

QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2015	Version 3.0.5
Start Date:	2015/04/01	
End Date:	2015/06/30	

1 BALANCE SHEET	Bank						Group Consolidated				
	Previous Year		31st December	1st Quarter		2nd Quarter		3rd Quarter	Previous Year	31st Dec	Current Quarter
	Same Quarter	Same Quarter	Previous Year	Current Year	Current Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	
	Shs. '000	Unaudited	Shs. '000	Shs. '000	Unaudited	Shs. '000	Unaudited	Shs. '000	Shs. '000	Shs. '000	
ASSETS											
1 Cash (both local & foreign)	68 277		54 061	57 431		42 074					
2 Balances due from Central Bank of Kenya	186 931		431 171	401 179		271 833					
3 Kenyan Government and other securities held for clearing purposes											
4 Financial assets at fair value through profit and loss											
5 Investments Securities:											
a) Held to Maturity:											
a. Kenya Government securities	1 453 246		1 473 364	1 821 063		1 789 123					
b. Other securities	1 453 246		1 473 364	1 821 063		1 789 123					
b) Available for sale:											
a. Kenya Government securities											
b. Other securities											
6 Deposits and balances due from local banking institutions	157 462		1 054 773	794 392		2 435					
7 Deposits and balances due from banking institutions abroad	802 269		836 572	624 730		2 790 887					
8 Tax receivable	3 798		3 854	3 668		3 643					
9 Loans and advances to customers (net)	651 234		7 4 061	1 552 4 9		1 655 68					
10 Balances due from banks in institutions in the group											
11 Investments in associates											
12 Investments in subsidiaries/companies											
13 Investments in bank ventures											
14 Investment in securities											
15 Property and equipment	58 319		61 800	61 778		58 034					
16 Prepaid lease rentals											
17 Intangible assets	3 330		18 794	18 596		17 161					
18 Deferred tax asset	235 213		213 577	234 577		284 578					
19 Retirement benefit asset											
20 Other assets	122 656		94 785	17 036		146 454					
21 TOTAL ASSETS	3 775 303		4 755 787	5 832 878		7 288 382					
LIABILITIES											
22 Balances due to Central Bank of Kenya											
23 Customer deposits	2 758 990		3 578 278	3 878 111		3 727 101					
24 Deposits and placements 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 liability											
32 Retirement benefit liability											
33 Other liabilities	69 718		40 551	49 090		45 225					
34 TOTAL LIABILITIES	2 828 707		3 618 829	4 319 779		5 094 688					
SHAREHOLDERS' FUNDS											
35 Paid Up/Retained capital	1 079 975		1 564 473	1 658 603		1 658 603					
36 Share premium/(dis-)count	752 952		839 214	839 214		839 214					
37 Revaluation reserve:											
38 Retained earnings/accumulated losses	(1 128 972)		(1 277 004)	(1 261 896)		(1 334 326)					
39 Minority loan loss reserves			12 278	12 275		12 275					
40 Other Reserves:											
41 Proposed Dividends											
42 Capital grants											
43 TOTAL SHAREHOLDERS' FUNDS	846 605		1 336 941	1 233 899		1 372 769					
44 Minority Interest											
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	3 775 303		4 755 787	5 832 878		7 288 457					
II PROFIT AND LOSS ACCOUNT											
3.0 INTEREST INCOME											
3.1 Loans and advances	45 964		93 062	33 846		71 710					
3.2 Securities	53 099		106 013	35 145		71 065					
3.3 Deposits and placements with banking institutions	12 762		1 512	13 796		18 265					
3.4 Other Interest Income											
3.5 Total Interest Income	111 935		200 587	82 987		181 040					
3.6 INTEREST EXPENSE											
3.7 Customer deposits	63 970		150 579	48 376		102 421					
3.8 Deposits and placements from banking institutions	4 739		4 913	5 152		5 393					
3.9 Other Interest Expenses	9 629		10 409	122		1 161					
3.10 Total Interest Expenses	78 338		165 901	63 650		108 975					
3.11 NET INTEREST INCOME/(LOSS)	33 597		34 686	19 337		72 065					
4.0 NON-INTEREST INCOME											
4.1 Fees and commissions on loans and advances	46 675		73 926	74 051		114 026					
4.2 Other fees and commissions	10 699		11 157	4 752		9 067					
4.3 Foreign exchange trading income/(Loss)	9 067		18 642	4 363		12 961					
4.4 Dividend Income											
4.5 Other Income	29 036		54 134	6 294		12 264					
4.6 Total Non-Interest Income	95 477		157 859	91 460		148 318					
5.0 TOTAL OPERATING INCOME	129 074		192 545	110 797		220 383					
6.0 OTHER OPERATING EXPENSES											
6.1 Loan loss provision	6 130		41 272	(2 460)		11 241					
6.2 Staff costs	136 277		264 109	67 537		135 888					
6.3 Director emoluments	29 300		82 667	7 445		15 184					
6.4 Rental charges	21 524		44 509	10 892		23 501					
6.5 Depreciation charges on property and equipment	20 702		10 471	1 251		16 247					
6.6 Amortisation charges	1 648		14 328	1 559		2 965					
6.7 Other operating expenses	61 071		114 382	21 494		53 301					
6.8 Total Other Operating Expenses	277 272		572 048	110 360		298 827					
7.0 Profit/(Loss) Before Tax and Exceptional Items	(148 198)		(380 003)	(2 899)		(78 444)					
8.0 Exceptional Items											
9.0 Profit/(Loss) After Exceptional Items	(148 198)		(380 003)	(2 899)		(78 444)					
10.0 Current Tax											
11.0 Deferred Tax											
12.0 Profit/(Loss) After Tax and Exceptional Items	(148 198)		(380 003)	(2 899)		(78 444)					
13.0 Minority Interest											
14.0 Profit/(Loss) after tax, exceptional items and Minority Interest	(148 198)		(380 003)	(2 899)		(78 444)					
15.0 Other Comprehensive Income											
15.1 Gains/(Losses) from translating the financial statements of foreign operations											
15.2 Fair value changes in available for sale financial assets											
15.3 Revaluation surplus on Property, plant and equipment											
15.4 Share of other comprehensive income of associates											
15.5 Income tax relating to components of other comprehensive income											
16.0 Other Comprehensive Income for the year net of tax											
17.0 Total Comprehensive Income for the year	(148 198)		(380 003)	(2 899)		(78 444)					
18.0 EARNINGS PER SHARE- BASIC & DILUTED											
19.0 DIVIDEND PER SHARE -DECLARED											

III OTHER DISCLOSURES

3.0 NON-PERFORMING LOANS AND ADVANCES									
(a) Gross Non-performing loans and advances	179,501	52,343	43,249	52,041					
(b) Less: Interest in Suspense	3,261	6,119	6,629	6,315					
(c) Total Non-Performing Loans and Advances (a-b)	176,240	46,224	36,620	45,726					
(d) Less: Loan Loss Provisions	12,540	49,054	39,175	44,528					
(e) Net Non-Performing Loans and Advances (c-d)	163,699	3,169	3,445	1,198					
(f) Discounted Value of Securities	119,564								
(g) Net NPLs Exposure (e-f)	44,135	3,169	3,445	1,198					
2.0 INSIDER LOANS AND ADVANCES									
(a) Directors, Shareholders and Associates	13,257	12,243	51,002	63,833					
(b) Employees	11,296	87,212	52,437	31,209					
(c) Total Insider Loans and Advances and other facilities	24,553	99,455	103,439	95,042					
3.0 OFF-BALANCE SHEET ITEMS									
(a) Letters of credit, guarantees, acceptances	1,604,080	244,929	444,238	200,572					
(b) Forfeited, sales and options	482,920								
(c) Other contingent liabilities									
(d) Total Contingent Liabilities	2,087,000	244,929	444,238	200,572					
4.0 CAPITAL STRENGTH									
(a) Core capital	910,956	1,126,684	1,208,922	1,160,493					
(b) Minimum Statutory Capital	1,200,000	1,200,000	1,200,000	1,200,000	1,000,000	(1,000,000)	1,000,000	1,000,000	1,000,000
(c) Excess (Deficiency) (a-b)	(289,044)	126,684	28,922	(39,507)					
(d) Supplemental Capital		12,278	12,278	12,278					
(e) Total Capital (a+d)	910,956	1,138,962	1,221,200	1,172,771					
(f) Total risk weighted assets	3,576,365	3,943,047	2,672,285	3,358,610					
(g) Core Capital/Total Assets Liabilities	25.48%	28.88%	45.69%	34.94%					
(h) Minimum statutory Ratio	7.50%	8.0%	10.5%	10.3%	0.0%	8.0%	7.0%	8.0%	8.0%
(i) Excess (Deficiency) (h)	20.98%	20.88%	35.19%	24.64%					
(j) Core Capital / Total risk weighted assets	25.48%	29.92%	45.32%	34.63%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
(k) Minimum Statutory Ratio	8.75%	5.0%	10.5%	10.5%	8.0%	8.0%	8.0%	8.0%	8.0%
(l) Excess (Deficiency) (k)	17.73%	50.92%	34.82%	24.13%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
(m) Total Capital/Total risk weighted assets	25.48%	29.65%	45.73%	34.8%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
(n) Minimum statutory Ratio	15.0%	12.0%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
(o) Excess (Deficiency) (m-n)	10.48%	17.65%	31.23%	20.3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
14 LIQUIDITY									
14.1 (a) Liquidity Ratio	98.1%	89.3%	79.8%	69.3%					
14.2 (b) Minimum statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
14.3 (c) Excess (Deficiency) (a-b)	78.1%	69.3%	59.8%	49.3%					

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

IFEANYI CHUKWURAYE

CHIEF FINANCE OFFICER

CBK72-B: Instructions
 Financial Year: 2018
 Start Date: 01/01/2018
 End Date: 30/09/2018

This return should be submitted in duplicate to the Director of Research, Central Bank of Kenya, P.O. Box 60000 Nairobi. Table A and B should be submitted as of the 10th and 20th day of October of each month. The full return should be submitted not later than 10 days after the end of the month. If any difficulty is experienced in completing the return, please telephone Nairobi 2552200.

TABLE A - PART I - BALANCE SHEET

Code	LIABILITIES	AMOUNTS (KSHS '000)			Code	ASSETS	AMOUNTS (KSHS '000)		
		Local	Foreign (Ksh equiv)	TOTAL			Local	Foreign (Ksh equiv)	TOTAL
1	DEPOSITS	1,728,887	1,572,882	3,301,769	7	CURRENCY AND DEPOSIT	202,211	3,256,968	3,459,179
1.1	Central Bank	1,728,887	1,572,882	3,301,769	7.1	CURRENCY HELD	17,700	5,000	22,700
1.2	Central Govt - Reserve Account	1,728,887	1,572,882	3,301,769	7.1.1	Local Monetary Gold	22,800	4,000	26,800
1.3	Central Govt - Autonomous Accounts (Spendable)	1,728,887	1,572,882	3,301,769	7.1.2	Foreign Monetary Gold	0	0	0
1.4	Local Government	1,728,887	1,572,882	3,301,769	7.2	DEPOSITS WITH	287,916	1,867,060	2,154,976
1.5	Non-Financial Public Enterprises	1,728,887	1,572,882	3,301,769	7.2.1	Central Bank	222,424	56,429	278,853
1.6	Non-bank Financial Institutions	1,728,887	1,572,882	3,301,769	7.2.2	Other Depository Corporations Under Legislation	1,512	1,810,631	1,812,143
1.7	Other Depository Corporations Under Legislation	1,728,887	1,572,882	3,301,769	7.2.3	Central Govt	0	0	0
1.8	Other Financial Corporations Under Legislation	1,728,887	1,572,882	3,301,769	7.2.4	Commercial Banks	0	0	0
1.9	Insurance Companies	1,728,887	1,572,882	3,301,769	7.2.5	Other Financial Institutions	0	0	0
1.10	Building Societies	1,728,887	1,572,882	3,301,769	7.2.6	Other Depository Corporations Under Legislation	0	0	0
1.11	Savings and Credit Cooperatives (SACCOs)	1,728,887	1,572,882	3,301,769	7.2.7	Other Financial Corporations Under Legislation	0	0	0
1.12	Other Cooperative Societies	1,728,887	1,572,882	3,301,769	7.2.8	Microfinance Institutions	0	0	0
1.13	Finance Companies	1,728,887	1,572,882	3,301,769	7.2.9	Other Depository Corporations Under Legislation	0	0	0
1.14	Other Financial Corporations Under Legislation	1,728,887	1,572,882	3,301,769	7.2.10	Insurance Companies	0	0	0
1.15	Microfinance Institutions	1,728,887	1,572,882	3,301,769	7.2.11	Microfinance Institutions	0	0	0
1.16	Other Depository Corporations Under Legislation	1,728,887	1,572,882	3,301,769	7.2.12	Finance Companies	0	0	0
1.17	Other Financial Corporations Under Legislation	1,728,887	1,572,882	3,301,769	7.2.13	Other Financial Institutions	0	0	0
1.18	Insurance Companies	1,728,887	1,572,882	3,301,769	7.2.14	Other Depository Corporations Under Legislation	0	0	0
1.19	Finance Companies	1,728,887	1,572,882	3,301,769	7.2.15	Other Depository Corporations Under Legislation	0	0	0
1.20	Other Financial Corporations Under Legislation	1,728,887	1,572,882	3,301,769	7.2.16	Other Depository Corporations Under Legislation	0	0	0
1.21	Microfinance Institutions	1,728,887	1,572,882	3,301,769	7.2.17	Other Depository Corporations Under Legislation	0	0	0
1.22	Individuals	1,728,887	1,572,882	3,301,769	7.2.18	Other Depository Corporations Under Legislation	0	0	0
1.23	Non-resident Banks	1,728,887	1,572,882	3,301,769	7.2.19	Other Depository Corporations Under Legislation	0	0	0
1.24	Other Non-residents	1,728,887	1,572,882	3,301,769	7.2.20	Other Depository Corporations Under Legislation	0	0	0
2	SECURITIES ISSUED	0	0	0	7.3	SECURITIES PURCHASED	1,232,121	0	1,232,121
2.1	Central Bank	0	0	0	7.3.1	Central Bank	0	0	0
2.2	Central Govt - Budgetary Account	0	0	0	7.3.2	Central Govt	1,232,121	0	1,232,121
2.3	Central Govt - Autonomous Accounts (Spendable)	0	0	0	7.3.3	Treasury Bill	0	0	0
2.4	Local Government	0	0	0	7.3.4	Other Securities	1,232,121	0	1,232,121
2.5	Non-Financial Public Enterprises	0	0	0	7.3.5	Local Government	0	0	0
2.6	Commercial Banks	0	0	0	7.3.6	Non-Financial Public Enterprises	0	0	0
2.7	Non-bank Financial Institutions	0	0	0	7.3.7	Commercial Banks	0	0	0
2.8	Other Depository Corporations Under Legislation	0	0	0	7.3.8	Other Financial Institutions	0	0	0
2.9	Other Financial Corporations Under Legislation	0	0	0	7.3.9	Other Depository Corporations Under Legislation	0	0	0
2.10	Insurance Companies	0	0	0	7.3.10	Other Depository Corporations Under Legislation	0	0	0
2.11	Microfinance Institutions	0	0	0	7.3.11	Insurance Companies	0	0	0
2.12	Finance Companies	0	0	0	7.3.12	Microfinance Institutions	0	0	0
2.13	Other Financial Corporations Under Legislation	0	0	0	7.3.13	Finance Companies	0	0	0
2.14	Microfinance Institutions	0	0	0	7.3.14	Other Financial Institutions	0	0	0
2.15	Finance Companies	0	0	0	7.3.15	Other Depository Corporations Under Legislation	0	0	0
2.16	Other Financial Corporations Under Legislation	0	0	0	7.3.16	Other Depository Corporations Under Legislation	0	0	0
2.17	Insurance Companies	0	0	0	7.3.17	Other Depository Corporations Under Legislation	0	0	0
2.18	Finance Companies	0	0	0	7.3.18	Other Depository Corporations Under Legislation	0	0	0
2.19	Other Financial Corporations Under Legislation	0	0	0	7.3.19	Other Depository Corporations Under Legislation	0	0	0
2.20	Microfinance Institutions	0	0	0	7.3.20	Other Depository Corporations Under Legislation	0	0	0
2.21	Individuals	0	0	0	7.3.21	Other Depository Corporations Under Legislation	0	0	0
2.22	Non-resident Banks	0	0	0	7.3.22	Other Depository Corporations Under Legislation	0	0	0
2.23	Other Non-residents	0	0	0	7.3.23	Other Depository Corporations Under Legislation	0	0	0
3	LOAN ASSETS	2,343,287	1,111,878	3,455,165	8	FINANCIAL DERIVATIVES	0	0	0
3.1	Repurchase from Central Bank	2,343,287	1,111,878	3,455,165	8.1	Central Bank	0	0	0
3.2	Other Loans from Central Bank	2,343,287	1,111,878	3,455,165	8.2	Central Govt - Reserve Account	0	0	0
3.3	Central Govt - Reserve Account	2,343,287	1,111,878	3,455,165	8.3	Central Govt - Autonomous Accounts (Spendable)	0	0	0
3.4	Central Govt - Autonomous Accounts (Spendable)	2,343,287	1,111,878	3,455,165	8.4	Local Government	0	0	0
3.5	Local Government	2,343,287	1,111,878	3,455,165	8.5	Non-Financial Public Enterprises	0	0	0
3.6	Non-Financial Public Enterprises	2,343,287	1,111,878	3,455,165	8.6	Commercial Banks	0	0	0
3.7	Commercial Banks	2,343,287	1,111,878	3,455,165	8.7	Other Financial Institutions	0	0	0
3.8	Non-bank Financial Institutions	2,343,287	1,111,878	3,455,165	8.8	Other Depository Corporations Under Legislation	0	0	0
3.9	Other Depository Corporations Under Legislation	2,343,287	1,111,878	3,455,165	8.9	Other Depository Corporations Under Legislation	0	0	0
3.10	Other Financial Corporations Under Legislation	2,343,287	1,111,878	3,455,165	8.10	Other Depository Corporations Under Legislation	0	0	0
3.11	Insurance Companies	2,343,287	1,111,878	3,455,165	8.11	Other Depository Corporations Under Legislation	0	0	0
3.12	Microfinance Institutions	2,343,287	1,111,878	3,455,165	8.12	Other Depository Corporations Under Legislation	0	0	0
3.13	Finance Companies	2,343,287	1,111,878	3,455,165	8.13	Other Depository Corporations Under Legislation	0	0	0
3.14	Other Financial Corporations Under Legislation	2,343,287	1,111,878	3,455,165	8.14	Other Depository Corporations Under Legislation	0	0	0
3.15	Microfinance Institutions	2,343,287	1,111,878	3,455,165	8.15	Other Depository Corporations Under Legislation	0	0	0
3.16	Finance Companies	2,343,287	1,111,878	3,455,165	8.16	Other Depository Corporations Under Legislation	0	0	0
3.17	Other Financial Corporations Under Legislation	2,343,287	1,111,878	3,455,165	8.17	Other Depository Corporations Under Legislation	0	0	0
3.18	Microfinance Institutions	2,343,287	1,111,878	3,455,165	8.18	Other Depository Corporations Under Legislation	0	0	0
3.19	Finance Companies	2,343,287	1,111,878	3,455,165	8.19	Other Depository Corporations Under Legislation	0	0	0
3.20	Other Financial Corporations Under Legislation	2,343,287	1,111,878	3,455,165	8.20	Other Depository Corporations Under Legislation	0	0	0
3.21	Microfinance Institutions	2,343,287	1,111,878	3,455,165	8.21	Other Depository Corporations Under Legislation	0	0	0
3.22	Finance Companies	2,343,287	1,111,878	3,455,165	8.22	Other Depository Corporations Under Legislation	0	0	0
3.23	Other Financial Corporations Under Legislation	2,343,287	1,111,878	3,455,165	8.23	Other Depository Corporations Under Legislation	0	0	0
3.24	Microfinance Institutions	2,343,287	1,111,878	3,455,165	8.24	Other Depository Corporations Under Legislation	0	0	0
3.25	Finance Companies	2,343,287	1,111,878	3,455,165	8.25	Other Depository Corporations Under Legislation	0	0	0
4	FINANCIAL DERIVATIVES	0	0	0	9	OTHER ACCOUNTS RECEIVABLE	1,000,000	0	1,000,000
4.1	Central Bank	0	0	0	9.1	Debtors (tradeables)	1,000,000	0	1,000,000
4.2	Central Govt - Reserve Account	0	0	0	9.1.1	Central Bank	0	0	0
4.3	Central Govt - Autonomous Accounts (Spendable)	0	0	0	9.1.2	Central Govt - Reserve Account	0	0	0
4.4	Local Government	0	0	0	9.1.3	Central Govt - Autonomous Accounts (Spendable)	0	0	0
4.5	Non-Financial Public Enterprises	0	0	0	9.1.4	Local Government	0	0	0
4.6	Commercial Banks	0	0	0	9.1.5	Non-Financial Public Enterprises	0	0	0
4.7	Other Financial Institutions	0	0	0	9.1.6	Commercial Banks	0	0	0
4.8	Other Depository Corporations Under Legislation	0	0	0	9.1.7	Non-bank Financial Institutions	0	0	0
4.9	Other Financial Corporations Under Legislation	0	0	0	9.1.8	Other Depository Corporations Under Legislation	0	0	0
4.10	Insurance Companies	0	0	0	9.1.9	Other Depository Corporations Under Legislation	0	0	0
4.11	Microfinance Institutions	0	0	0	9.1.10	Other Depository Corporations Under Legislation	0	0	0
4.12	Finance Companies	0	0	0	9.1.11	Other Depository Corporations Under Legislation	0	0	0
4.13	Other Financial Corporations Under Legislation	0	0	0	9.1.12	Other Depository Corporations Under Legislation	0	0	0
4.14	Microfinance Institutions	0	0	0	9.1.13	Other Depository Corporations Under Legislation	0	0	0
4.15	Finance Companies	0	0	0	9.1.14	Other Depository Corporations Under Legislation	0	0	0
4.16	Other Financial Corporations Under Legislation	0	0	0	9.1.15	Other Depository Corporations Under Legislation	0	0	0
4.17	Microfinance Institutions	0	0	0	9.1.16	Other Depository Corporations Under Legislation	0	0	0
4.18	Finance Companies	0	0	0	9.1.17	Other Depository Corporations Under Legislation	0	0	0
4.19	Other Financial Corporations Under Legislation	0	0	0	9.1.18	Other Depository Corporations Under Legislation	0	0	0
4.20	Microfinance Institutions	0	0	0	9.1.19	Other Depository Corporations Under Legislation	0	0	0
4.21	Finance Companies	0	0	0	9.1.20	Other Depository Corporations Under Legislation	0	0	0
4.22	Other Financial Corporations Under Legislation	0	0	0	9.1.21	Other Depository Corporations Under Legislation	0	0	0
4.23	Microfinance Institutions	0	0	0	9.1.22	Other Depository Corporations Under Legislation	0	0	0
4.24	Finance Companies	0	0	0	9.1.23	Other Depository Corporations Under Legislation	0	0	0
5	OTHER ACCOUNTS PAYABLE	0	0	0	9.1.24	Other Depository Corporations Under Legislation	0	0	0
5.1	Creditors (tradeables)	0	0	0	9.1.25	Other Depository Corporations Under Legislation	0	0	0
5.1.1	Central Bank	0	0	0	9.1.26	Other Depository Corporations Under Legislation	0	0	0
5.1.2	Central Govt - Reserve Account	0	0	0	9.1.27	Other Depository Corporations Under Legislation	0	0	0
5.1.3	Central Govt - Autonomous Accounts (Spendable)	0	0	0	9.1.28	Other Depository Corporations Under Legislation	0	0	0
5.1.4	Local Government	0	0	0	9.1.29	Other Depository Corporations Under Legislation	0	0	0
5.1.5	Non-Financial Public Enterprises	0	0	0	9.1.30	Other Depository Corporations Under Legislation	0	0	0
5.1.6	Commercial Banks	0	0	0	9.1.31	Other Depository Corporations Under Legislation	0	0	0
5.1.7	Other Financial Institutions	0	0	0	9.1.32	Other Depository Corporations Under Legislation	0	0	0
5.1.8	Other Depository Corporations Under Legislation	0	0	0	9.1.33	Other Depository Corporations Under Legislation	0	0	0
5.1.9	Other Financial Corporations Under Legislation	0	0	0	9.1.34	Other Depository Corporations Under Legislation	0	0	0
5.1.10	Insurance Companies	0	0	0	9.1.35	Other Depository Corporations Under Legislation	0	0	0
5.1.11	Microfinance Institutions	0	0	0	9.1.36	Other Depository Corporations Under Legislation	0	0	0
5.1.12	Finance Companies	0	0	0	9.1.37	Other Depository Corporations Under Legislation	0	0	0

PROFIT & LOSS STATEMENT

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2015	Version 3.0.5
Start Date:	01/06/2015	
End Date:	30/06/2015	

0		INTEREST INCOME:	(SHS'000)
0,1	Interest and discounts		
0.1.1	Money market lendings		
0.1.2	Loans and advances	71 716	
0.1.2.1	Local currency	30 025	
0.1.2.2	Foreign currency	41 685	
0.1.3	Bills discounted and negotiated		
0.1.3.1	Local currency		
0.1.3.2	Foreign currency		
	Total Interest and Discounts	11 710	
0,2	Placements with financial institutions	18 265	
0,3	Treasury instruments:	71 065	
0.3.1	Treasury bills	23 529	
0.3.2	Treasury bonds	47 535	
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)	161 040	
1		INTEREST EXPENSE:	
1,1	Deposits		
1.1.1	Demand	370	
1.1.1.1	Local currency	370	
1.1.1.2	Foreign currency		
1.1.2	Call	11 659	
1.1.2.1	Local currency	11 659	
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	59 322	
1.1.4.1	Local currency	75 175	
1.1.4.2	Foreign currency	14 147	
1.1.5	Savings	730	
1.1.5.1	Local currency	730	
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	5 489	
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	1 161	
1.3.1	Local currency	1 161	
1.3.2	Foreign currency		
1,4	Total Interest Expense (sum 1.1 to 1.3)	108 731	
2	NET INTEREST INCOME/(EXPENSE)	52 309	
3		NON-INTEREST INCOME	
3,1	Service charges	60 417	
3,2	Commissions	63 472	
3,3	Foreign exchange gain/(loss)	17 405	
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	12 264	
3,8	Total Non-Interest Income (sum 3.1 to 3.7)	153 558	

4 NON-INTEREST EXPENSE:		(SHS'000)
4.1	Directors' emoluments	15 084
4.2	Salaries and other staff costs	135 888
4.3	Management fees	
4.4	Occupancy expenses	23 101
4.5	Operating licence fees	425
4.6	Fines and penalties	
4.7	Deposit Protection Fund Board contribution	1 760
4.8	Business promotion	1 474
4.9	Donations	
4.10	Depreciation	19 703
4.11	Others	49 644
4.12	Total Non-Interest Expense (sum 4.1 to 4.11)	247 076
5 LOAN LOSS EXPENSE*		
5.1	Provisions for bad debts	11 743
5.2	Write offs	
5.3	Recoveries	
5.4	Total (sum 5.1 to 5.3)	11 743
*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	(52 954)
10	PROVISION FOR TAXATION	
11	NET INCOME AFTER TAX	(52 954)
12	EXTRAORDINARY ITEMS	
13	PROFIT/(LOSS) ATTRIBUTABLE TO S/HOLDERS	(52 954)
14	PROVISION FOR DIVIDENDS	
15	OTHER APPROPRIATIONS	
16	RETAINED PROFIT/(LOSS) FOR THE YEAR	(52 954)
17 STAFF NUMBERS		
17.1	Management	11
17.2	Supervisory	8
17.3	Clerical	54
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.

IFEANYI CHUKWUONYE



CHIEF FINANCE OFFICER

CAPITAL TO RISK WEIGHTED ASSETS



Institution:
Financial Year:
Start Date:
End Date:

0000076	UBA Kenya Plc
2015	Version 3.0.5
01-06-2015	
30-06-2015	

1 CAPITAL COMPONENTS	
1.1 CORE CAPITAL (1.1.1 to 1.1.7)	AMOUNT (Ksh. '000)
1.1.1 Paid-up ordinary share capital/Assigned Capital	1 655 603
1.1.2 Non-repayable share premium	839 214
1.1.3 Retained earnings Accumulated losses	(1 281 372)
1.1.4 Net after tax profits, current year to-date (50% only)	(52 954)
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)	1 160 492
Less: Deductions	
1.1.8 Investments in shares of unconsolidated subsidiary institutions and equity instruments of other institutions	
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)	1 160 492
1.2 Supplementary Capital (1.2.1 to 1.2.7)	
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	12 278
1.2.8 Total supplementary capital (1.2.1 to 1.2.7)	12 278
1.2.9 Supplementary Capital/Core Capital (%)	1.1%
1.3. TOTAL CAPITAL (1.1.13 + 1.2.8)	1 172 769
1.4 Total shareholder's funds (Per CBK BSM)	1 172 769
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 Asset Value (Ksh. '000)
2.1 Cash (including foreign notes and coins)	42 074	0	-
2.2 Balance with Central Bank of Kenya	278 833	0	-
2.3 Kenya Government Treasury Bills	460 982	0	-
2.4 Ken. a Government Treasury Bonds	1 338 141	0	-
2.5 Lending fully secured by cash	0	0	-
2.6 Loans guaranteed by the Government of Kenya and OECD Central Governments	0	0	-
2.7 Loans guaranteed by the Governments of other EAC Member States	0	0	-
2.8 Deposits and balances due from local institutions	2 435	0.2	487
2.9 Deposits and balances due from foreign institutions	2 790 857	0.2	558 171
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)	1 855 687	1	1 855 687
2.14 Other investments		1	-
2.15 Fixed Assets (net of Depreciation)	75 224	1	75 224
2.16 Amounts due from group companies		1	-
2.17 Other assets	434 930	1	434 930
2.18 TOTAL (2.1 to 2.17)	7 269 167		2 924 499
2.19 Total assets (per CBK BSM)	7 614 923		
2.20 Difference (2.19 Less 2.18)	345 756		

* - 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)	-
4. Adjusted Credit Risk Weighted Assets (from 2.18 above)	2 924 499
4.1 Total Risk Weighted Assets for on and off balance sheet items. (3 + 4)	2 924 499
4.2 Market Risk qualifying Assets included in 4.1 above (2.3+2.4+2.10+2.14)	-
4.3 Adjusted Credit Risk Weighted Assets (4.1 less 4.2)	2 924 499
5. Total Market Risk Weighted Asset Equivalent (From Form C)	75 539
6. Operational Risk Equivalent Assets (From Form D)	396 772

7. Capital Ratio Computations	
7.1 Core Capital as per 1.1.13 above	1 160 492
7.2 Total Capital as per 1.3 above	1 172 769
7.3 Adjusted Credit Risk Weighted Assets as per 4.3 above	2 924 499
7.4 Total Market Risk Weighted Asset Equivalent as per 5 above	35 539
7.5 Total Risk Weighted assets Equivalent for Operations Risk as per 6 above	396 772
7.6 Total Risk Weighted Assets (7.3 + 7.4 + 7.5)	3 356 810
7.7 Total Deposits	3 737 104
7.8 Core capital to Total Risk Weighted assets ratio (7.1/7.6)%	34.6%
7.9 Minimum core capital to Total Risk Weighted assets requirement	10.50%
8.0 Excess/(Deficiency) (7.8 less 7.9)	24.1%
8.1 Core capital to Deposit ratio (7.1/7.7)%	31.1%
8.2 Minimum core capital to deposits requirement	10.5%
8.3 Excess/(Deficiency) (8.1 less 8.2)	20.6%
8.4 Total capital to Total Risk Weighted assets ratio (7.2/7.6)%	34.9%
8.5 Minimum total capital to risk assets requirement	14.50%
8.6 Excess/(Deficiency) (8.4 less 8.5)	20.4%

AUTHORIZATION:

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

IFEANYI CHUKWUONYE

CHIEF FINANCE OFFICER

CBK63/PR5-263001


Institution:	5800078	UBA Kenya Bank Ltd
Financial Year:	2015	Duration 3.0.5
Start Date:	30/06/2015	
End Date:	30/06/2015	

SHS'000

ASSETS			
1. NOTES AND COINS		32 698	
(a) Local			
(b) Foreign		9 078	2,034
2. BALANCES WITH CENTRAL BANK OF KENYA		278 829	
(a) Balances with Central Bank			
Less:			
(b) Borrowings from Central Bank		-	1,835
3. BALANCES WITH DOMESTIC COMMERCIAL BANK		143	
(a) Balances with Banks			
Less:			
(b) Time deposits with banks			
(c) Balances due to banks			
(d) Credit drafts and matured loans/advances			143
4. BALANCES WITH BANKS ABROAD		908	
(a) Balances with banks abroad			
Less: Due to banks abroad		112,752	27,149
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		460 982	
9. TREASURY BONDS		1 328 141	
10. FOREIGN TREASURY BILLS & BONDS			
11. TOTAL ITEMS (1-10)		2 690 960	
12. DEPOSIT BALANCES			
(a) (i) Deposits from parastatals including accrued interest			
(ii) Deposits from all other sources including accrued interest		3 737 104	
(iii) Total deposits		3 737 104	
(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		3 737 104	
13. OTHER LIABILITIES			
(a) Matured			
(b) Maturing within 91 days			
(c) Total Other Liabilities			
14. LIQUIDITY RATIO			
(a) Net Liquid Assets (1-10)		2 590 960	
(b) Total Short term Liabilities 12(c) +13(c)		3 737 104	
(c) Ratio of (a)/(b)		69.3%	

Notes 1 -For credit drafts 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

IFEANYI CHUKWUONYE

 CHIEF FINANCE OFFICER

ANALYSIS OF BALANCES DUE TO/FROM LOCAL INSTITUTIONS

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2013	Version 2.0.5
Start Date:	30/06/2015	
End Date:	30/06/2015	

(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		1 812	1 812
11 Consolidated Bank			-
12 Co-operative Bank			-
13 Credit Bank			-
14 Development Bank			-
15 Diamond Trust Bank			-
16 Dubai Bank			-
17 Ecobank		623	623
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			-
30 I&M Bank			-
31 Jamii Bora Bank			-
32 Kenya Commercial Bank			-
33 K-Rep Bank			-
34 Middle East Bank			-
35 National Bank			-
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			-
45			-
46			-
47			-
48			-
49			-
50			-
51 Total		2 435	2 435

(B) FINANCIAL INSTITUTIONS

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

(C) MORTGAGE FINANCE COMPANIES

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

(D) DEPOSIT TAKING MICROFINANCE INSTITUTIONS

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

AUTHORIZATION:

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

IFEANYI CHUKWUONYE


 CHIEF FINANCE OFFICER

ANALYSIS OF BALANCES DUE TO/FROM INSTITUTIONS ABROAD

Institution:	0000076	UBA Kenya Bank Ltd
Financial Year:	2015	Version 3.0.5
Start Date:	30/06/2015	
End Date:	30/06/2015	

(A) COMMERCIAL BANKS

	INSTITUTION	AMOUNT DUE TO (4b)	AMOUNT DUE FROM (4a)	NET
1	Standard Chartered Bank, London		14 070	14 070
2	UBA Plc, Lagos	2 312 358	2 558 111	245 754
3	Standard Chartered Bank, New York		206 037	206 037
4	UBA New York		1 730	1 730
5	CitiBank London		9 241	9 241
6	CitiBank New York		1 667	1 667
7				-
8				-
9				-
10				-
	Total	2 312 358	2 790 857	478 499

AUTHORIZATION:

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

IFEANYI CHUKWUONYE



CHIEF FINANCE OFFICER

CPRA: 24G001
 INSTITUTION:
 FINANCIAL YEAR:
 START DATE:
 END DATE:

0000078 UBA Kenya Bank Ltd
 2015
 2015/06/01
 2015/06/30

SECTORAL RISK CLASSIFICATION OF ASSETS AND PROVISIONING

GLOBAL

Figures in Kshs '000'

	Assets	Provisions	Provisions/Assets	Assets	Provisions	Provisions/Assets	Assets	Provisions	Provisions/Assets	Assets	Provisions	Provisions/Assets	Assets	Provisions	Provisions/Assets	Assets	Provisions	Provisions/Assets	Assets	Provisions	Provisions/Assets
1 Normal	129	42.0%	188,722	30.0%	19	23.8%	1,307,549	84.1%	148	36.2%	1,496,270	77.4%	1,496,270	1,496,270	100.0%	1,496,270	1,496,270	100.0%	1,496,270	1,496,270	100.0%
2 Watch	34	11.1%	180,713	47.9%	16	20.0%	203,649	13.1%	50	12.9%	354,362	19.9%	354,362	354,362	100.0%	354,362	354,362	100.0%	354,362	354,362	100.0%
3 Substandard	22	7.2%	983	0.3%	8	10.0%	35	0.0%	30	7.8%	1,018	0.1%	1,018	1,018	100.0%	1,018	1,018	100.0%	1,018	1,018	100.0%
4 Doubtful	96	31.3%	5,301	1.4%	16	20.0%	72	0.0%	112	28.9%	5,373	0.3%	5,373	5,373	100.0%	5,373	5,373	100.0%	5,373	5,373	100.0%
5 Loss	26	8.5%	1,572	0.4%	21	26.3%	44,081	2.9%	47	12.1%	45,653	2.4%	45,653	45,653	100.0%	45,653	45,653	100.0%	45,653	45,653	100.0%
6 Total	307	100.0%	3,77,291	100.0%	30	100.0%	1,555,385	100.0%	387	100.0%	1,932,676	100.0%	1,932,676	1,932,676	100.0%	1,932,676	1,932,676	100.0%	1,932,676	1,932,676	100.0%
7 Other non-performing assets*																					
8 Provisions held for normal accounts			1,943				13,076				15,018		15,018	15,018	100.0%	15,018	15,018	100.0%	15,018	15,018	100.0%
9 Provisions required for normal (1% of 1)			1,837				13,075				14,963		14,963	14,963	100.0%	14,963	14,963	100.0%	14,963	14,963	100.0%
10 Excess/(shortfall) in provisions held for normal w/cs(8-9)			55				1				55		55	55	100.0%	55	55	100.0%	55	55	100.0%
11 Provisions held for watch accounts			5,421				6,110				10,731		10,731	10,731	100.0%	10,731	10,731	100.0%	10,731	10,731	100.0%
12 Provisions required for watch (3% of 2)			5,421				6,110				10,731		10,731	10,731	100.0%	10,731	10,731	100.0%	10,731	10,731	100.0%
13 Excess/(shortfall) in provisions held for watch accounts(11-12)																					
14 Discounted value of securities for sub-standard accounts																					
15 Interest in suspense for sub-standard accounts			11								11		11	11	100.0%	11	11	100.0%	11	11	100.0%
16 Net sub-standard w/cs (3 - 14-15)			972				35				1,007		1,007	1,007	100.0%	1,007	1,007	100.0%	1,007	1,007	100.0%
17 Provisions held for substandard accounts			197				7				204		204	204	100.0%	204	204	100.0%	204	204	100.0%
18 Provisions required for sub-standard accounts (20% of 16)			194				7				201		201	201	100.0%	201	201	100.0%	201	201	100.0%
19 Excess/(shortfall) in provisions held for sub-standard accounts(17-18)			2								3		3	3	100.0%	3	3	100.0%	3	3	100.0%
20 Discounted value of securities for doubtful accounts																					
21 Interest in suspense for doubtful accounts			1,171								1,171		1,171	1,171	100.0%	1,171	1,171	100.0%	1,171	1,171	100.0%
22 Net doubtful accounts (4 - 20-21)			4,130				72				4,202		4,202	4,202	100.0%	4,202	4,202	100.0%	4,202	4,202	100.0%
23 Provisions held for doubtful accounts			4,130				72				4,202		4,202	4,202	100.0%	4,202	4,202	100.0%	4,202	4,202	100.0%
24 Provisions required for doubtful accounts (100% of 22)			4,130				72				4,202		4,202	4,202	100.0%	4,202	4,202	100.0%	4,202	4,202	100.0%
25 Excess/(shortfall) in provisions held for doubtful accounts (23-24)			4,130				72				4,202		4,202	4,202	100.0%	4,202	4,202	100.0%	4,202	4,202	100.0%
26 Interest in Suspense for loss accounts			180				4,953				5,133		5,133	5,133	100.0%	5,133	5,133	100.0%	5,133	5,133	100.0%
27 Net Loss: accounts (5-26)			1,392				39,128				40,520		40,520	40,520	100.0%	40,520	40,520	100.0%	40,520	40,520	100.0%
28 Provisions held for loss: w/cs			1,392				39,128				40,520		40,520	40,520	100.0%	40,520	40,520	100.0%	40,520	40,520	100.0%
29 Provisions required for loss accounts(100% of 27)			1,392				39,128				40,520		40,520	40,520	100.0%	40,520	40,520	100.0%	40,520	40,520	100.0%
30 Excess/(shortfall) in provisions held for loss accounts(28-29)			1,392				39,128				40,520		40,520	40,520	100.0%	40,520	40,520	100.0%	40,520	40,520	100.0%
31 Total provisions held (8+11+7+23+28)			13,052				58,392				70,574		70,574	70,574	100.0%	70,574	70,574	100.0%	70,574	70,574	100.0%
32 Total provisions required (9+12+18+24+29)			13,052				58,392				70,574		70,574	70,574	100.0%	70,574	70,574	100.0%	70,574	70,574	100.0%
33 Total Excess/(Shortfall) in Provisions(31-32)			58				58,392				70,574		70,574	70,574	100.0%	70,574	70,574	100.0%	70,574	70,574	100.0%
34 Provisions for other non-performing assets(100%)			58				58,392				70,574		70,574	70,574	100.0%	70,574	70,574	100.0%	70,574	70,574	100.0%

AUTHORIZATION:

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

ZIFSANIYI CHUKWUOKWE



CHIEF FINANCE OFFICER

RECONCILIATION BETWEEN BS(M) & PR10

	(SHS '000)
1 Loans & advances	
Balance as per BSM	1 932 676
Adjusted for:	
Loan provisions and interest in suspense	(76 990)
Balance as per PR10	1 855 687
2 Fixed assets	
Balance as per BSM	309 522
Adjusted for:	
Provision for depreciation	(251 488)
Balance as per PR10	58 034
3 Intangible assets	
Balance as per BSM	34 473
Adjusted for:	
Provision for amortisation	(17 283)
Balance as per PR10	17 190
4 Other Assets	
Balance as per BSM	434 930
Adjusted for:	
Tax recoverable	(3 898)
Deferred tax asset	(284 578)
Balance as per PR10	146 454
5 Customer Deposits	
Balance as per BSM	3 344 082
Adjusted for:	
Margin accounts balances	393 022
Balance as per PR10	3 737 104
6 Other liabilities	
Balance as per BSM	785 714
Adjusted for:	
Cash margins balances	(393 022)
Provision for depreciation	(251 488)
Provision for amortisation	(17 283)
Provision for non-performing loans and advances	(44 125)
Interest in suspense for loans and advances	(6 316)
Provisions for performing loans and advances	(26 549)
Balance as per PR10	46 931

AUTHORIZATION:

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

IFEANYI CHUKWUONYE



CHIEF FINANCE OFFICER

RECONCILIATION BETWEEN PR21 & PR10

1 Other operating expenses	(SHS '000)
Balance as per PR21	49 644
Adjusted for:	
Operating licence fees	425
Deposit protection fund contribution	1 760
Business promotion	1 474
Balance as per PR10	53 302

AUTHORIZATION:

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


IFEANYI CHUKWUONYE**CHIEF FINANCE OFFICER**

RECONCILIATION BETWEEN PR10A AND PR4-1 2

1 Loans and advances	(SHS '000)
Balance as per as per PR4-1	1 932 676
Adjusted for:	
Provisions on loans and advances	(70 674)
Interest in Suspense for Loans and Advances	(6 315)
 BALANCE AS PER PR 10	 <u>1 855 687</u>

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

IFEANYI CHUKWUONYE



CHIEF FINANCE OFFICER

OTHER ASSETS

DETAILS	(SHS '000)
ACCOUNTS RECEIVABLE FROM SUBSIDIARIES	12 600
ACCRUED INCOMES RECEIVABLE	38 058
AFRICASH SETTLEMENT BALANCES	1 034
AIRTEL SETTLEMENT ACCOUNT	2 995
CASH RECEIVABLE FROM WELLS FARGO	1 770
CLEARING ACCOUNTS	8 526
MPESA SETTLEMENT BALANCES	11 488
PREPAID EXPENSES	34 332
PREPAID RENT SECURITY DEPOSITS	10 232
VISA SETTLEMENT BALANCES	5 338
TREASURY SUSPENSE	11 569
KENSWITCH SETTLEMENT PROT	224
WESTERN UNION RECEIVABLE	443
OTHER ACCOUNTS RECEIVABLE	7 845
BALANCE AS PER PR 10	146 454

AUTHORIZATION:

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

IFEANYI CHUKWUONYE



CHIEF FINANCE OFFICER

OTHER LIABILITIES

DETAILS	(SHS '000)
MANAGERS' CHEQUES	668
STALE CHEQUES	1 705
WHT PAYABLE	1 281
EXCISE DUTY PAYABLE	423
VAT PAYABLE	131
PAYE PAYABLE TO KRA	5 787
STAMP DUTY PAYABLE	8
VISA SETTLEMENT ACCOUNTS	10 119
AFRICASH PAYABLE ACCOUNTS	2 829
WESTERN UNION PAYABLE	406
MASTERCARD PAYABLE ACCOUNTS	95
UNEARNED COMMISSIONS	10
OTHER ACCOUNTS PAYABLE	23 470
BALANCE AS PER PR 10	46 931

AUTHORIZATION:

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

IFEANYI CHUKWUONYE



CHIEF FINANCE OFFICER