

OUR REF: UBAK/CEO/CBK/06/05/14

May 06, 2014

**The Director
Bank Supervision Department
Central Bank of Kenya
P.O. Box 60000 00200
NAIROBI**

Dear Sir,

REQUEST FOR CLEARANCE TO PUBLISH MARCH 2014 UN-AUDITED FINANCIAL STATEMENTS & OTHER DISCLOSURES

We make reference to the provisions of Prudential Guideline CBK/PG/10-Guideline on Publication of Financial statement and other disclosures and seek your approval to publish the un-audited financial statements for the quarter ended 31st March, 2014.

We have enclosed the following returns as at 31st March, 2014 for your review:

1. CBK/ PR10
2. CBK/ BSM
3. CBK /PR21
4. CBK /PR3
5. CBK /PR5-2
6. CBK /PR4-1
7. CBK/ PR4-4

Yours faithfully,



**Tunji Adeniyi
Managing Director/ CEO**

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SWIFT: UNAFKNA

Chairman: Ngugi Kiuna. Executive Director : Tunji Adeniyi
Non-Executive Directors:
Kennedy Uzoka, James Olubayi, Michael Waweru, Emmanuel Nhorom

Regulated by Central Bank of Kenya

CBKBL/PR10BL001

QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

Institution:	0000076 UBA Kenya Bank Ltd
Financial Year:	2014 BSA Version 3.0.0
Start Date:	2014/01/01
End Date:	2014/03/31

I	BALANCE SHEET	AMOUNT(SHS' 000)					
		Bank			Group Consolidated		
		Previous Year Same Quarter	31st December Previous Year	1st Quarter Current Year	Previous Year Same Quarter	31st Dec Previous Year	Current Quarter Current Year
		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited
A	ASSETS						
1	Cash (both Local & Foreign)	39,744	37,307	73,131			
2	Balances due from Central Bank of Kenya	90,473	120,690	154,286			
3	Kenya Government and other securities held for dealing purposes	-	-	-			
4	Financial Assets at fair value through profit and loss	-	-	-			
5	Investment Securities:						
a)	Held to Maturity:	1,503,667	1,465,203	1,530,944	-	-	-
a.	Kenya Government securities	1,503,667	1,465,203	1,530,944			
b.	Other securities	-	-	-			
b)	Available for sale:	-	-	-	-	-	-
a.	Kenya Government securities	-	-	-			
b.	Other securities	-	-	-			
6	Deposits and balances due from local banking institutions	477,670	131,220	136,201			
7	Deposits and balances due from banking institutions abroad	227,313	730,183	841,772			
8	Tax recoverable	3,898	3,898	3,898			
9	Loans and advances to customers (net)	421,693	789,933	805,312			
10	Balances due from banking institutions in the group	208	-	6,707			
11	Investments in associates	-	-	-			
12	Investments in subsidiary companies	-	-	-			
13	Investments in joint ventures	-	-	-			
14	Investment properties	-	-	-			
15	Property and equipment	105,631	77,584	68,240			
16	Prepaid lease rentals	-	-	-			
17	Intangible assets	8,340	6,349	5,525			
18	Deferred tax asset	229,583	235,218	235,218			
19	Retirement benefit asset	-	-	-			
20	Other assets	130,589	112,045	123,176			
21	TOTAL ASSETS	3,238,810	3,709,630	3,984,411	-	-	-
B	LIABILITIES						
22	Balances due to Central Bank of Kenya	-	-	-			
23	Customer deposits	1,649,013	2,483,088	2,825,168			
24	Deposits and balances due to local banking institutions	213,575	-	85,000			
25	Deposits and balances due to foreign banking institutions	128,145	87,172	17,876			
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 liability	-	-	-			
32	Retirement benefit liability	-	-	-			
33	Other liabilities	105,729	80,335	48,923			
34	TOTAL LIABILITIES	2,096,462	2,650,595	2,976,966	-	-	-
C	SHAREHOLDERS' FUNDS						
35	Paid up / Assigned capital	1,176,500	1,288,768	1,287,975			
36	Share premium/(discount)	752,952	752,952	752,952			
37	Revaluation reserves	-	-	-			
38	Retained earnings/Accumulated losses	(790,604)	(982,686)	(1,033,483)			
39	Statutory loan loss reserves	3,500	-	-			
40	Other Reserves	-	-	-			
41	Proposed dividends	-	-	-			
42	Capital grants	-	-	-			
43	TOTAL SHAREHOLDERS' FUNDS	1,142,348	1,059,034	1,007,444	-	-	-
44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	3,238,810	3,709,630	3,984,411	-	-	-
II	PROFIT AND LOSS ACCOUNT						
1.0	INTEREST INCOME						
1.1	Loans and advances	15,536	98,719	23,063			
1.2	Government securities	31,763	106,070	26,044			
1.3	Deposits and placements with banking institutions	4,844	51,552	10,028			
1.4	Other Interest Income	-	-	-			
1.5	Total Interest Income	52,143	256,342	59,135	-	-	-
2.0	INTEREST EXPENSE						
2.1	Customer deposits	21,267	96,654	30,925			
2.2	Deposits and placement from banking institutions	3,398	37,650	4,602			
2.3	Other interest expenses	209	446	5,642			
2.4	Total Interest Expenses	24,873	134,749	41,168	-	-	-
3.0	NET INTEREST INCOME/(LOSS)	27,270	121,593	17,966	-	-	-
4.0	NON-INTEREST INCOME						
4.1	Fees and commissions on loans and advances	3,719	45,534	40,926			
4.2	Other fees and commissions	13,340	49,972	5,347			
4.3	Foreign exchange trading income/(Loss)	4,072	8,393	4,420			
4.4	Dividend Income	-	-	-			
4.5	Other income	6,687	20,873	13,938			
4.6	Total Non-Interest Income	27,819	124,772	64,630	-	-	-
5.0	TOTAL OPERATING INCOME	55,089	246,364	82,596	-	-	-
6.0	OTHER OPERATING EXPENSES						
6.1	Loan loss provision	2,732	24,127	2,100			
6.2	Staff costs	69,904	252,109	67,028			
6.3	Directors' emoluments	5,422	54,477	13,252			
6.4	Rental charges	9,578	40,120	10,677			
6.5	Depreciation charge on property and equipment	12,552	42,390	10,331			
6.6	Amortisation charges	781	10,135	824			
6.7	Other operating expenses	30,146	100,729	29,269			
6.8	Total Other Operating Expenses	131,115	524,089	133,482	-	-	-
7.0	Profit/(loss) before tax and exceptional items	(76,026)	(277,725)	(50,886)	-	-	-
8.0	Exceptional items	-	-	-			
9.0	Profit/(loss) after exceptional items	(76,026)	(277,725)	(50,886)	-	-	-
10.0	Current tax	-	-	-			
11.0	Deferred tax	-	(5,635)	-			
12.0	Profit/(loss) after tax and exceptional items	(76,026)	(272,090)	(50,886)	-	-	-
13.0	Other Comprehensive Income						
13.1	(Gains)/(Losses) from translating the financial statements of foreign operations	-	-	-			
13.2	Fair value changes in available for sale financial assets	-	-	-			
13.3	Revaluation surplus on Property, plant and equipment	-	-	-			
13.4	Share of other comprehensive income of associates	-	-	-			
13.5	Income tax relating to components of other comprehensive income	-	-	-			
14.0	Other Comprehensive Income for the year net of tax	-	-	-	-	-	-
15.0	Total comprehensive income for the year	(76,026)	(272,090)	(50,886)	-	-	-
16.0	EARNINGS PER SHARE - BASIC & DILUTED						
17.0	DIVIDEND PER SHARE -DECLARED						

III OTHER DISCLOSURES

1.0 NON-PERFORMING LOANS AND ADVANCES						
(a) Gross Non-performing loans and advances	12,005	15,633	18,188			
(b) Less: Interest in Suspense	3,297	3,104	3,083			
(c) Total Non-Performing Loans and Advances (a-b)	8,708	12,529	15,105			
(d) Less: Loan Loss Provision	6,863	11,809	7,188			
(e) Net Non-Performing Loans and Advances (c-d)	1,845	721	7,918			
(f) Discounted Value of Securities						
(g) Net NPLs Exposure (e-f)	1,845	721	7,918			
2.0 INSIDER LOANS AND ADVANCES						
(a) Directors, Shareholders and Associates	-	46,897	45,692			
(b) Employees	10,723	11,919	11,711			
(c) Total Insider Loans and Advances and other facilities	10,723	58,816	57,404			
3.0 OFF-BALANCE SHEET ITEMS						
(a) Letters of credit, guarantees, acceptances	547,140	300,904	1,356,984			
(b) Forwards, swaps and options	-	-	252,265			
(c) Other contingent liabilities	-	-	-			
(d) Total Contingent Liabilities	547,140	300,904	1,609,249			
4.0 CAPITAL STRENGTH						
(a) Core capital	1,138,848	1,059,034	1,007,444			
(b) Minimum Statutory Capital	700,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess/(Deficiency) (a-b)	438,848	59,034	7,444	(1,000,000)	(1,000,000)	(1,000,000)
(d) Supplementary Capital	-	-	-			
(e) Total Capital (a+d)	1,138,848	1,059,034	1,007,444			
(f) Total risk weighted assets	2,746,367	2,258,460	3,342,929			
(g) Core Capital/Total deposits Liabilities	69.1%	42.6%	35.7%			
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	61.1%	34.6%	27.7%	-8.0%	-8.0%	-8.0%
(j) Core Capital / total risk weighted assets	41.5%	46.9%	30.1%	#DIV/0!	#DIV/0!	#DIV/0!
(k) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
(l) Excess (Deficiency) (j-k)	33.5%	38.9%	22.1%	#DIV/0!	#DIV/0!	#DIV/0!
(m) Total Capital/total risk weighted assets	41.5%	46.9%	30.1%	#DIV/0!	#DIV/0!	#DIV/0!
(n) Minimum statutory Ratio	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
(o) Excess/(Deficiency) (m-n)	29.5%	34.9%	18.1%	#DIV/0!	#DIV/0!	#DIV/0!
14 LIQUIDITY						
14.1 (a) Liquidity Ratio	121.1%	96.6%	93.2%			
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
14.3 (c) Excess (Deficiency) (a-b)	101.1%	76.6%	73.2%	-20.0%	-20.0%	-20.0%

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

5.2	Other Liabilities	298,048	158,639	455,687	11.2.10	Settlement Accounts Receivable			
5.2.1	Balances Due to Own Branches in Kenya				11.2.11	Suspense Account			
5.2.2	Maroons	8,502	158,180	166,682	11.2.12	Non-resident Banks			
5.2.3	Provision for Non-performing Loans and	7,188		7,188	11.2.13	Other Non-residents			
5.2.4	Interest in Suspense for Loans and Advances	3,082		3,082					
5.2.5	Provisions for Performing Loans and Advances	11,406		11,406	12	SHARES AND OTHER EQUITY			
5.2.6	Provisions for Depreciation	208,446		208,446	12.1	Non-Financial Public Enterprises			
5.2.7	Provisions for other Non-performing Assets				12.2	Commercial Banks			
5.2.8	Dividend Payable (residents)				12.3	Non-Bank Financial Institutions			
5.2.9	Dividend Payable (non-residents)				12.4	Other Depository Corporations			
5.2.1	Tax Payable				12.5	Other Financial Corporations Under			
5.2.1	Deferred Tax Liability				12.6	Mortgage Finance Companies			
5.2.1	Amortization of Intangible Assets	10,960		10,960	12.7	Building Societies			
5.2.1	Accrued Wages, Rent, Other Operating	44,163		44,163	12.8	Insurance Companies			
5.2.1	Bankers Cheques	3,804	459	4,263	12.9	Hire Purchase Companies			
5.2.1	Bank Drafts				12.1	Mutual Funds and Unit Trusts			
5.2.1	Settlement Accounts Payable				12.11	Private Enterprises			
5.2.1	Suspense Account	496		496	12.13	Non-resident Banks			
5.2.1	Non-resident banks				12.14	Other Non-residents			
5.2.1	Other Non-residents								
6	CAPITAL AND RESERVES	1,007,444		1,007,444	13	FIXED ASSETS	293,171		293,171
6.1	Paid Up or Assigned Capital	1,287,975		1,287,975	13.1	Own Premises			
6.2	Share Premium	752,952		752,952	13.2	Staff Houses			
6.3	Share Holders' Loans				13.3	Furniture and Equipment	205,194		205,194
6.4	Revenue Reserves (accumulated retained)	(982,598)		(982,598)	13.4	Computer Equipment	28,503		28,503
6.5	Revaluation Reserves (valuation adjustments)				13.5	Motor Vehicles	42,989		42,989
6.6	Dividend Proposed but not Approved				13.6	Land and Buildings			
6.7	Statutory Loan Loss				13.7	Intangible Assets	16,484		16,484
6.8	Other Reserves				13.8	Foreclosed Assets			
6.9	Balances on P & I Account (Year to Date)	(50,886)		(50,886)					
	TOTAL LIABILITIES	2,913,368	1,312,125	4,225,493		TOTAL ASSETS	2,886,627	1,338,866	4,225,493

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULIENS NUEMA



AG CHIEF FINANCE OFFICER

CBK80-B: **Institution:**
Financial Year:
Start Date:
End Date:

0000076	UBA Kenya Bank Ltd
2014	BSA Version 3.0.0
01/03/2014	
31/03/2014	

TABLE H : MEMORANDUM MATURITY PROFILE OF FINANCIAL DERIVATIVES (Ksh '000')

Value of Underlying Assets of Financial Derivative	Contractual Maturity		
	0-1 year	Over 1year	Total
Options			0.00
Futures			0.00
Forwards			0.00
Swaps			0.00
Others (specify)			0.00
Total	0.00	0.00	0.00

TABLE I : ANALYSIS OF CONTINGENCIES (Ksh '000')

	0-1 year	Over 1year	Total
Letters of Credit	35,967		11,676
Guarantees	1,321,017		535,463
Others (specify)	252,265		-
Total	1,609,249	-	547,140

TABLE J : ANALYSIS OF COMMITMENTS (Ksh '000')

	0-1 year	Over 1year	Total
Unutilized Lines of Credit			-
Unutilized Overdraft Facilities			-
Others (specify)			-
Total	-	-	-

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

CBK57/PR35 CAPITAL TO RISK WEIGHTED ASSETS

Institution:
Financial Year:
Start Date:
End Date:

0000076	UBA Kenya Bank Ltd
	2014
	01/05/2014
	31/05/2014

1. CAPITAL COMPONENTS	AMOUNT (KHS' 000)
1.1 CORE CAPITAL (Tier 1)	
1.1.1. Paid-up ordinary share capital/Assigned Capital	1,287,975
1.1.2. Non-repayable share premium	752,952
1.1.3 Retained earnings/Accumulated losses	(982,598)
1.1.4 Net After tax profits, current year to-date (50% only)	(50,886)
1.1.5 Non-cumulative irredeemable preference shares	
1.1.6 Other reserves	
1.1.7 Sub-Total (1.1.1 to 1.1.6)	1,007,444
Less Deductions	
1.1.8 Investments in shares of unconsolidated subsidiary institutions and	
1.1.9 Goodwill	
1.1.10 Deferred Tax Asset	
1.1.11 Other Intangible Assets	
1.1.12 Total Deductions (1.1.8 to 1.1.11)	-
1.1.13 CORE CAPITAL (1.1.7 Less 1.1.12)	1,007,444
1.2 Supplementary Capital (Tier 2)	
1.2.1 Revaluation reserves (25%)	
1.2.2 Cumulative irredeemable preference shares	
1.2.3 Convertible notes and similar capital investments	
1.2.4 Perpetual subordinated debt	
1.2.5 Limited life redeemable preference shares	
1.2.6 Term subordinated debt	
1.2.7 Statutory Loan Loss Reserve	
1.2.8 Total supplementary capital (1.2.1 to 1.2.7)	-
1.2.9 Supplementary Capital/Core Capital (%)	0.0%
1.3. TOTAL CAPITAL (1.1.13 + 1.2.8)	1,007,444
1.4 Total shareholder's funds (Per CBK BSM)	1,007,444
1.5 Difference (1.4 Less 1.3)*	-

* - A reconciliation for the difference to be attached on a separate sheet.

2. On – Balance Sheet Assets

	Amount (Ksh. '000')	Risk Weight	Risk Adjusted
2.1 Cash (including foreign notes and coins)	73,131	0	-
2.2 Balances with Central Bank of Kenya	154,286	0	-
2.3 Kenya Government Treasury Bills	50,000	0	-
2.4 Kenya Government Treasury Bonds	1,480,944	0	-
2.5 Lending fully secured by cash		0	-
2.6 Loans guaranteed by the Government of Kenya and OECD Central		0	-
2.7 Loans guaranteed by the Governments of other EAC Member States		0.2	-
2.8 Deposits and balances due from local institutions	136,201	0.2	27,240
2.9 Deposits and balances due from foreign institutions	841,772	0.2	168,354
2.10 Foreign Treasury Bills and bonds		0.2	-
2.11 Claims guaranteed by Multi-Lateral Development Banks		0.2	-
2.12 Mortgage Loans secured by residential property		0.5	-
2.13 Other Loans and advances (net of provisions)	805,312	1	805,312
2.14 Other investments		1	-
2.15 Fixed Assets(net of Depreciation)	73,765	1	73,765
2.16 Amounts due from group companies		1	-
2.17 Other assets	368,999	1	368,999
2.18 TOTAL (2.1 to 2.17)	3,984,411		1,443,671
2.19 Total assets (per CBK BSM)	4,225,493		
2.20 Difference (2.19 Less 2.18)*	241,082		

* - A reconciliation for the difference to be attached on a separate sheet.

Risk Weighted Assets Summary	
3. Total Risk Adjusted off-balance sheet Assets (From Form B)	1,442,567
4. Adjusted Credit Risk Weighted Assets (from 2.18 above)	1,443,671
4.1 Total Risk Weighted Assets for on and off balance sheet items (3 + 4)	2,886,238
4.2 Market Risk qualifying Assets included in 4.1 above	-
4.3 Adjusted Credit Risk Weighted Assets (4.1 less 4.2)	2,886,238
5. Total Market Risk Weighted Assets Equivalent(From Form C)	47,433
6. Operational Risk Equivalent Assets (From Form D)	409,259

7. Capital Ratio Computations	
7.1 Core Capital as per 1.1.13 above	1,007,444
7.2 Total Capital as per 1.3 above	1,007,444
7.3 Adjusted Credit Risk Weighted Assets as per 4.3 above	2,886,238
7.4 Total Market Risk Weighted Assets Equivalent as per 5 above	47432.63885
7.5 Total Risk Weighted assets Equivalent for Operations Risk as per 6	409258.5141
7.6 Total Risk Weighted Assets (7.3 + 7.4 +7.5)	3,342,929
7.7 Total Deposits	2,825,168
7.8 Core capital to Total Risk Weighted assets ratio (7.1/7.6)%	30.1%
7.9 Minimum core capital to Total Risk Weighted assets requirement	10.50%
8.0 Excess/(Deficiency) 7.8 less 7.9)	19.6%
8.1 Core capital to Deposit ratio (7.1/7.7)%	35.7%
8.2 Minimum core capital to deposits requirement	10.5%
8.3 Excess/(Deficiency) (8.1 less 8.2)	25.2%
8.4 Total capital to Total Risk Weighted assets ratio (7.2/7.6)%	30.1%
8.5 Minimum total capital to risk assets requirement	14.50%
8.6 Excess/(Deficiency) (8.4 less 8.5)	15.6%

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

PROFIT & LOSS STATEMENT

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2013	Version 1.1.7.2
Start Date:	01/08/2013	
End Date:	31/08/2013	

0 INTEREST INCOME:

(SHS'000)

0.1	Interest and discounts	
0.1.1	Money market lendings	
0.1.2	Loans and advances	23,063
0.1.2.1	Local currency	16,511
0.1.2.2	Foreign currency	6,551
0.1.3	Bills discounted and negotiated	-
0.1.3.1	Local currency	
0.1.3.2	Foreign currency	
	Total Interest and Discounts	23,063
0.2	Placements with financial institutions	10,028
0.3	Treasury instruments	26,044
0.3.1	Treasury bills	178
0.3.2	Treasury bonds	25,866
0.3.3	Government bearer bonds	
0.3.4	Government stocks	
0.3.5	Others	
0.4	Other interest income	-
0.4.1	Local currency	
0.4.2	Foreign currency	
0.5	Total Interest Income (sum 50.1.1 to 50.4)	59,135

1 INTEREST EXPENSE:

1.1	Deposits	
1.1.1	Demand	63
1.1.1.1	Local currency	63
1.1.1.2	Foreign currency	
1.1.2	Call	3,767
1.1.2.1	Local currency	3,767
1.1.2.2	Foreign currency	
1.1.3	Seven days notice	-
1.1.3.1	Local currency	
1.1.3.2	Foreign currency	
1.1.4	Time	26,801
1.1.4.1	Local currency	22,351
1.1.4.2	Foreign currency	4,450
1.1.5	Savings	294
1.1.5.1	Local currency	294
1.1.5.2	Foreign currency	
1.1.6	Certificates of deposit	-
1.1.6.1	Local currency	
1.1.6.2	Foreign currency	
1.1.7	Money market borrowings	4,602
1.2	Loans and advances received	
1.2.1	Domestic market	-
1.2.1.1	Central Bank of Kenya	
1.2.1.2	Other domestic sources	
1.2.2	Overseas	
1.3	Other interest expense	5,642
1.3.1	Local currency	5,642
1.3.2	Foreign currency	
1.4	Total Interest Expense (sum 1.1 to 1.3)	41,168

2 NET INTEREST INCOME/(EXPENSE) 17,966

3 NON-INTEREST INCOME

3.1	Service charges	15,894
3.2	Commissions	30,379
3.3	Foreign exchange gain/(loss)	4,420
3.4	Management fees	
3.5	Trading account securities	
3.5.1	Securities trading gain/(loss)	
3.5.2	Dividends on investments	
3.6	Trust income	
3.7	Other non-interest income	13,938
3.8	Total Non-Interest Income (sum 3.1 to 3.7)	64,630

4	NON-INTEREST EXPENSE:	(SHS'000)
4.1	Directors' emoluments	13,252
4.2	Salaries and other staff costs	67,028
4.3	Management fees	
4.4	Occupancy expenses	10,677
4.5	Operating licence fees	212
4.6	Fines and penalties	
4.7	Deposit Protection Fund Board contribution	538
4.8	Business promotion	3,606
4.9	Donations	
4.10	Depreciation	11,155
4.11	Others	24,914
4.12	Total Non-Interest Expense (sum 4.1 to 4.11)	131,382
5	LOAN LOSS EXPENSE*	
5.1	Provisions for bad debts	2,100
5.2	Write offs	
5.3	Recoveries	
5.4	Total (sum 5.1 to 5.3)	2,100
	*Disclose separately provisions, recoveries and write-offs for advances and provisions	
6	RENTAL INCOME	
7	PROFIT/(LOSS) ON DISPOSAL OF ASSETS	
8	OTHER NON-OPERATING INCOME	-
9	NET INCOME BEFORE TAX	(50,886)
10	PROVISION FOR TAXATION	
11	NET INCOME AFTER TAX	(50,886)
12	EXTRAORDINARY ITEMS	
13	PROFIT/(LOSS) ATTRIBUTABLE TO S/HOLDERS	(50,886)
14	PROVISION FOR DIVIDENDS	
15	OTHER APPROPRIATIONS	
16	RETAINED PROFIT/(LOSS) FOR THE YEAR	(50,886)
17	STAFF NUMBERS	
17.1	Management	9
17.2	Supervisory	6
17.3	Clerical	58
17.4	Secretarial	
17.5	Other categories	
17.6	Total	73
18	BRANCHES NUMBERS	
18.1	Satellite branches	
18.2	Branches	3
18.3	Sub-branches	
18.4	Agencies	
18.5	Prestige centers	
18.6	Mobile units	
18.7	Pay-points	
18.8	ATMs	6
18.9	Total	9

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2014	BSA Version 3.0.0
Start Date:	01/03/2014	
End Date:	31/03/2014	

SHS'000

LIQUIDITY STATEMENT

1. NOTES AND COINS		
(a) Local	60,578	
(b) Foreign	12,553	73,131
2. BALANCES WITH CENTRAL BANK OF KENYA		
(a) Balances with Central Bank	154,286	
Less:		
(b) Borrowings from Central Bank		154,286
3. BALANCES WITH DOMESTIC COMMERCIAL BANK		
(a) Balances with banks	136,201	
Less :		
(b) Time deposits with banks	-	
(c) Balances due to banks	85,000	
(d) Overdrafts and matured loans/ advances	-	51,201
4. BALANCES WITH BANKS ABROAD		
(a) Balances with banks abroad	841,772	
(b) Less : Due to banks abroad	17,876	823,896
5. BALANCES WITH FINANCIAL INSTITUTIONS		
(a) Balances with financial institutions	-	
Less :		
(b) Time deposits with financial institutions	-	
(c) Balances due to financial institutions	-	
(d) Matured loans/ advances from financial institutions	-	-
6. BALANCES WITH MORTGAGE FINANCE COMPANIES		
(a) Balances with mortgage finance companies	-	
Less :		
(b) Time deposits with mortgage finance companies	-	
(c) Balances due to mortgage finance companies	-	
(d) Matured loans/ advances from mortgage companies	-	-
7. BALANCES WITH DEPOSIT-TAKING MFIs		
(a) Balances with Deposit-taking Microfinance Institutions	-	
Less :		
(b) Time deposits with Deposit-taking Microfinance Institutions	-	
(c) Balances due to Deposit-taking Microfinance Institutions	-	
(d) Matured loans/ advances from Deposit-taking Microfinance Institutions	-	-

8. TREASURY BILLS	50,000	
9. TREASURY BONDS	1,480,944	
10 FOREIGN TREASURY BILLS & BONDS	-	
11 TOTAL ITEMS (1-10)	2,633,459	
12 DEPOSIT BALANCES		
(a) (i) Deposits from parastatals including accrued interest		
(ii) Deposits from all other sources including accrued interest	2,825,168	
(iii) Total deposits	2,825,168	
(b) Less :		
(i) Balances due to banks	-	
(ii) Balances due to financial institutions	-	
(iii) Balances due to mortgage finance companies	-	
(iv) Balances due to Deposit-taking MFIs	-	
(v) Total deductions	-	
(c) Net Deposit Liabilities	2,825,168	
13 OTHER LIABILITIES		
(a) Matured	-	
(b) Maturing within 91 days	-	
(c) Total Other Liabilities	-	
14 LIQUIDITY RATIO		
(a) Net Liquid Assets (1-10)	2,633,459	
(b) Total Short term Liabilities 12(c) +13(c)	2,825,168	
(c) Ratio of (a)/(b)	93.2%	

Notes 1 -For overdrafts include all overdrafts and any debit balances on current accounts

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

CBK64/PR5-2-1A64001

ANALYSIS OF BALANCES DUE TO/FROM LOCAL INSTITUTIONS

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2014	BSA Version 3.0.0
Start Date:	01/03/2014	
End Date:	31/03/2014	

(A) COMMERCIAL BANKS

INSTITUTION	AMOUNT DUE TO (3c)	AMOUNT DUE FROM (3a)	NET
1 African Banking Corporation			-
2 Bank of Africa			-
3 Bank of Baroda			-
4 Bank of India			-
5 Barclays Bank			-
6 CFC Stanbic Bank			-
7 Charterhouse Bank			-
8 Chase Bank			-
9 Citibank, N.A			-
10 Commercial Bank of Africa		657	657
11 Consolidated Bank			-
12 Co-operative Bank		1	1
13 Credit Bank			-
14 Development Bank			-
15 Diamond Trust Bank			-
16 Dubai Bank			-
17 Ecobank		543	543
18 Equity Bank			-
19 Equatorial Commercial Bank			-
20 Family Bank			-
21 Fidelity Commercial Bank			-
22 Fina Bank			-
23 First Community Bank			-
24 Giro Commercial Bank			-
25 Guardian Bank			-
26 Gulf African Bank			-
27 Habib Bank Ltd			-
28 Habib Bank A.G. Zurich			-
29 Imperial Bank		50,000	50,000
30 I&M Bank			-
31 Jamii Bora Bank			-
32 Kenya Commercial Bank			-
33 K-Rep Bank		85,000	85,000
34 Middle East Bank			-
35 National Bank	85,000		(85,000)
36 NIC Bank			-
37 Oriental Commercial Bank			-
38 Paramount Universal Bank			-
39 Prime Bank			-
40 Southern Credit Banking Corporation			-
41 Standard Chartered Bank			-
42 Transnational Bank			-
43 UBA Kenya Bank			-
44 Victoria Commercial Bank			-
51 Total	85,000	136,201	51,201

(B) FINANCIAL INSTITUTIONS

INSTITUTION	AMOUNT DUE TO (5c)	AMOUNT DUE FROM (5a)	NET
1			0.00
2			0.00
3			0.00
4			0.00
5			0.00
6 Total	0.00	0.00	0.00

(C) MORTGAGE FINANCE COMPANIES

INSTITUTION	AMOUNT DUE TO (6c)	AMOUNT DUE FROM (6a)	NET
1 Housing Finance Ltd			0.00
2			0.00
3			0.00
4			0.00
5			0.00
6 Total	0.00	0.00	0.00

(D) DEPOSIT TAKING MICROFINANCE INSTITUTIONS

INSTITUTION	AMOUNT DUE TO (7c)	AMOUNT DUE FROM (7a)	NET
1 Faulu Kenya Ltd			0.00
2			0.00
3			0.00
4			0.00
5			0.00
6 Total	0.00	0.00	0.00

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

CBK66/PR5-2-1B66002

ANALYSIS OF BALANCES DUE TO/FROM INSTITUTIONS ABROAD

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2014	BSA Version 3.0.0
Start Date:	01/03/2014	
End Date:	31/03/2014	

(A) COMMERCIAL BANKS

	INSTITUTION	AMOUNT DUE TO (4b)	AMOUNT DUE FROM (4a)	NET
1	Standard Chartered Bank,London		426	426
2	UBA Plc,Lagos		268,931	268,931
3	Standard Chartered Bank, New York		571,334	571,334
4	UBA New York		1,081	1,081
5	UBA Uganda	17,876		(17,876)
6				-
7				-
8				-
9				-
10				-
11				-
12				-
13				-
14				-
15				-
16				-
17				-
18				-
19				-
20				-
21				-
	Total	17,876	841,772	823,896

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

RECONCILIATION BETWEEN PR10 & BSM

1 Loans & advances

Balance as per BSM	826,988
Adjusted for;	
Loan Provisions & interest in suspense	(21,676)
Balance as per PR10	<u>805,312</u>

2 Fixed assets

Balance as per BSM	276,686
Adjusted for:	
Provision for depreciation	(208,446)
Balance as per PR10	<u>68,240</u>

3 Intangible assets

Balance as per BSM	16,484
Adjusted for:	
Provision for amortisation	(10,960)
Balance as per PR10	<u>5,525</u>

4 Other Assets

Balance as per BSM	368,999
Adjusted for:	
Deferred tax	(235,218)
Tax recoverable	(3,898)
Balances due from group companies	(6,707)
Balance as per PR10	<u>123,176</u>

2.12 Other liabilities

Balance as per BSM	456,687
Adjusted for:	
Cash margins	(166,682)
Provision for depreciation	(208,446)
Provision for amortisation	(10,960)
Provision for Non-performing Loans and Advances	(7,188)
Interest in Suspense for Loans and Advances	(3,083)
Provisions for Performing Loans and Advances	(11,406)
Balance as per PR10	<u>48,923</u>

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

RECONCILIATION BETWEEN PR10 AND PR21

1 Other operating expenses

Balance as per PR21	24,914
Adjusted for;	
Operating licence fees	212
Deposit Protection Fund Board contribution	538
Business promotion	3,606
Balance as per PR10	<u>29,269</u>

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

RECONCILIATION BETWEEN PR10 AND PR4-1

1 Loans and advances

Balance as per as per PR4-1	826,988
Adjusted for;	
Provisions on loans and advances	(18,583)
Interest in Suspense for Loans and Advances	(3,093)
Adj:	(1)
Balance as per PR10	<u>805,312</u>

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



AG CHIEF FINANCE OFFICER

INSTITUTION:
FINANCIAL YEAR:
START DATE:
END DATE:

2014
01/03/2014
31/03/2014
UBA KENYA

SECTORAL RISK CLASSIFICATION OF ASSETS AND PROVISIONING

Figures in Kshs '000'

No.	Classification	LOCAL CURRENCY ASSETS				FOREIGN CURRENCY ASSETS				GRAND TOTAL			
		A No of Accounts	B % of Total	C Amount K/£	D % of Total	E No of Accounts	F % of Total	G Amount K/£	H % of Total	I(A+E) No of Accounts	J(B+F) % of Total A/c's	K(C+G) Amount	L(D+H) % of Total C/S
1	Normal	110	37.2%	347,049	83.2%	80	73.4%	296,238	65.2%	190	46.9%	643,287	77.8%
2	Watch	64	21.6%	8,110	2.2%	13	13.8%	157,403	34.6%	79	19.5%	165,513	20.0%
3	Substandard	40	13.5%	10,402	2.8%	4	3.7%	18	0.0%	44	10.9%	10,419	1.3%
4	Doubtful	79	26.7%	6,702	1.8%	10	9.2%	938	0.2%	89	22.0%	7,641	0.9%
5	Loss	3	1.0%	128	0.0%	0	0.0%	0	0.0%	3	0.7%	128	0.0%
6	Total	296	100.0%	372,392	100.0%	109	100.0%	454,597	100.0%	405	100.0%	826,989	100.0%
7	Other non-performing assets*												
8	Provisioning												
9	Provisions held for normal accounts			3,478				2,962				5,441	
10	Excess/(Shortfall) in provisions held for normal a/c's(8-9)			3,470				2,962				6,433	
11	Provisions held for watch accounts			8				0				8	
12	Excess/(Shortfall) in provisions held for watch accounts(11-12)			243				4,772				4,965	
13	Provisions held for sub-standard accounts			243				4,772				4,965	
14	Discounted value of securities for sub-standard accounts			(0)				0				(0)	
15	Interest in suspense for sub-standard accounts			125				0				125	
16	Net sub-standard a/c's (13 - 14+15)			10,277				18				10,294	
17	Provisions held for sub-standard accounts			2,080				4				2,083	
18	Provisions required for sub-standard accounts (20% of 16)			2,055				4				2,059	
19	Excess/(Shortfall) in provisions held for sub-std accounts(17-18)			25				-1				24	
20	Discounted value of securities for doubtful accounts			2,902				56				2,958	
21	Interest in suspense for doubtful accounts			3,800				882				4,683	
22	Net doubtful accounts (4 - 20-21)			4,093				882				4,965	
23	Provisions held for doubtful accounts			3,800				882				4,683	
24	Provisions required for doubtful accounts (100% of 22)			3,800				882				4,683	
25	Excess/(Shortfall) in provisions held for doubtful accounts (23-24)			292				-10				282	
26	Interest in suspense for loss accounts			128				10				138	
27	Net Loss accounts (5-26)			128				-10				118	
28	Provisions held for loss a/c's			128				0				128	
29	Provisions required for loss accounts(100% of 27)			128				0				128	
30	Excess/(Shortfall) in provisions held for loss accounts(28-29)			0				-10				10	
31	Total provisions held (8+11+17+23+28)			10,023				10				10,033	
32	Total provisions required (9+12+18+24+29)			9,698				8,560				18,258	
33	Total Excess/(Shortfall) in Provisions(31-32)			325				8,560				18,258	
34	Provisions for other non-performing assets(100%)			-				-1				325	

AUTHORIZATION:
We declare that this return, to the best of our knowledge and belief is correct.

JULIENS MUEMA

Julien Muema
AG CHIEF FINANCE OFFICER



CBK62/PR4-62201

ADVANCES, BILL DISCOUNTS AND OTHER FACILITIES TO STAFF MEMBERS,
SHAREHOLDERS, DIRECTORS AND THEIR ASSOCIATES

Institution: 0000076 UBA Kenya Bank Ltd
 Financial Year: 2014 BSA Version 3.0.0
 Start Date: 01/03/2014
 End Date: 31/03/2014


FORM CBK/PR4-4

Core Capital (sh) 1,007,444

Item No	Name	Account PIN NO.	Director/Owner Name	PIN NO.	Outstanding Balance		Total	Security		Interest In Suspense	Specific Provisions Held	Net Outstanding Balance to Core Capital (%)	Classification Category
					On-Balance Sheet	Off-Balance Sheet		Nature	Value				
Total Inlander Loans					57,404	11,610	69,014			-	-		
	Staff loans		Staff loans		11,711		11,711	PERSONAL LOAN	-	-	-	1%	
												0%	
												0%	
	MAXAM LTD	P051190007F	NGUGI KINA	A000150265Y	45,692	11,610	57,302	LEGAL CHARGE	58,000	-	-	0%	
			GACHAO KIUNA	A003787285N				CASH	11,610	-	-	0%	
			PEGGY KIUNA	A003647080E						-	-	0%	
										-	-	0%	
										-	-	0%	
										-	-	0%	

*Indicate TOTAL credit facilities extended to staff members. For staff members who are directors, their credit facilities should be reported individually.

AUTHORIZATION:
 We declare that this return, to the best of our knowledge and belief is correct

JUL LIENS MUEMA

 AG CHIEF FINANCE OFFICER

OTHER ASSETS	
Details	Amount in '000'
CLEARING BALANCES	15,584
KENSWITCH SETTLEMENT BALANCES	6,635
INTEREST RECEIVABLE ON LOANS	7,232
INTEREST RECEIVABLE ON PLACEMENTS	1,217
PREPAID EXPENSES	41,604
ASSETS- OTHER ACCOUNTS RECEIVABLE	12,631
AFRICASH SETTLEMENT BALANCES	4,966
WESTERN UNION RECEIVABLE	450
MPESA SETTLEMENT BALANCES	6,620
VISA SETTLEMENT BALANCES	922
PREPAID RENT SECURITY DEPOSITS	8,890
ACCRUED INCOME RECEIVABLE	16,425
Balance as per PR10	123,176

OTHER LIABILITIES	
Details	Amount in '000'
MANAGERS CHEQUES	4,263
STALE MANAGERS CHEQUES AND DRAFTS	1,142
INSURANCE PAYABLE	25
STAMP DUTY FEES-PAYABLE	10
ACCRUED 13 MONTH SALARY	2,123
WESTERN UNION PAYABLE ACC	214
SETTLEMENT ACCOUNT_VISA P	3,490
AFRICASH PAYABLE ACCOUNT	2,779
LOCAL CLEARING ACCOUNTS	15
ACCOUNT PAYABLE - OTHERS	1,943
WITHOLDING TAX PAYABLE	871
VAT PAYABLE	14
UNEARNED INTEREST- INVOICE DISCOUNTING	6,541
PAYE- STAFF	5,627
ACCRUALS	19,863
Balance as per PR10	48,923