CONSOLIDATED BANK OF KENYA LIMITED

QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDING 31 MARCH, 2014

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|--|--|--|--|---|--------|--|---|---|---|
| 1 31 | ATEMENT OF FINANCIAL POSITION | 31/03/2013 (Un-Audited) | 31/12/2013 (Audited) | 31/03/2014 (Un-Audited) | | 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions | 39,149 44,785 | 168,031 200,857 | 38,537 48,464 |
| | | Shs'000 | Shs'000 | Shs'000 | | 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) | 14,740 | 52,546 | 48,464 11,118 |
| A AS | | | | | | 4.4 Dividend Income | - | - | - |
| | sh (both local and foreign) | 338,507 | 379,851 554,217 | 362,191 537,021 | | 4.5 Other income | 26,886 | 22,862 | 15,260 |
| | ances due from Central Bank of Kenya nya Government and other securities held for | 1,252,681 | 55 4 ,217 | 537,021 | | 4.6 Total non-interest income | 125,560 | 444,296 | 113,379 |
| | aling purposes securities | | | | 5 6 | TOTAL OPERATING INCOME OTHER OPERATING EXPENSES | 355,109 | 1,519,359 | 339,921 |
| 4 Fin | ancial Assets at fair value through profit and loss | 1,562 | 2,061 | 2,604 | | 6.1 Loan loss provision | 76,786 | 406,803 | 39,183 |
| | estment Securities: | - | - | - | | 6.2 Staff costs | 135,975 | 635,205 | 158,465 |
| | Held to Maturity: | 2 | | 2017101 | | 6.3 Directors' emoluments | 8,010 | 20,854 | 2,410 |
| | .Kenya Government securities Other securities | 3,692,048 | 3,055,828 | 3,047,606 | | 6.4 Rental charges | 13,044 | 56,613 | 11,089 |
| | Available for sale: | - | - | - | | 6.5 Depreciation charge on property and | 25,983 | 104,000 | 22,799 |
| | Kenya Governnet securities | 561,293 | 279,749 | 270,028 | | equipment 6.6 Amortisation charges | 4,393 | 20,370 | 7,641 |
| | Other securities | - | - | - | | 6.7 Other operating expenses | 85,260 | 417,901 | 82,265 |
| | posits and balances due from local banking | 310,000 | - | 5,958 | | 6.8 Total Other Operating Expenses | 349,451 | 1,661,746 | 323,852 |
| | titutions | (24.002 | 124.241 | 140 400 | 7 | Profit/(loss) before tax and exceptional items | 5,658 | (142,387) | 16,069 |
| | posits and balances due from banking titutions abroad | 634,893 | 136,261 | 160,698 | | Exceptional items | - | - | - |
| | c recoverable | 27,130 | 79,945 | 79,945 | | Profit/(loss) after exceptional items | 5,658 | (142,387) | 16,069 |
| | ans and advances to customers (net) | 10,058,653 | 10,855,492 | 10,792,881 | | Current tax | - | 33,279 | - |
| | ances due from banking institutions in the group | - | - | - | | Deferred tax Profit / (loss) after tax and exceptional items | 5,658 | (109,108) | 16,069 |
| | estments in associates | - | - | - | | Other Comprehensive Income: | | (107,100) | - |
| | estments in subsidiary companies | - | - | | | 13.1 Exchange differences on translating foreign | | - | |
| | estments in joint ventures | - | - | - | | operations | | | |
| | estments in properties operty and equipment | 919,292 | 885,907 | 864,171 | | 13.2 Available-for-sale financial assets | - | 499 | 543 |
| | epaid lease rentals | 7,659 | 7,489 | 7,490 | | 13.4 Gains on property revaluation | - | - | - |
| | angible assets | 93,552 | 286,700 | 279,659 | | 13.5 Share of other comprehensive income of associates | - | - | • |
| 18 De | ferred tax asset | - | - | - | | 13.6 Income tax relating to componets of other | - | - | - |
| | tirement benefit asset | | - | | | comprehensive income | | | |
| | her assets | 434,509 | 255,131 | 320,510 | 14 | Other comprehensive income for the year | - | 499 | 543 |
| | OTAL ASSETS ABILITIES | 18,331,779 | 16,778,631 | 16,730,762 | 15 | net of tax Total comprehensive income for the year | 5,658 | (108,609) | 16,612 |
| | ances due to Central Bank of Kenya | - | | | 13 | local comprehensive income for the year | 3,030 | (100,007) | 10,012 |
| | stomer Deposits | 13,533,139 | 11,711,097 | 11,817,422 | Ш | OTHER DISCLOSURES | 31/03/2013 | 31/12/2013 | 31/03/2014 |
| | posits and balances due to local banking | 250,000 | 1,265,885 | 1,198,769 | | | (Un-Audited) | (Audited) | (Un-Audited) |
| inst | titutions | | 210 | | 12 | NON REPEORMING LOANS AND | Shs'000 | Shs'000 | Shs'000 |
| 0.5 | | | | | | | | | |
| | posits and balances due to foreign banking | 22 | 318 | 23 | 1) | NON-PERFORMING LOANS AND | | | |
| Inst | titutions | | 310 | 23 | ') | ADVANCES | 1,451,266 | 1,660,831 | 1,844,123 |
| Inst 26 Otl | | 2,539,551 | 2,099,497 | 2,010,917 | 1) | | 1,451,266 | 1,660,831 | 1,844,123 |
| 26 Ott 27 Bor 28 Bal | titutions her money market deposits rrowed funds ances due to banking institutions in the | | | - | 1) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense | 176,587 | 278,482 | 325,700 |
| 26 Ott 27 Bor 28 Ball gro | titutions her money market deposits rrowed funds ances due to banking institutions in the pupgroup companies | | | - | ') | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances | | | - |
| 26 Ott 27 Boo 28 Ball gro 29 Tax | titutions her money market deposits rrowed funds ances due to banking institutions in the upgroup companies payable | | | - | 1) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) | 176,587 | 278,482 | 325,700 |
| 26 Ottl 27 Boo 28 Ball gro 29 Tax 30 Div | titutions her money market deposits rrowed funds ances due to banking institutions in the supgroup companies t payable vidends payable | - 2,539,551 - - - | - 2,099,497 - - | - 2,010,917 - - | 1) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: | 176,587 1,274,679 | 278,482 1,382,349 | 325,700 1,518,423 |
| 26 Otl 27 Boo 28 Ball gro 29 Tax 30 Div 31 De | titutions her money market deposits rrowed funds ances due to banking institutions in the upgroup companies payable | | | - | 1) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions | 176,587 | 278,482 | 325,700 |
| 26 Ott 27 Boo 28 Balagro 29 Tax 30 Div 31 De 32 Ret | titutions her money market deposits rrowed funds and sue to banking institutions in the supgroup companies c payable ridends payable ferred tax liability | - 2,539,551 - - - | - 2,099,497 - - | - 2,010,917 - - | 1) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: | 176,587 1,274,679 404,869 | 278,482 1,382,349 704,433 | 325,700 1,518,423 739,076 |
| 26 Ottl 27 Bool 28 Bala gro 29 Tax 30 Div 31 De 32 Red 33 Ottl | titutions her money market deposits rrowed funds ances due to banking institutions in the supgroup companies t payable ridends payable ferred tax liability tirement benefit liability | 2,539,551 - - - - 118,528 | 2,099,497 - - - - 61,567 | 2,010,917 - - - - 61,567 | | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) | 176,587 1,274,679 404,869 869,810 | 278,482 1,382,349 704,433 677,916 | 325,700 1,518,423 739,076 779,347 |
| Insi 26 Ott 27 Boo 28 Bala gro 29 Tax 30 Div 31 De 32 Ret 33 Ott 34 TC C. SH | titutions her money market deposits rrowed funds ances due to banking institutions in the upgroup companies to payable ridends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES IAREHOLDERS' FUNDS | 2,539,551 - - - - - - - - - - - - - - - - - - | 2,099,497 - - - 61,567 - 398,565 15,536,929 | 2,010,917 - - 61,567 - 383,751 15,472,449 | | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances | 176,587 1,274,679 404,869 869,810 869,810 | 278,482 1,382,349 704,433 677,916 | 325,700 1,518,423 739,076 779,347 |
| Insi 26 Ott 27 Boo 28 Bal gro 29 Tax 30 Div 31 De 32 Ret 33 Ott 34 TC C. SH 35 Paid | titutions her money market deposits rrowed funds ances due to banking institutions in the supgroup companies r payable ridends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES IAREHOLDERS' FUNDS d up/Assigned capital | 2,539,551 - - - - 118,528 - 310,719 | 2,099,497 - - - 61,567 - 398,565 | 2,010,917 - - - - 61,567 - 383,751 | | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates | 176,587 1,274,679 404,869 869,810 869,810 | 278,482 1,382,349 704,433 677,916 677,916 | 325,700 I,518,423 739,076 779,347 779,347 |
| Insi 26 Ott 27 Bool 28 Ball gro 29 Tax 30 Div 31 De 32 Ret 33 Ott 34 TC C. SH 35 Paid 36 Sha | titutions her money market deposits rrowed funds ances due to banking institutions in the supgroup companies t payable didends payable ferred tax liability tirement benefit liability her liabilities STAL LIABILITIES IAREHOLDERS' FUNDS Id up/Assigned capital ure premium/(discount) | 2,539,551 - - 118,528 - 310,719 16,751,959 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 | 2,010,917 - - 61,567 - 383,751 15,472,449 | | ADVANCES a) Gross non-performing loans and advances Less: c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees | 176,587 1,274,679 404,869 869,810 869,810 - 22,156 734,476 | 278,482 1,382,349 704,433 677,916 677,916 | 325,700 1,518,423 739,076 779,347 779,347 - - 689,040 |
| Insi 26 Ott 27 Bool 28 Bal gro 29 Tax 30 Div 31 De 32 Ret 33 Ott 34 TC C. SH 35 Pai 36 Sha 37 Rev | titutions her money market deposits rrowed funds ances due to banking institutions in the pupgroup companies t payable ridends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES LIAREHOLDERS' FUNDS d up/Assigned capital are premium/(discount) valuation reserves | 2,539,551 - - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 | | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates | 176,587 1,274,679 404,869 869,810 869,810 | 278,482 1,382,349 704,433 677,916 677,916 | 325,700 I,518,423 739,076 779,347 779,347 |
| Insi 26 Ott 27 Bool 28 Bal gro 29 Tax 30 Div 31 De 32 Ret 33 Ott 34 TC C. SH 35 Pai 36 Sha 37 Rev 38 Ret | titutions her money market deposits rrowed funds ances due to banking institutions in the supgroup companies t payable didends payable ferred tax liability tirement benefit liability her liabilities STAL LIABILITIES IAREHOLDERS' FUNDS Id up/Assigned capital ure premium/(discount) | 2,539,551 - - 118,528 - 310,719 16,751,959 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 | 2,010,917 - - 61,567 - 383,751 15,472,449 | 2) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other | 176,587 1,274,679 404,869 869,810 869,810 - 22,156 734,476 | 278,482 1,382,349 704,433 677,916 677,916 | 325,700 1,518,423 739,076 779,347 779,347 - - 689,040 |
| 26 Ottl 27 Bool 28 Bala gro 29 Tax 30 Div 31 De 32 Ret 33 Ottl 34 TC C. SH 35 Paid 36 Sha 37 Ret 38 Ret 39 Sta | titutions her money market deposits rrowed funds ances due to banking institutions in the upgroup companies t payable idends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES LIAREHOLDERS' FUNDS d up/Assigned capital ure premium/(discount) valuation reserves tained earnings/Accumulated losses | 2,539,551 - - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 62,314 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 (276,143) | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 (258,641) | 2) | ADVANCES a) Gross non-performing loans and advances Less: c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities Off-balance sheet items a) Letters of credit, guarantees, acceptances | 176,587 1,274,679 404,869 869,810 869,810 - 22,156 734,476 756,632 | 278,482 1,382,349 704,433 677,916 677,916 - 660,787 660,787 | 325,700 1,518,423 739,076 779,347 779,347 - 689,040 689,040 |
| 26 Ottl 27 Bor 28 Bal gro 29 Tax 30 Div 31 De 32 Ret 33 Ottl 34 TC. SH 35 Pai 36 Sha 37 Ret 38 Ret 39 Sta 40 Ottl 41 Pro | her money market deposits rrowed funds ances due to banking institutions in the pupgroup companies r payable ridends payable ferred tax liability tirement benefit liability her liabilities VTAL LIABILITIES IAREHOLDERS' FUNDS d up/Assigned capital are premium/(discount) valuation reserves tained earnings/Accumulated losses tutory loan loss reserve her Reserves oposed dividends | 2,539,551 - - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 62,314 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 (276,143) | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 (258,641) | 2) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities Off-balance sheet items a) Letters of credit, guarantees, acceptances b) Forwards,swaps and options | 176,587 1,274,679 404,869 869,810 869,810 - 22,156 734,476 756,632 | 278,482 1,382,349 704,433 677,916 677,916 660,787 660,787 1,111,719 100,395 | 739,076 779,347 779,347 779,347 - - 689,040 |
| Institute | titutions her money market deposits rrowed funds ances due to banking institutions in the pupgroup companies t payable idends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES IAREHOLDERS' FUNDS d up/Assigned capital are premium/(discount) valuation reserves tained earnings/Accumulated losses tutory loan loss reserve her Reserves uposed dividends pital grants | 2,539,551 - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 62,314 79,979 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 (276,143) 88,987 - | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 (258,641) 87,553 - | 2) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities Off-balance sheet items a) Letters of credit, guarantees, acceptances b) Forwards,swaps and options b) Other contigent liabilities | 176.587 1,274,679 404.869 869,810 869,810 - 22,156 734,476 756,632 | 278,482 1,382,349 704,433 677,916 677,916 - 660,787 660,787 | 325,700 1,518,423 739,076 779,347 779,347 |
| Inside the control of | titutions her money market deposits rrowed funds ances due to banking institutions in the upgroup companies t payable idends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES LIABELITIES LIAREHOLDERS' FUNDS d up/Assigned capital are premium/(discount) valuation reserves tained earnings/Accumulated losses tutory loan loss reserve her Reserves poposed dividends pital grants DTAL SHAREHOLDERS' FUNDS | 2,539,551 - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 62,314 79,979 - 1,579,820 | . 2,099,497 - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 (276,143) 88,987 | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 (258,641) 87,553 - - 1,258,313 | 2) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities Off-balance sheet items a) Letters of credit, guarantees, acceptances b) Forwards,swaps and options b) Other contigent liabilities c) Total contigent liabilities | 176,587 1,274,679 404,869 869,810 869,810 - 22,156 734,476 756,632 | 278,482 1,382,349 704,433 677,916 677,916 660,787 660,787 1,111,719 100,395 | 325,700 1,518,423 739,076 779,347 779,347 - 689,040 689,040 |
| Insstate 26 Oct 27 Bool 28 Ball 29 Tax 30 Div 31 De 32 Rete 33 Oct 34 TC 35 Pai 36 Sha 37 Rete 38 Ret 40 Oct 41 Proc 41 TC 44 TC 44 TC | titutions her money market deposits rrowed funds ances due to banking institutions in the pupgroup companies t payable dirends payable ferred tax liability tirement benefit liability tirement benefit liability ber liabilities DTAL LIABILITIES IAREHOLDERS' FUNDS d up/Assigned capital are premium/(discount) valuation reserves tained earnings/Accumulated losses tutory loan loss reserve her Reserves oposed dividends pipital grants DTAL SHAREHOLDERS' FUNDS | 2,539,551 - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 62,314 79,979 | 2,099,497 - - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 (276,143) 88,987 - | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 (258,641) 87,553 - | 2) | ADVANCES a) Gross non-performing loans and advances Less: c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities Off-balance sheet items a) Letters of credit, guarantees, acceptances b) Forwards,swaps and options b) Other contigent liabilities c) Total contigent liabilities Capital strength | 176.587 1,274,679 404.869 869,810 869,810 - 22,156 734,476 756,632 | 278,482 1,382,349 704,433 677,916 677,916 - 660,787 660,787 | 325,700 1,518,423 739,076 779,347 779,347 |
| Insstate 26 Oct 27 Bool 28 Ball 29 Tax 30 Div 31 De 32 Rete 33 Oct 34 TC 35 Pai 36 Sha 37 Rete 38 Ret 40 Oct 41 Proc 41 TC 44 TC 44 TC | titutions her money market deposits rrowed funds ances due to banking institutions in the upgroup companies t payable idends payable ferred tax liability tirement benefit liability her liabilities DTAL LIABILITIES LIABELITIES LIAREHOLDERS' FUNDS d up/Assigned capital are premium/(discount) valuation reserves tained earnings/Accumulated losses tutory loan loss reserve her Reserves poposed dividends pital grants DTAL SHAREHOLDERS' FUNDS | 2,539,551 - 118,528 - 310,719 16,751,959 1,119,530 - 317,997 62,314 79,979 - 1,579,820 | . 2,099,497 - 61,567 - 398,565 15,536,929 1,119,530 - 309,328 (276,143) 88,987 | 2,010,917 - - 61,567 - 383,751 15,472,449 1,119,530 309,871 (258,641) 87,553 - - 1,258,313 | 2) | ADVANCES a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f) Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities Off-balance sheet items a) Letters of credit, guarantees, acceptances b) Forwards,swaps and options b) Other contigent liabilities c) Total contigent liabilities | 176,587 1,274,679 404,869 869,810 869,810 - 22,156 734,476 756,632 706,959 495,213 1,202,172 | 278,482 1,382,349 704,433 677,916 677,916 - 660,787 660,787 1,111,719 100,395 7,931 1,220,045 | 325,700 1,518,423 739,076 779,347 779,347 - 689,040 689,040 988,756 167,320 1,156,076 |
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These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed in the institutions website **www.consolidated-bank.com**.

They may also be accessed at the institutions head office located at Consolidated Bank House, 23 Koinange Street.