

Summarized Unaudited Financial Statements for the period ended 30 June 2019

Putting Women First	Un-audited	Un-audited	Audited
	6 months to June 2019	6 months to June 2018	12 months to December 2018
Statement of Financial Position	Shs'000	Shs '000	Shs '000
Assets			
Cash and balances with BOU	29,449,217	22,788,511	26,099,304
Balances with other banking institutions	34,434,927	28,100,616	15,813,745
Loans and advances (Net)	133,459,005	109,477,091	122,702,419
Government Securities	10,158,236	24,948,698	24,318,834
Interest receivable and other assets	5,450,060	3,016,822	6,041,542
Property and equipment	20,628,440	11,876,841	11,398,328
Tax recoverable	387,927	209,699	150,973
Deferred tax asset	-	-	-
Total assets	233,967,812	200,418,278	206,525,145
Liabilities and shareholder's equity Customer deposits	141,356,669	112,815,917	124,333,205
Balances due to other banking institutions	13,958,294	19,858,825	15,391,303
Borrowed funds	16,210,666	20,568,774	15,405,937
Finance leases	9,600,590	299,389	421,218
Interest payable and other liabilities	8,570,007	6,551,477	8,526,281
Dividends Payable	1,764,083	712,238	9,522
Deferred tax liability	388,041	971,349	562,011
Subordinated debt	-	-	-
Total liabilities	191,848,350	161,777,969	164,685,477
Share capital	27,785,402	27,785,402	27,785,402
Share Premium		-	-
Retained earnings	14,306,177	11,102,520	12,232,395
Credit Risk Reserves	72,052	-	103,311
Available for sale fair value reserve Proposed Dividends	-44,169	-247,613	0 1,754,560
Total Equity	42,119,462	38,640,309	41,875,668
Total liabilities and shareholder's equity	233,967,812	200,418,278	206,525,145
Statement of Comprehensive Income	June 2019 Shs '000	June 2018 Shs <i>'</i> 000	December 2018 Shs '000
	5113 000	5113 000	5115 000
INCOME Interest on deposits and placements	981,365	1, 147,562	1,568,828
Interest on loans and advances	18,858,426	17,266,905	36,380,066
Interest on marketable/trading securities	965,332	326,760	2,074,741
Foreign exchange income	96,069	98,959	120,368
Fees and commissions income	9,410,374	9,425,731	
			19,146,340
Other income	730,220	998,429	19,146,340 1,682,965
Other income Total Income	730,220 31,041,786		
		998,429	1,682,965
Total Income		998,429	1,682,965
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings	31,041,786 2,824,186 1,589,501	998,429 29,264,346 2,571,456 1,502,496	1,682,965 60,973,308 5,529,954 2,733,225
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts	31,041,786 2,824,186 1,589,501 1,194,850	998,429 29,264,346 2,571,456 1,502,496 1,337,756	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expenses	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditure	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before tax	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after tax	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after taxOther Comprehensive Income	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613)	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217)
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after tax	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after taxOther Comprehensive Income	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after taxOther Comprehensive IncomeTotal Comprehensive IncomeTotal Comprehensive Income	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after taxOther Comprehensive IncomeTotal Comprehensive IncomeTotal Comprehensive IncomeContingent Liabilities	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after taxOther Comprehensive IncomeTotal Comprehensive IncomeTotal Comprehensive IncomeAcceptances and letters of credit	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs '000	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 December 2018 Shs'000
Total IncomeEXPENDITUREInterest expense on depositsInterest expense on borrowingsProvisions for bad and doubtful debtsOperating expensesTotal expenditureNet profit before taxIncome tax expense/(credit)Net profits after taxOther Comprehensive IncomeTotal Comprehensive IncomeTotal Comprehensive IncomeContingent Liabilities	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs'000	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 December 2018 Shs '000
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Acceptances and letters of credit Guarantee and performance bonds	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs '000	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 December 2018 Shs'000
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs'000	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 December 2018 Shs '000
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total expendities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs'000 - 92,009 92,009	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 December 2018 Shs '000
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets	31,041,786 31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 3,000 92,009 92,009 92,009 92,009 92,009 986,433 986,433 986,433 3,508,867	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 - 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense	31,041,786 31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 3,000 92,009 92,009 92,009 92,009 92,009 92,009 92,009 986,433 986,433 3,508,867 491,856	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 - 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 2,192,310 41,500 41,500
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off	31,041,786 31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 28,146,570 2,895,216 821,434 2,073,782 2,7,883 2,101,665 June 2019 Shs'000 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 3,508,867 491,856 1,356,219	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 - 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 2,217,00 41,500 921,478 921,478 921,478
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Interest in suspense Bad debts written off Interest in suspense	31,041,786 31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 3,000 92,009 92,009 92,009 92,009 92,009 92,009 92,009 986,433 986,433 3,508,867 491,856	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 - 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375 539,375	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 2,192,310
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures <td>31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs'000 - - 92,009 92,009 92,009 92,009 92,009 92,009 1,697,165</td> <td>998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 </td> <td>1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 2,192,317 5,846,320 2,217,00 41,500 41,500 921,478 921,478 921,478 921,478</td>	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,101,665 June 2019 Shs'000 - - 92,009 92,009 92,009 92,009 92,009 92,009 1,697,165	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 2,192,317 5,846,320 2,217,00 41,500 41,500 921,478 921,478 921,478 921,478
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Core capital	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 2,7,883 2,101,665 June 2019 Shs'000 - - 92,009 92,009 92,009 92,009 92,009 92,009 1,697,165 1,356,219 1,697,165	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Core capital Supplementary Capital	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 2,895,216 821,434 2,073,782 2,7,883 2,101,665 June 2019 Shs'000 - - 92,009 92,009 92,009 92,009 92,009 92,009 92,009 1,356,219 1,697,165 - 38,391,730 1,343,103	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Other Disclosures Cotnignent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Core capital Supplementary Capital Total qualifying capital	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 28,146,570 2,895,216 821,434 2,073,782 27,883 2,009 2,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 1,65,219 1,697,165 38,391,730 1,343,103 39,734,833	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 2,192,317 5,846,320 2,192,317 5,846,320 2,217,0 3,846,320 2,217,0 3,679,481 722,310 2,181,514 1,777,115
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Other Disclosures Contingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Core capital Supplementary Capital Total Risk Weighted Assets (RWA)	31,041,786 31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,010,665 32,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 1,65 1,356,219 1,697,165 38,391,730 1,343,103 39,734,833 164,578,787	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 0 5,846,320 0 5,846,320 0 5,846,320 0 5,846,320 0 2,192,317 3,679,481 722,310 2,181,514 1,777,115 0 3,7,281,310 1,232,011 38,531,321 144,174,590
Total Income EXPENDITURE Interest expense on deposits Interest expense on borrowings Provisions for bad and doubtful debts Operating expenses Total expenditure Net profit before tax Income tax expense/(credit) Net profits after tax Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Other Disclosures Cotingent Liabilities Acceptances and letters of credit Guarantee and performance bonds Total Commitments Commitments to lend Total Non-performing loans and other assets Interest in suspense Bad debts written off Insider loan exposures Capital Position: Core capital Supplementary Capital Total qualifying capital	31,041,786 2,824,186 1,589,501 1,194,850 22,538,033 28,146,570 22,538,033 28,146,570 2,895,216 821,434 2,073,782 27,883 2,009 2,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 92,009 1,65,219 1,697,165 38,391,730 1,343,103 39,734,833	998,429 29,264,346 2,571,456 1,502,496 1,337,756 19,671,122 25,082,830 4,181,516 1,168,812 3,012,704 (247,613) 2,765,091 June 2018 Shs '000 	1,682,965 60,973,308 5,529,954 2,733,225 2,479,907 42,189,369 52,932,455 8,040,853 2,192,317 5,848,537 (2,217) 5,846,320 0 2,192,317 5,846,320 0 41,500 41,500 41,500 921,478 921,478 921,478 921,478 921,478 921,478 3,679,481 722,310 2,181,514 1,777,115

The Un-audited Financial statements were approved by the Board of Directors on 18th July 2018



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Executive Director