



The Board of Directors are pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2017

| I | STATEMENT OF FINANCIAL POSITION | GROUP | | | | | BANK | | | | |
|-------|--|---|---|---|------------------------------------|---|---|---|---|------------------------------------|---|
| | | 30-Sep-17 KSHS: '000 (Un-audited) | 30-Jun-17 KSHS: '000 (Un-audited) | 31-Mar-17 KSHS: '000 (Un-audited) | 31-Dec-16 KSHS: '000 Audited | 30-Sep-16 KSHS: '000 (Un-audited) | 30-Sep-17 KSHS: '000 (Un-audited) | 30-Jun-17 KSHS: '000 (Un-audited) | 31-Mar-17 KSHS: '000 (Un-audited) | 31-Dec-16 KSHS: '000 Audited | 30-Sep-16 KSHS: '000 (Un-audited) |
| A | ASSETS | | | | | | | | | | |
| 1 | Cash (local and foreign) | 5,935,454 | 8,174,243 | 7,467,860 | 8,432,988 | 7,705,414 | 5,598,846 | 7,775,593 | 7,232,448 | 8,119,618 | 7,470,843 |
| 2 | Balances due from Central Bank Of Kenya | 18,165,922 | 13,620,350 | 23,252,709 | 17,249,716 | 18,194,962 | 16,902,535 | 12,471,077 | 22,027,930 | 16,338,102 | 17,148,676 |
| 3 | Kenya Government and other securities held for dealing purposes | - | - | - | - | - | - | - | - | - | - |
| 4 | Financial Assets at fair value through profit and loss | 149 | 149 | 32 | 147 | 148 | 149 | 149 | 32 | 147 | 148 |
| 5.a.a | Investment Securities: Held to Maturity- Kenya Government Securities | 46,468,771 | 47,617,600 | 39,280,826 | 37,158,762 | 37,840,415 | 46,312,993 | 47,584,800 | 39,098,214 | 37,003,530 | 37,840,415 |
| 5.a.b | Investment Securities: Held to Maturity- Other Securities | - | - | - | - | 219,356 | - | - | - | - | - |
| 5.b.a | Investment Securities: Available for Sale- Kenya Government Securities | 21,621,128 | 22,899,779 | 21,257,278 | 20,675,540 | 28,501,382 | 21,578,328 | 22,899,779 | 21,257,278 | 20,675,540 | 28,501,382 |
| 5.b.b | Investment Securities: Available for Sale- Other Securities | 3,099,261 | 3,682,426 | 3,831,113 | 4,082,606 | 4,095,683 | 3,099,261 | 3,682,426 | 3,831,113 | 3,949,256 | 4,095,683 |
| 6 | Deposits and balances due from local banking institutions | 910,865 | 1,361,661 | 4,010,253 | 703,530 | 231,755 | 309,980 | 822,104 | 3,603,715 | 703,530 | 65,819 |
| 7 | Deposits and balances due from banking institutions abroad | 11,124,494 | 9,924,564 | 9,152,658 | 4,313,773 | 8,326,120 | 11,011,755 | 9,742,677 | 9,152,658 | 4,656,363 | 8,326,120 |
| 8 | Tax recoverable | 23,536 | 491,755 | - | 27,674 | 11,216 | - | 478,620 | - | - | - |
| 9 | Loans and advances to customers (net) | 259,389,953 | 252,612,566 | 245,858,224 | 236,935,564 | 227,051,339 | 258,142,389 | 251,722,643 | 245,288,658 | 236,398,405 | 226,468,224 |
| 10 | Balances due from banking institutions in the group | - | - | - | - | - | - | - | - | 352,068 | - |
| 11 | Investments in associates | 2,435,514 | 2,440,272 | 2,420,849 | 2,409,297 | 2,285,040 | 755,118 | 755,118 | 755,118 | 755,118 | 755,118 |
| 12 | Investments in subsidiary companies | - | - | - | - | - | 2,542,929 | 2,542,929 | 2,542,929 | 2,512,920 | 2,512,920 |
| 13 | Investment in joint ventures | - | - | - | - | - | - | - | - | - | - |
| 14 | Investment in properties | - | - | - | - | - | - | - | - | - | - |
| 15 | Property, plant and equipment | 7,637,282 | 8,305,024 | 8,267,979 | 8,308,698 | 7,169,246 | 7,506,703 | 7,981,132 | 8,091,269 | 7,817,715 | 6,992,332 |
| 16 | Prepaid lease rentals | 37,570 | 36,964 | 36,964 | 36,352 | 37,570 | 37,570 | 36,964 | 36,964 | 36,352 | 37,570 |
| 17 | Intangible assets | 1,316,711 | 1,167,426 | 1,278,308 | 1,713,117 | 1,598,180 | 1,159,108 | 1,138,858 | 1,249,429 | 1,410,156 | 1,437,636 |
| 18 | Deferred tax asset | 1,212,222 | 1,067,507 | 1,068,879 | 1,067,507 | 887,472 | 1,195,912 | 1,051,197 | 1,051,197 | 1,051,197 | 876,614 |
| 19 | Retirement benefit asset | - | - | - | - | - | - | - | - | - | - |
| 20 | Other assets | 8,920,561 | 9,924,008 | 11,278,494 | 8,740,981 | 9,892,891 | 8,311,394 | 9,400,792 | 10,799,249 | 8,217,742 | 9,388,306 |
| 21 | TOTAL ASSETS | 388,299,393 | 383,326,294 | 378,462,425 | 351,856,250 | 354,048,191 | 384,464,971 | 380,086,859 | 376,018,201 | 349,997,760 | 351,917,807 |
| B | LIABILITIES | | | | | | | | | | |
| 22 | Balances due to Central Bank Of Kenya | - | - | - | - | - | - | - | - | - | - |
| 23 | Customer deposits | 288,964,029 | 285,753,364 | 279,846,932 | 260,153,437 | 257,796,883 | 287,165,775 | 284,076,973 | 278,719,052 | 259,471,749 | 256,726,888 |
| 24 | Deposits and balances due to local banking institutions | 645,666 | 1,098,386 | 1,744,393 | 3,411,977 | 2,738,842 | 645,666 | 1,098,386 | 1,744,393 | 3,402,893 | 2,738,842 |
| 25 | Deposits and balances due to banking institutions abroad | 580,713 | 309,211 | 25,461 | - | 61,382 | 580,713 | 309,211 | 25,461 | - | 61,382 |
| 26 | Other money market deposits | - | - | - | - | - | - | - | - | - | - |
| 27 | Borrowed funds | 27,989,100 | 24,341,096 | 24,276,912 | 19,813,260 | 26,483,179 | 27,989,100 | 24,341,096 | 24,276,912 | 19,813,260 | 26,483,179 |
| 28 | Balances due to banking institutions in the group | - | - | - | - | - | - | - | - | - | - |
| 29 | Tax payable | 134,894 | 16,157 | 2,530,612 | 1,248,698 | 1,425,292 | 90,590 | - | 2,486,240 | 1,248,698 | 1,431,533 |
| 30 | Dividends payable | - | - | - | - | - | - | - | - | - | - |
| 31 | Deferred tax liability | - | - | - | - | - | - | - | - | - | - |
| 32 | Retirement benefit liability | - | - | - | - | - | - | - | - | - | - |
| 33 | Other liabilities | 2,823,816 | 7,527,055 | 6,426,199 | 6,109,913 | 6,737,914 | 2,048,703 | 6,858,687 | 5,693,378 | 6,015,329 | 6,035,480 |
| 34 | TOTAL LIABILITIES | 321,138,218 | 319,045,270 | 314,850,509 | 290,737,285 | 295,243,492 | 318,520,547 | 316,684,354 | 312,945,437 | 289,951,928 | 293,477,305 |
| C | SHAREHOLDERS' FUNDS | | | | | | | | | | |
| 35 | Paid up/Assigned capital | 5,867,180 | 5,867,180 | 4,889,317 | 4,889,317 | 4,889,317 | 5,867,180 | 5,867,180 | 4,889,317 | 4,889,317 | 4,889,317 |
| 36 | Share premium/(discount) | 1,911,925 | 1,911,925 | 2,889,789 | 2,889,789 | 2,889,789 | 1,911,925 | 1,911,925 | 2,889,789 | 2,889,789 | 2,889,789 |
| 37 | Revaluation reserve | 1,256,443 | 1,256,443 | 1,256,443 | 1,338,103 | 397,057 | 1,256,443 | 1,256,443 | 1,256,443 | 1,256,443 | 397,057 |
| 38 | Retained earnings/ Accumulated losses | 58,688,130 | 55,805,547 | 52,428,182 | 48,208,633 | 50,201,790 | 56,102,882 | 53,343,267 | 50,131,044 | 46,970,978 | 48,119,693 |
| 39 | Statutory Loan Loss Reserve | 717,844 | 717,844 | 717,844 | 736,418 | 717,844 | 717,844 | 717,844 | 717,844 | 717,844 | 717,844 |
| 40 | Other Reserves | (1,593,608) | (1,570,997) | (2,759,798) | (1,158,031) | (424,745) | (401,453) | (183,757) | (1,217,348) | (1,088,833) | 923,343 |
| 41 | Proposed dividends | - | - | 3,911,453 | 3,911,453 | - | - | - | 3,911,453 | 3,911,453 | - |
| 42 | Capital grants | 489,603 | 489,603 | 494,222 | 498,841 | 503,460 | 489,603 | 489,603 | 494,222 | 498,841 | 503,460 |
| 43 | TOTAL SHAREHOLDERS' FUNDS | 67,337,517 | 64,477,546 | 63,827,452 | 61,314,523 | 59,174,512 | 65,944,424 | 63,402,505 | 63,072,764 | 60,045,832 | 58,440,502 |
| 43.1 | Non-Controlling Interest | (176,342) | (196,522) | (215,536) | (195,558) | (369,812) | - | - | - | - | - |
| 44 | TOTAL LIABILITIES & SHAREHOLDERS' FUNDS | 388,299,393 | 383,326,294 | 378,462,425 | 351,856,250 | 354,048,191 | 384,464,971 | 380,086,859 | 376,018,201 | 349,997,760 | 351,917,807 |

| II | STATEMENT OF COMPREHENSIVE INCOME | GROUP | | | | | BANK | | | | |
|------|--|---|---|---|-------------------------|---|---|---|---|-------------------------|---|
| | | 30-Sep-17 KSHS: '000 (Un-audited) | 30-Jun-17 KSHS: '000 (Un-audited) | 31-Mar-17 KSHS: '000 (Un-audited) | 31-Dec-16 KSHS: '000 | 30-Sep-16 KSHS: '000 (Un-audited) | 30-Sep-17 KSHS: '000 (Un-audited) | 30-Jun-17 KSHS: '000 (Un-audited) | 31-Mar-17 KSHS: '000 (Un-audited) | 31-Dec-16 KSHS: '000 | 30-Sep-16 KSHS: '000 (Un-audited) |
| 1.0 | INTEREST INCOME | | | | | | | | | | |
| 1.1 | Loans and advances | 23,583,760 | 15,264,759 | 7,672,772 | 33,378,181 | 25,334,505 | 23,463,920 | 15,198,983 | 7,647,370 | 33,261,095 | |
| 1.2 | Government securities | 6,120,500 | 3,872,374 | 1,760,027 | 8,495,221 | 6,667,422 | 6,084,512 | 3,850,481 | 1,750,907 | 8,478,549 | |
| 1.3 | Deposits and placements with banking Institutions | 148,563 | 120,698 | 82,103 | 391,319 | 337,713 | 148,563 | 120,698 | 82,103 | 356,476 | |
| 1.4 | Other Interest Income | - | - | 2,695 | - | - | - | - | - | - | |
| 1.5 | Total Interest Income | 29,852,823 | 19,257,831 | 9,517,597 | 42,264,721 | 32,339,640 | 29,696,995 | 19,170,161 | 9,480,380 | 42,096,119 | |
| 2.0 | INTEREST EXPENSE | | | | | | | | | | |
| 2.1 | Customer deposits | 8,088,929 | 5,215,888 | 2,499,393 | 11,658,414 | 9,133,160 | 8,069,460 | 5,201,030 | 2,499,391 | 11,617,358 | |
| 2.2 | Deposits and placements from banking institutions | 82,141 | 21,060 | 12,456 | 117,980 | 42,953 | 82,141 | 21,060 | 12,456 | 117,980 | |
| 2.3 | Other Interest Expenses | 912,735 | 602,674 | 319,457 | 991,905 | 756,866 | 912,735 | 602,674 | 311,080 | 991,905 | |
| 2.4 | Total Interest Expenses | 9,083,805 | 5,839,621 | 2,831,307 | 12,768,300 | 9,932,978 | 9,064,337 | 5,824,763 | 2,822,928 | 12,727,244 | |
| 3 | NET INTEREST INCOME/(LOSS) | 20,769,018 | 13,418,210 | 6,686,290 | 29,496,421 | 22,406,662 | 20,632,658 | 13,345,398 | 6,657,452 | 29,368,876 | |
| 4 | NON- INTEREST INCOME | | | | | | | | | | |
| 4.1 | Fees and commissions on loans and advances | 1,854,823 | 1,370,040 | 676,386 | 2,330,859 | 1,312,160 | 1,854,823 | 1,370,040 | 676,386 | 2,330,859 | |
| 4.2 | Other Fees and commissions | 5,993,729 | 3,892,773 | 1,894,736 | 7,456,650 | 6,096,373 | 5,174,236 | 3,370,321 | 1,641,237 | 6,487,220 | |
| 4.3 | Foreign exchange trading income/(loss) | 1,540,116 | 1,243,602 | 560,271 | 1,804,344 | 1,401,682 | 1,387,878 | 1,137,761 | 529,497 | 1,603,807 | |
| 4.4 | Dividend income | 72,876 | 72,876 | - | 73,001 | 73,001 | 72,876 | 72,876 | - | 73,001 | |
| 4.5 | Other income | 679,145 | 526,854 | 257,204 | 1,109,655 | 995,263 | 671,733 | 521,748 | 254,093 | 1,147,434 | |
| 4.6 | Total Non-interest income | 10,146,690 | 7,106,144 | 3,388,598 | 12,774,510 | 9,878,479 | 9,161,546 | 6,472,745 | 3,101,214 | 11,642,323 | |
| 5.0 | TOTAL OPERATING INCOME | 30,909,708 | 20,524,354 | 10,074,888 | 42,270,931 | 32,285,141 | 29,794,204 | 19,818,143 | 9,758,666 | 41,011,198 | |
| 6.0 | OTHER OPERATING EXPENSES | | | | | | | | | | |
| 6.1 | Loan loss provision | 2,562,065 | 1,509,311 | 750,000 | 2,599,671 | 1,945,169 | 2,545,000 | 1,500,000 | 750,000 | 2,594,567 | |
| 6.2 | Staff costs | 7,224,041 | 4,728,822 | 2,332,091 | 9,399,704 | 6,669,330 | 6,894,296 | 4,518,515 | 2,239,856 | 8,941,049 | |
| 6.3 | Directors' emoluments | 103,759 | 86,938 | 17,832 | 163,742 | 103,563 | 71,955 | 65,262 | 7,120 | 115,861 | |
| 6.4 | Rentals charges | 1,119,352 | 720,467 | 356,685 | 1,462,440 | 1,073,412 | 1,044,667 | 669,662 | 330,643 | 1,363,794 | |
| 6.5 | Depreciation charge on property and equipment | 1,338,472 | 894,320 | 444,943 | 1,936,699 | 1,410,744 | 1,328,221 | 887,478 | 441,644 | 1,834,722 | |
| 6.6 | Amortisation charges | 379,141 | 248,044 | 121,978 | 486,117 | 336,689 | 367,331 | 240,170 | 119,166 | 447,983 | |
| 6.7 | Other operating expenses | 4,544,086 | 3,159,331 | 1,552,820 | 8,592,834 | 5,611,626 | 4,327,078 | 3,010,378 | 1,471,444 | 7,689,080 | |
| 6.8 | Total other operating expenses | 17,270,916 | 11,347,233 | 5,576,350 | 24,641,207 | 17,150,534 | 16,578,549 | 10,891,465 | 5,359,873 | 22,987,056 | |
| 7 | Profit/(Loss) before tax and exceptional items | 13,638,792 | 9,177,121 | 4,498,538 | 17,629,724 | 15,134,608 | 13,215,655 | 8,926,677 | 4,398,793 | 18,024,143 | |
| 8 | Exceptional items-Early Retirement Costs | - | - | - | (3,738) | - | - | - | - | (3,738) | |
| 8 | Exceptional items-Share of profit of associate | 99,093 | 92,299 | 11,552 | 97,546 | 90,812 | - | - | - | - | |
| 9 | Profit/(Loss) before tax | 13,737,886 | 9,269,421 | 4,510,091 | 17,723,532 | 15,225,419 | 13,215,655 | 8,926,677 | 4,398,793 | 18,020,405 | |
| 10 | Current tax | 4,201,626 | 2,632,009 | 1,282,237 | 5,595,665 | 4,684,235 | 4,083,751 | 2,554,389 | 1,238,727 | 5,511,732 | |
| 11 | Deferred tax | - | - | - | (548,342) | - | - | - | - | (542,891) | |
| 12 | Profit/(loss) after tax and exceptional items | 9,536,259 | 6,637,412 | 3,227,854 | 12,676,210 | 10,541,184 | 9,131,904 | 6,372,288 | 3,160,066 | 13,051,564 | |
| 13.0 | OTHER COMPREHENSIVE INCOME: | | | | | | | | | | |
| 13.1 | Gains/(Losses) from translating the financial statements of foreign operations | - | - | - | 1,859,238 | - | - | - | - | - | |
| 13.2 | Fair value changes in available-for-sale financial assets | (423,177) | (416,166) | (131,715) | 708,015 | 1,446,095 | 687,380 | 905,076 | (128,515) | 754,035 | |
| 13.3 | Revaluation Surplus on property, Plant and Equipment | - | - | - | 1,227,694 | - | - | - | - | 1,227,694 | |
| 13.4 | Share of other comprehensive income of associates | - | - | - | 7,776 | - | - | - | - | - | |
| 13.5 | Income tax relating to components of other comprehensive income | - | - | - | (368,308) | - | - | - | - | (368,308) | |
| 14 | OTHER COMPREHENSIVE INCOME NET OF TAX | (423,177) | (416,166) | (131,715) | 3,434,415 | 1,446,095 | 687,380 | 905,076 | (128,515) | 1,613,421 | |
| 15 | TOTAL COMPREHENSIVE INCOME | 9,113,082 | 6,221,246 | 3,096,140 | 16,110,625 | 11,987,280 | 9,819,284 | 7,277,364 | 3,031,551 | 14,664,986 | |
| | Basic Earnings per share | 1.63 | 1.13 | 0.66 | 2.64 | 2.16 | 1.56 | 1.09 | 0.65 | 2.67 | |
| | Diluted Earnings per share | 1.63 | 1.13 | 0.66 | 2.20 | 2.16 | 1.56 | 1.09 | 0.65 | 2.22 | |
| | Dividend per share | - | - | - | 0.80 | - | - | - | - | 0.80 | |

| III | OTHER DISCLOSURES | GROUP | | | | | BANK | | | | |
|--|---|-------------------|-------------------|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------|
| | | 30-Sep-17 | 30-Jun-17 | 31-Mar-17 | 31-Dec-16 | 30-Sep-16 | 30-Sep-17 | 30-Jun-17 | 31-Mar-17 | 31-Dec-16 | 30-Sep-16 |
| | | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 | KSHS,000 |
| | | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | (Un-audited) | |
| 1 | NON PERFORMING LOANS AND ADVANCES | | | | | | | | | | |
| a) | Gross non-performing loans and advances | 16,931,341 | 12,222,665 | 11,234,835 | 11,274,174 | 9,988,087 | 16,931,341 | 12,222,665 | 11,234,835 | 11,273,048 | |
| | Less | | | | | | | | | | |
| b) | Interest in suspense | 897,372 | 971,548 | 946,488 | 1,128,934 | 998,489 | 897,372 | 971,548 | 946,488 | 1,128,934 | |
| c) | Total Non-performing loans and advances (a-b) | 16,033,969 | 11,251,117 | 10,288,347 | 10,145,240 | 8,989,598 | 16,033,969 | 11,251,117 | 10,288,347 | 10,144,114 | |
| | Less | | | | | | | | | | |
| d) | Loan loss provisions | 5,559,896 | 4,492,687 | 3,527,216 | 3,868,538 | 3,860,942 | 5,559,896 | 4,492,687 | 3,527,216 | 3,867,412 | |
| e) | Net Non performing loans (c-d) | 10,474,073 | 6,758,430 | 6,761,131 | 6,276,702 | 5,128,656 | 10,474,073 | 6,758,430 | 6,761,131 | 6,276,702 | |
| f) | Discounted Value of Securities | 5,874,076 | 6,758,430 | 6,761,131 | 6,276,702 | 5,128,656 | 5,874,076 | 6,758,430 | 6,761,131 | 6,276,702 | |
| g) | Net NPLs Exposure (e-f) | 4,599,997 | - | - | - | - | 4,599,997 | - | - | - | |
| 2 | Insider loans and advances | | | | | | | | | | |
| a) | Directors, shareholders and associates | 1,749,423 | 1,762,155 | 2,008,981 | 1,320,278 | 1,293,228 | 1,749,423 | 1,762,155 | 2,008,981 | 1,320,278 | |
| b) | Employees | 7,649,814 | 7,516,023 | 7,770,310 | 7,681,221 | 7,264,129 | 7,649,814 | 7,516,023 | 7,770,310 | 7,681,221 | |
| c) | Total insider loans, advances and other facilities | 9,399,237 | 9,278,178 | 9,779,291 | 9,001,499 | 8,557,357 | 9,399,237 | 9,278,178 | 9,779,291 | 9,001,499 | |
| 3 | Off-Balance Sheet Items | | | | | | | | | | |
| a) | Letters of credit, guarantees, acceptances | 18,408,462 | 17,096,230 | 11,593,258 | 12,465,919 | 12,441,627 | 18,408,462 | 17,096,230 | 11,593,258 | 12,465,919 | |
| b) | Forwards, swaps and options | 19,160,579 | 13,716,121 | 12,476,170 | 6,913,880 | 12,620,695 | 19,160,579 | 13,716,121 | 12,476,170 | 6,913,880 | |
| c) | Other contingent liabilities | - | - | - | - | - | - | - | - | - | |
| d) | Total contingent liabilities | 37,569,041 | 30,812,351 | 24,069,428 | 19,379,799 | 25,062,322 | 37,569,041 | 30,812,351 | 24,069,428 | 19,379,799 | |
| | Capital strength | | | | | | | | | | |
| a) | Core capital | 57,427,964 | 55,948,943 | 55,737,300 | 51,382,064 | 48,755,073 | 56,336,807 | 55,101,714 | 53,500,222 | 51,924,808 | |
| b) | Minimum Statutory Capital | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | |
| c) | Excess/(deficiency) | 56,427,964 | 54,948,943 | 54,737,300 | 50,382,064 | 47,755,073 | 55,336,807 | 54,101,714 | 52,500,222 | 50,924,808 | |
| d) | Supplementary capital | 24,027,324 | 24,123,051 | 25,308,867 | 20,880,527 | 20,145,941 | 24,027,324 | 24,123,051 | 25,308,867 | 20,845,215 | |
| e) | Total capital (a+d) | 81,455,288 | 80,071,995 | 81,046,167 | 72,262,591 | 67,901,015 | 80,364,131 | 79,224,766 | 78,809,089 | 68,254,253 | |
| f) | Total risk weighted assets | 360,148,745 | 351,116,221 | 327,391,376 | 318,532,396 | 310,161,717 | 360,913,526 | 349,271,280 | 328,021,814 | 319,614,654 | |
| g) | Core capital/total deposit liabilities | 19.8% | 19.5% | 19.8% | 19.7% | 18.7% | 19.5% | 19.3% | 19.1% | 20.0% | |
| h) | Minimum Statutory Ratio | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | |
| i) | Excess/(deficiency) | 11.8% | 11.5% | 11.8% | 11.7% | 10.7% | 11.5% | 11.3% | 11.1% | 12.0% | |
| j) | Core capital/total risk weighted assets | 15.9% | 15.9% | 17.0% | 16.1% | 15.7% | 15.6% | 15.8% | 16.3% | 16.2% | |
| k) | Minimum Statutory Ratio | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | |
| l) | Excess/(deficiency)(j-k) | 5.4% | 5.4% | 6.5% | 5.6% | 5.2% | 5.1% | 5.3% | 5.8% | 5.7% | |
| m) | Total capital/total risk weighted assets | 22.6% | 22.8% | 24.8% | 22.7% | 22.2% | 22.3% | 22.7% | 24.0% | 22.8% | |
| n) | Minimum Statutory Ratio | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | |
| o) | Excess/(deficiency)(m-n) | 8.1% | 8.3% | 10.3% | 8.2% | 7.7% | 7.8% | 8.2% | 9.5% | 8.3% | |
| 5 | Liquidity | | | | | | | | | | |
| a) | Liquidity Ratio | 35.0% | 35.3% | 38.2% | 33.7% | 38.3% | 34.2% | 34.7% | 37.6% | 33.2% | |
| b) | Minimum Statutory Ratio | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | |
| c) | Excess/(deficiency)(a-b) | 15.0% | 15.3% | 18.2% | 13.7% | 18.3% | 14.2% | 14.7% | 17.6% | 13.2% | |
| These financial statements are extracts from the books of the institution. | | | | | | | | | | | |
| Signed: J. K. Murugu Chairman | | Signed: | | Dr.G. Muriuki, MBS Group Managing Director & CEO | | | | | | | |