (839,301) (839,301) (239,454)	1,412,715
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1. STATEMENT OF COMPREHENSIVE INCOME 1. PROFIT INCOME 1. Financing activities 1. Government securities 1. Deposits and placements with banking institutions 1. Other profit Income 2. PROFIT EXPENSE 2. Lostomer deposits 2. Deposits and placements with banking institutions 2. Other related expenses 2. Total profit expenses 2. Total profit expenses 3. NET PROFIT INCOME/(LOSS) 4. OTHER OPERATING INCOME 4. Fees and commissions on financing arrangement 4. Other fees and commissions 4. Foreign exchange trading income/(loss) 4. Dividend Income 4. Other income 4. Total other operating income 5. OTOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6. I Financing arrangements Loss Provision 6. Staff costs 6. Total other operating expenses 6. Total Other Operating Other Operating Other Operat	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 216,602 216,602 216,930 33,263 45,936 (7,868) 216,930 131,446 134,310 488,985 (443,049)	14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 - 19,798 17,851 (10,275) 105,523 21,790 21,790 32,541 15,710 70,181 236,019 (218,168) (218,168)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 125,325 34,737 213,600 852,791 (839,301) (839,301) (239,454)	1,412,715 1,412,715 37 37 (37) 220 183 190,738 38,868 64,475 4,961 44,089 343,132 (342,950) (342,950) (342,950) (342,950)
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.0 PROFIT INCOME 1.1 Financing activities 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other profit Income 2.0 PROFIT EXPENSE 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other related expenses 2.4 Total profit expenses 2.4 Total profit repenses 2.5 OTHER OPERATING INCOME 4.1 Fees and commissions on financing arrangement 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend income 4.5 OTHER OPERATING INCOME 4.6 OTHER OPERATING EXPENSES 6.1 Financing arrangements Loss Provision 6.2 Staff toss 6.3 Staff toss 6.4 Rental Charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.9 Profit /Loss) after exceptional items 6.0 Current tax 6.1 Deferred tax 6.1 Deferred tax 6.2 Profit /Loss) after tax and exceptional items 6.3 Minority Interest 6.4 Profit /Loss) after tax and exceptional items 6.5 Gains/(Losses) from translating the financial statements of foreign operations 6.5 Fee of the comprehensive income 6.6 Gains/(Losses) from translating the financial statements of foreign operations 6.5 Fee of the comprehensive income 6.6 Gentlem of the comprehensive income 6.7 Gentlem of the comprehensive income 6.8 Gentlem of the comprehensive income 6.9 Foreign operations 6.1 Gains/(Losse) from translating the financial statements of foreign operations 6.2 Fair value changes in available for sale financial statements of foreign operations 6.3 Revenue of the comprehensive income 6.4 Gains of the comprehensive income 6.5 Gains of the comprehensive income 6.5 Gains of the comprehensive income 6.6 Gains of the comprehensive income of associates	42,035 18,343 60,378 45,151 2,554 47,705 12,673 26,373 6,890 216,602 216,602 216,930 33,263 45,936 (7,868) 216,930 131,446 134,310 488,985 (443,049)	14,364 4,863 19,227 20,257 917 21,174 (1,947) 15,111 4,687 - 19,798 17,851 (10,275) 105,523 21,790 21,790 32,541 15,710 70,181 236,019 (218,168) (218,168)	2,610,309 5,198 7,964 13,162 8,909 4,253 6,320 2,917 13,490 1,146 387,344 8,566 82,073 125,325 34,737 213,600 852,791 (839,301) (839,301) (239,454)	1,412,715

80,418 **80,418**

9,470

9,470

1,267,069 1,000,000 267,069 1,772 1,268,840 1,811,320 107.2% 8.00% 99.2% 70.0% 10.50% 59.5% 70.1% 14.5% 55.6%

W-5

Mohamed Al Sharif Director

1,252,725 1,000,000 252,725

1,252,725 1,002,861 1029.6% 8.00% 1021.6% 124.9% 10.50%

224,186 **224,186**

81.577

81,577

37.6% **38.0%** 10.50%

27.5% 27.5% **38.1%** 14.5% 23.6% 45.2% 37.7% 37.8%

The Adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on mplementation of IFRS 9.

These financial statements and other disclosures can be accessed on the institution's website; www.dibkenya.co.ke. They may also be accessed at the

The above Statement of Financial Position and Statement of Comprehensive Income are extracts from the institution's financial statements.

Registered Office of DIB Bank Kenya Ltd located at Upperhill Building, Junction of Bunyala Road / Lower Hill Road, Nairobi

1.0 NON-PERFORMING FINANCING ARRANGEMENTS
(a) Cross Non-performing Financing arrangements
(b) Less Profit in Suspense
(c)Total Non-Performing financing arrangements (a-b)
(d) Less Financing arrangements Losses Provision
(e) Net Non-Performing financing arrangements (c-d)
(f) Discounted Value of Securities
(g) Net NPLs Exposure (e-f)

(a) Directors, Shareholders and Associates
(b) Employees
(c)Total Insider financing arrangements and other facilities

2.0 **INSIDERFINANCING ARRANGEMENTS**(a) Directors, Shareholders and Associates

3.0 OFF-BALANCE SHEET ITEMS
(a) Letters of credit, guarantees, acceptances
(b) Forwards, swaps and options
(c) Other contingent liabilities
(d) Total Contingent Liabilities

(d)Total Contingent Liabilities

4.0 CAPITAL STRENGTH
(a)Core capital
(b) Minimum statutory capital
(c)Excess (a-b)
(d) Supplementary capital
(e) Total capital (a+d)
(f) Total risk weighted assets
(g) Core capital/Total deposits liabilities
(h) Minimum statutory Ratio
(l) Excess/(Deficiency)
(j) Core capital / Total risk weighted assets
(k) Minimum statutory Ratio
(l) Excess/(Deficiency)
(j-k)
(m) Total capital/Total risk weighted assets
(n) Minimum statutory Ratio
(o) Excess/(Deficiency)
(j-k)
(j) Adjusted Core Capital/Total Deposit Liabilities*
(j) Adjusted Core Capital/Total risk weighted assets*
(j) Adjusted Core Capital/Total risk weighted assets*

5.0 **LIQUIDITY**(a) Liquidity Ratio
(b) Minimum statutory Ratio
(c) Excess/ (Deficiency) (a-b)

The

Peter Makau Managing Director/CEO

241,730 **241,730**

102.654

102,654

1,027,654 1,000,000 27,654 1,772 1,029,426 2,303,241 63.5% 8.00% 55.5% 44.6% 10.50% 34.1% 44.7% 14.5% 63.2% 63.2% 64.5%

B LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions 26 Other money market deposits 27 Borrowed funds 28 Balances due to banking institutions in the group 29 Tax, payable 30 Dividends payable 31 Deferred tax flability 32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES	2,309,152 226,552 - - - - - - - - - - - - - - - - - -	1,617,248 - - - - - - - - - - - - - - - - - - -	1,181,421 103,337 - - - - - - - - 56,711 1,341,469	121,672 - - - - - - - - 38,318 159,990
C SHAREHOLDERS' FUNDS 35 Paid up / Assigned capital 36 Share premium/(discount) 37 Revaluation reserves	3,311,494	3,061,494	2,561,270	2,561,270
38 Retained earnings/Accumulated losses	(1,737,251)	(1,512,370)	(1,294,202)	(1,308,545)