

III OTHER DISCLOSURES

STATEMENTS AND OTHER DISCLOSURES

	QUARTERLY	r finar	ICIAL S	JAIEM	
I	STATEMENT OF FINANCIAL POSITION	31 March 2017		31 March 2018	
	ASSETS	Unaudited Shs '000	2017 Audited ttShs '000	Unaudited Shs '000	
A 1	Cash (both Local & Foreign)	763,596	975,539	781,263	
2 3	Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes	3,229,228	2,453,257	1,686,810 -	
4 5	Financial Assets at Fair Value through Profit & Loss Investment Securities:	-	-	-	
	(i) Held to Maturity: (a) Kenya Government Securities		_		
	(b) Other Securities	-	-	-	
	(ii) Available for Sale: (a) Kenya Government Securities	-	-	-	
6	(b) Other Securities Deposits and Balances due from Local Banking Institutions	- 4,815,556	- 5,062,596	- 5,441,273	
7 8	Deposits and Balances due from Banking Institutions Abroad Tax Recoverable	594,059 558	1,983,647 23,253	774,960	
9 10	Financing arrangements to Customers (Net) Balances due from Banking Institutions in the Group	15,669,349	19,384,156	19,941,324	
11	Investments in Associates	-	-	-	
12 13	Investments in Subsidiary Companies Investments in Joint ventures	1,000	1,000	1,000	
14 15	Investment Properties Property, Plant and Equipment	- 363,612	319,279	- 307,004	
16 17	Prepaid Lease Rentals Intangible Assets	- 62,356	126,604	- 119,148	
18 19	Deferred Tax Asset Retirement Benefit Asset	195,019	308,067	308,067	
20	Other Assets TOTAL ASSETS	518,734	678,830	681,956	
		26,213,067	31,316,228	30,042,805	
B 21	LIABILITIES Balances due to Central Bank of Kenya	-	-	-	
22 23	Customer Deposits Deposits and Balances due to Local Banking Institutions	21,065,954 206,076	26,073,694 -	24,743,331	
24 25	Deposits and Balances due to Foreign Banking Institutions Other Money Market Deposits	29,873	31,142	29,235	
26	Borrowed Funds		416,706	415,703	
27 28	Balances due to Banking Institutions Group Companies Tax Payable	52,738	-	28,868	
29 30	Dividends Payable Deferred Tax Liability	-	-	-	
31 32	Retirement Benefit Liability Other liabilities	- 363,031	375,223	405,792	
	TOTAL LIABILITIES	21,717,672	26,896,765	25,622,929	
C 33	SHAREHOLDERS' FUNDS Paid Up/ Assigned Capital	366,324	366,324	366,324	
34	Share Premium (Discount)	2,282,112	2,282,112	2,282,112	,
35 36	Revaluation Reserves Retained Earnings/Accumulated Losses	1,675,927	1,598,241	1,680,121	1
37 38	Statutory Loan Reserves Other Reserves	61,135	172,786	91,319	
39	Proposed Dividends	109,897			
40	Capital Grants	105,057	-	-	;
	Capital Grants TOTAL SHAREHOLDERS' FUNDS	4,495,395	4,419,463	4,419,876	
40	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	4,495,395 26,213,067	31,316,228	30,042,805	
	TOTAL SHAREHOLDERS' FUNDS	4,495,395 26,213,067 31 March 2017	31,316,228 31 December 2017	30,042,805 31 March 2018	
40	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	4,495,395 26,213,067	31,316,228 31 December	30,042,805	
40	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000	31,316,228 31 December 2017 Audited Shs '000	30,042,805 31 March 2018 Unaudited Shs '000	
40 11 1 2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829	31,316,228 31 December 2017 Audited Shs '000 2,122,236	30,042,805 31 March 2018 Unaudited Shs '000 554,831	
40 11 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844	
40 11 2 3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829	31,316,228 31 December 2017 Audited Shs '000 2,122,236	30,042,805 31 March 2018 Unaudited Shs '000 554,831	
40 11 2 3 4 5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254	
40 11 2 3 4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675	
40 11 1 2 3 4 5 6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,692 8,671 154,517	
40 11 1 2 3 4 5 6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses NET PROFIT INCOME	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671	-
40 11 2 3 4 5 6 7 8	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME OTHER OPERATING INCOME Fees and Commissions on Financing arrangements	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994	
40 1 2 3 4 5 6 7 8 9 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses NET PROFIT INCOME OTHER OPERATING INCOME Fees and Commissions on Financing arrangements Other Fees and Commissions Cother Fees Cother Fee	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158	
40 11 2 3 4 5 6 7 8 9	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT EXPENSE NET PROFIT INCOME Fees and Commissions on Financing arrangements Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 1117,705 465,681	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192	
40 1 2 3 4 5 6 7 8 9 10 11	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses NET PROFIT INCOME OTHER OPERATING INCOME Fees and Commissions on Financing arrangements Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950	
40 1 2 3 4 5 6 7 8 9 10 11	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses NET PROFIT INCOME PROFIT INCOME Profit Expenses NET PROFIT INCOME Profit Expenses NET PROFIT INCOME Press and Commissions on Financing arrangements Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Total Other Operating Income	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 - 76,150 74,768 - 150,918	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses Total Profit Expenses NET PROFIT INCOME ProFIT INCOME CHER OPERATING INCOME Proes and Commissions on Financing arrangements Other Rees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Total Other Operating Income Total Other Operating Income Total Other Seperating Income Total Other Seperating Income Total Other Appenses Financing arrangements Loss Provision	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 1117,705 465,681 76,150 74,768 616,599 28,292	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME OTHER OPERATING INCOME Fees and Commissions on Financing arrangements Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Total Other Operating Income Total Other Income Dividend Income Total Other Operating Income Total Other Income Total Other Operating Income Total Other Total Profit Expenses Dividend Income Total Other Operating Income Total Other Operating Income Total Other Income Divident Income Divident Income Total Other Operating Income Total Other Operating Income Total Other Operating Income Divident Income Divident Income Divident Income Divident Income Total Other Operating Income Divident Income	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 76,150 74,768 150,918 616,599 28,292 219,425 15,966	31,316,228 31 December 2017 Audited Shs '000 2,122,236 2,511,605 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 17 10 10 10 10 10 10 10 10 10 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses Total Profit Expenses NET PROFIT INCOME OTHER OPERATING INCOME Proegin Exchange Trading Income (Loss) Dividend Income Other Income Total Other Operating Income Suff Costs Directors' Emoluments Rental Charges Depreciation Charge on Property and Equipment	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 76,150 76,150 74,768 	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 5 16 7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME Frequent from Banking Institutions Other Profit Expenses NET PROFIT INCOME Total Profit Expenses NET PROFIT INCOME DOHER OPERATING INCOME Frees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Total Other Operating Income Total Other Operating Income Total Other Operating Income Dividend Income Dividend Income Dividend Income Dividend Income Total Other Operating Income Total Other Operating Income Dividend Income D	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 	31,316,228 31,2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208	30,042,805 31 March 2018 Unaudited Shs'000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7 18 19	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Ordif Expenses NET PROFIT INCOME ProFIT INCOME Mees and Commissions on Financing arrangements Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Total Other Operating Income Other Income Diver Second	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 76,150 74,768 - 150,918 616,599 28,292 219,425 15,966 27,402 29,562 4,226	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,612 28,591 7,456	
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40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7 18 19	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME MOTHER OPERATING INCOME ProFIT INCOME OTHER OPERATING INCOME Mother Income Other Income Other Income Other Income Total OPERATING INCOME Profit Coperating Income Other Income Dividend Income Other Income Dividend Income Dividend Income Dividend Income Other Income Total OPERATING INCOME Profit Spenses Dividend Income Other Income Total OPERATING INCOME Dividend Income Other Income Total OPERATING INCOME Total OPERATING INCOME Dividend Income Other Income Total OPERATING INCOME Dividend Income Dividend Income Total OPERATING INCOME Dividend Income Dividend Income Dividend Income Total OPERATING INCOME Dividend	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 76,150 74,768 150,918 616,599 28,292 219,425 15,966 27,402 29,562 4,226 107,592 432,465 184,134	31,316,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208 2,376,647 253,955 213,350	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324 550,666 148,915	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7 18 19 20 21	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income Total Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses Total Profit Expenses NET PROFIT INCOME OTHER OPERATING INCOME COTHER OPERATING INCOME OTHER OPERATING INCOME Dividend Income Other Income Total Other Operating Income (Loss) Dividend Income Other Income Total Other Operating Income Total Other Operating Income Suff Costs Depreciation Charges On Property and Equipment Amortisation Charges Other Operating Expenses Total Opera	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 117,705 465,681 	31,316,228 31,228 31 December 2017 Audited Shs '000 2,122,236 389,369 2,511,605 529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208 2,376,647 253,955 253,955	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324 550,666 148,915	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7 18 19 20 21 22	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Ordit Expenses NET PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME P	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 583,386 111,853 5,852 117,705 465,681 76,150 74,768 616,599 28,292 219,425 15,966 27,402 29,562 4,226 107,592 432,465 184,134 184,134	31,316,228 31,228 31 December 2017 Audited Shs '000 2,122,236 2,511,605 2,529,878 6,988 21,724 558,590 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208 2,376,647 253,955 213,350 (113,048)	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324 550,666 148,915 52,120	
40 1 1 2 3 4 5 6 7 8 9 10 11 22 4 5 6 7 8 9 10 11 12 23 4 5 6 7 20 21 22 23 23 22 23 23 22 23 22 23 24 20 21 22 22 23 24 20 20 21 22 22 23 24 20 20 21 22 22 23 24 20 20 20 20 20 20 20 20 20 20	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses Total Profit Expenses NET PROFIT INCOME CMER OPERATING INCOME Profit Comprehensive Income Total Other Operating Income (Loss) Dividend Income Other Norme Total Other Operating Income Total Other Operating Income Total OPERATING INCOME Profit Comprehensive Dividend Income Partial Charges Deposition Charge on Property and Equipment Amorisation Charges Dither Operating Expenses Total Operating Expenses Total Operating Expenses Current tax Defit (Loss) After Exceptional Items Current tax Defit Comprehensive Income Gains(Losses) from Translating the Financial Statements of Foreign Operating Concurrent of Current Comprehensive Income Current Comprehensive Income Components Current tax Defit Comprehensive Income Components Current Tax Defit Comprehensive Income Cannot Comprehensive Income Components Current Tax Defit Components Current	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 583,386 111,853 5,852 117,705 465,681 76,150 74,768 616,599 28,292 219,425 15,966 27,402 29,562 4,226 107,592 432,465 184,134 184,134	31,316,228 31,216,228 31 December 2017 Audited Shs '000 2,122,236 2,511,605 2,511,605 2,511,605 2,511,605 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208 2,376,647 253,955 213,350 (113,048)	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324 550,666 148,915 52,120	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7 8 9 10 11 12 23 4 20 21 22 23 24 25 24 25 24 25 24 25 24 25 25 26 26 27 27 27 27 27 27 27 27 27 27	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME PROFIT INCOME PROFIT INCOME PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME Profit Expenses NET PROFIT INCOME Profit Expanses NET PROFIT INCOME Profit Comment Securities Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME Profit Expenses NET PROFIT INCOME Profit Comment Securities Dividend Income Other Income Other Income Total Other Operating Income Total Other Operating Income Total Other Appress Dividend Income Divid	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 583,386 111,853 5,852 117,705 465,681 76,150 74,768 616,599 28,292 219,425 15,966 27,402 29,562 4,226 107,592 432,465 184,134 184,134	31,316,228 31,216,228 31 December 2017 Audited Shs '000 2,122,236 2,511,605 2,511,605 2,511,605 2,511,605 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208 2,376,647 253,955 213,350 (113,048)	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324 550,666 148,915 52,120	
40 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7 18 19 20 21 22 23 24	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME PROFIT INCOME Financing arrangements Government Securities Deposits and Placements with Banking Institutions Other Profit Income PROFIT EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Profit Expenses NET PROFIT INCOME COTHER OPERATING INCOME ProFIT Profit Expenses NET PROFIT INCOME Profit Commissions on Financing arrangements Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Total OPERATING INCOME ProFIT OPERATING INCOME ProFIT OPERATING INCOME Dividend Income Other Income Other Income Divident Coperating Income Total OPERATING INCOME Profit Costs Directors' Emoluments Renal Charges Depreciation Charge on Property and Equipment Amortisation Charges Other Operating Expenses Profit(Loss) After Tax and Exceptional Items Exceptional Items Current tax Deferred tax Profit(Losse) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets	4,495,395 26,213,067 31 March 2017 Unaudited Shs '000 500,829 82,557 583,386 111,853 5,852 583,386 111,853 5,852 117,705 465,681 76,150 74,768 616,599 28,292 219,425 15,966 27,402 29,562 4,226 107,592 432,465 184,134 184,134	31,316,228 31,216,228 31 December 2017 Audited Shs '000 2,122,236 2,511,605 2,511,605 2,511,605 2,511,605 1,953,015 103,419 315,932 256,660 1,576 677,587 2,630,602 644,070 906,356 64,144 116,798 118,772 19,299 507,208 2,376,647 253,955 213,350 (113,048)	30,042,805 31 March 2018 Unaudited Shs '000 554,831 97,844 652,675 142,254 3,592 8,671 154,517 498,158 29,994 111,287 59,950 192 201,423 699,581 77,273 258,889 16,321 30,812 28,591 7,456 131,324 550,666 148,915 52,120	

		Unaudited	Audited	Unaudited
		Shs '000	Shs '000	Shs '000
1.0	NON-PERFORMING FINANCING ARRANGEMENTS			
1.1	(a) Gross Non-Performing Financing arrangements	1,310,938	1,961,704	2,615,842
1.2	(b) Less Profit in Suspense	128,143	161,764	174,387
1.3	(c)Total Non-PerformingFinancing arrangements (a-b)	1,182,795	1,799,940	2,441,455
1.4	(d) Less Financing arrangements Losses Provision	361,783	598,443	660,527
1.5	(e) Net Non-Performing Financing Arrangements(c-d)	821,012	1,201,497	1,780,928
1.6	(f) Discounted Value of Securities	825,101	1,167,367	1,701,529
1.7	(g) Net NPLs Exposure (e-f)	(4,089)	34,130	79,399
2.0	INSIDER FINANCING ARRANGEMENTS			
2.1	(a) Directors, Shareholders and Associates	560,248	436,851	405,157
2.2	(b) Employees	679,558	847,694	856,590
2.3	(c)Total Insider Financing arrangements and other facilities	1,239,806	1,284,545	1,261,747
	raciities			
3.0	OFF-BALANCE SHEET ITEMS			
3.1	(a) Letters of credit, Guarantees & Acceptances	1,213,943	3,570,589	2,557,296
3.2	(b) Forwards Swaps & Options	1,685,758	1,385,709	1,343,887
3.3	(c) Other Contingent Liabilities	130,997	417,006	359,808
3.4	(d)Total Contingent Liabilities	3,030,698	5,373,304	4,260,991
4.0	CAPITAL STRENGTH			
4.1	(a)Core capital	4,264,520	4,246,677	4,280,161
4.1	(b) Minimum Statutory Capital	1.000.000	1.000.000	1.000.000
4.2	(c)Excess/ (Deficiency) (a-b)	3,264,520	3,246,677	3,280,161
4.3	(d) Supplementary Capital	61,135	589,492	507,022
4.5	(e) Total Capital (a+d)	4,325,655	4,836,169	4,787,183
4.6	(f)Total risk weighted assets	23,843,100	29,847,177	29,275,867
4.7	(g) Core Capital/Total Deposit Liabilities	20.2%	16.3%	17.3%
4.8	(h) Minimum Statutory Ratio	8.0%	8.0%	8.0%
4.9	(I) Excess/ (Deficiency) (g-h)	12.2%	8.3%	9.3%
4.10	(j) Core Capital / Total Risk Weighted Assets	17.9%	14.2%	14.6%
4.11	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%
4.12	(I) Excess/(Deficiency) (j-k)	7.4%	3.7%	4.1%
4.13	(m) Total Capital/Total Risk Weighted Assets	18.1%	16.2%	16.4%
4.14	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
4.15	(o) Excess/(Deficiency) (m-n)	3.6%	1.7%	1.9%
	(p) Adjusted Core Capital/Total Deposit Liabilities*			17.3%
	(q) Adjusted Core Capital/Total Risk Weighted Assets*			14.6%
	(r) Adjusted Total Capital/Total Risk Weighted Assets*			16.7%
5.0	LIQUIDITY			
5.1	(a) Liquidity Ratio	37.4%	34.9%	31.3%
5.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
5.3	(c) Excess/(Deficiency) (a-b)	17.4%	14.9%	11.3%
Notes				

31 March 2017 31 Dece

31 March 2018

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.

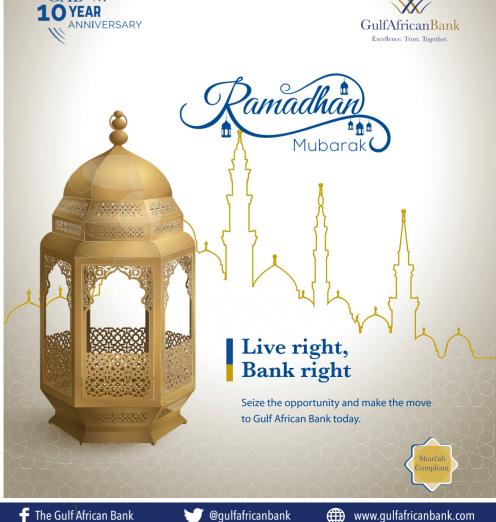
These financial statements are extracts of the books of the institution. The complete set of financial statements, statutory and other qualitative disclosures can be accessed in the institution's website www.gulfafricanbank.com. They may also be accessed at the institution's head office at Geminia Insurance Plaza, Upperhill, Nairobi.

Jamal Al Hazeem Chairman

GAB 🕅

Abdalla Abdulkhalik Managing Director

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Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR

119,687

153.653

96,795