Bank of Baroda (Kenya) Ltd

Beside of seven set of seven set of seven s	UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES						
Image: Section of the section of the property of the section of th							
• Method Statistics Statistic			Unaudited	Audited	Unaudited	Unaudited	
2 The Comment and other scattering of the define properse .						233,073	
2 Internal Souther In Proceedings and the souther Internal Souther I	3	Balances due from Central Bank of Kenya	3,137,778	3,683,022	3,399,187	3,394,264	
 April Control Con			-	-	-	1	
b) Addie Se date: 1.1245.23 10.275.27 9.073.27 10.275.27 10.275.27 c) Developing 1.000 10.000 10.000 10.000 10.000 c) Developing 2.000 2.000 2.000 2.000 2.000 c) Developing 2.000 <td< td=""><td></td><td>a. Kenya Government securities</td><td></td><td></td><td></td><td></td></td<>		a. Kenya Government securities					
b. Dick sockets 13236 13366		b) Available for sale:					
2 Departs and Junces due to muchanis probabilities and and and an analysis of a start of a s		b. Other securities	152,086	129,230	132,265	112,250	
9 52.57.80 32.57.80 32.69.90 37.61.32 37.61.32 37.61.32 10 Instruction in party entry into the party ent	7	Deposits and balances due from banking institutions abroad	432,154				
11 The interfacts is exclude: 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	9	Loans and advances to customers (net)		- 36,400,900	- 37,641,524	37,871,458	
1 The interfacts is just entrons 2201 0000 2000 2000 10 Property and segment 1000 2000 2000 2000 10 Property and segment 2000 <t< td=""><td>11</td><td>Investments in associates</td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	11	Investments in associates	-	-	-	-	
10 Protection and protection and benefician and protection and protecti	13	Investments in joint ventures	- - 22.007		- - -		
1 1. Margha asst. 2.327 4.07	15	Property and equipment					
Disk Second Schedule SECOND	17	Intangible assets					
I TUTL, ASSET TR. SPI, Get R. SPI, Get	19	Retirement benefit asset	-	-	-	-	
21 Balance due to Central Bank of Kanga 01,100.00 9,4073.00 9,2372.00 9,2372.00 9,2372.00 9,2372.00 9,2372.00 3,3712.00 22 Opposite and Balance due to renge banking statistions 3,071,020 2,2993.00 3,071.00 77.050 23 Deposite and Balance due to renge banking statistions 3,071,020 77.050 77.050 24 Deposite and Balance due to renge banking statistions 4,071,02 77.050 77.050 25 Deposite and Balance due to renge banking statistions 4,071,02 77.050 77.050 26 Statistic for to renge banking statistics 6,271,03 88.271,03 98.27	21	TOTAL ASSETS					
a) Dependent of Local Assisting institutions 1,471,062 2,097,07 3,471,000 20 Dependent of Local Assisting institutions 1,471,062 2,097,07 3,471,000 21 Dependent of Local Assisting institutions 1,471,062 2,097,07 3,471,000 22 Dependent of Local Assisting institutions 1,471,062 2,097,07 3,471,000 23 Dependent of Local Assisting institutions 1,471,062 2,097,07 3,471,000 24 Dependent of Local Assisting institutions 1,472,042,07 722,000 722,000 24 Dependent of Local Assisting institutions 1,623,042,07 796,077	22	Balances due to Central Bank of Kenya	-	- 64 873 604	- 65 346 265	67212510	
20 Other moder maked deposits	24	Deposits and balances due to local banking institutions	-	-	-	-	
20 Biology and Participant Partinant Partinant Participant Partinant Participant Participant Parti	26	Other money market deposits		-,,	-		
30 Diedends propile Networksen beneffwähre Produktionen Statut	28	Balances due to banking institutions in the group	- 565,805	- 416,566	- 716,958	- 779,640	
Bit Retinent Level Labelly Strate Strat Strate </td <td></td> <td>Dividends payable</td> <td>-</td> <td>-</td> <td>-</td> <td>1</td>		Dividends payable	-	-	-	1	
C SMARDUCERST FUNDS 992.717		Retirement benefit liability	- 437,106	- 492,420	- 722,459	425,660	
35 State jeenking/(discord) - <td></td> <td></td> <td>65,614,665</td> <td>68,682,568</td> <td>70,442,743</td> <td>72,159,010</td>			65,614,665	68,682,568	70,442,743	72,159,010	
30 Bit and earning Ancomplex Terms [1,52,61,40] 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,40 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,52,50 1,52,55,50	36	Share premium/(discount)				989,717	
40 Other Reserves (13,34,840) (13,520) (13,520) (14,522,437) (14,925,422)	38	Retained earnings/Accumulated losses					
42 Capital grants 17.77.84 14.224.907.75 8.5.76.55 80.13.865 43 TORAL LABUITIS AND SHAREHOLDER'S FUNDS 70.391.648 82.907.77 8.5.76.55 80.13.865 44 TORAL CONCENTRATION ONLY FOR THE PERIOD ENDD 70.77 85.56.55 40.73.152 1.17.83.07 2.200.944 13 Deposits and placements with banking institutions 16.525 4.09.31.152 1.17.83.07 2.200.944 14 Deposits and placements with banking institutions 16.525 7.09.91.23 2.16.600 7.09.91.23 2.16.600 15 Deposits and placements with banking institutions 12.20.92.91 2.200.92.4 5.09.92 2.16.92.11	40	Other Reserves	(334,840)	(315,520)	(315,520)	(105,109)	
44 Monity Interest -	42	Capital grants	-	-	-	-	
BUTCHENT OF COMPERENSIVE INCOME FOR THE PERIOD ENDED PERIOD ENDED 1 Lorms and advances 2,553,660 4,944,152 1,163,467 2,260,354 1 Deposite adjectments with having institutions 8,398 10,769 2,375,622 5,033 1 Other Interest Income 8,398 10,779 3,231 2,156,638 1 Other Interest Income 2,053,720 4,552,109 1,029,932 2,156,638 2 Deposite and patements 2,053,727 4,937,226 1,021,119 2,156,638 2 Deposite and commissions on Lanas and advances 2,000,117,234 4,990,348 1,219,439 2,129,439 2,149,439 2,129,439 2,129,439 2,129,439 2,149,439 2,149,439 2,149,439 2,149,439 2,129,439 2	44	Minority Interest	-	-	-	-	
Interest Nacoda 255.560 40.541,152 11.63.447 255.260 12 Loss and advances 2.553.560 4.023 10.5347 2.550.560 13 Department of Columns 2.052 4.023 10.537 6.531 14 Other Interest income 4.075.007 9.937.012 2.376.622 0.033.902 15 Departs and plasement from banking institutions 2.255.26 6.501 10.2119 2.406.027 16 Departs and plasement from banking institutions 2.205.97 4.990.286 1.249.992 2.007.877 16 Interest income 2.008.977 4.990.286 1.249.993 2.166.994 16 Interest income 2.008.977 10.2499 4.201.99 4.201.99 17 Interest income 2.008.977 10.1249 4.00.089 4.201.99 16 Interest income 2.007.97 11.2249 5.17.14 4.00.089 4.201.99 16 Departs and commissions 67.200 17.1.24 5.81.99 10.001.87 2.75.91			78,391,648	82,907,475	85,368,565	88,413,486	
12 Coverment securities 2,095.015 4,692.331 11,930.002 2,482.402 13 Total interest income 4,673.597 9,547.612 2,376.622 5,005.502 13 Total interest income 2,673.612 2,376.622 5,005.502 14 Total interest income 2,653.21 6,031 22,105.21 2,105.21 14 Total interest income 2,057.21 5,021.502 1,021.10 2,105.21 15 Total interest income (Loss) 2,207.1315 4,990.366 1,245.503 2,206.21 14 Reserver income income (Loss) 61,203 1,224 21,129 62,727 15 Total income (Loss) 61,203 1,234 91,129 62,723 15 Total income (Loss) 61,213 37,126 1,249.503 1,242.503 16 Total income (Loss) 61,213 37,126 1,313 1,103.01 16 Total income (Loss) 61,233 35,346.21 1,393.31 3,116.201 17 Total income income income income		INTEREST INCOME	2 553 560	4 934 152	1 163 487	2 500 594	
14 Other Interest Income 6,966 15,975 23.23 6.538 16 India Interest Income 4,675,007 9,566(10,12) 2,176,622 5,003,900 11 Catatome depoints 2,277,320 4,532,195 1,099,923 2,156,003 12 Catatome depoints 2,033,872 4,572,202 1,082,193 2,156,003 13 Catatome depoints 2,033,872 4,572,202 1,082,193 2,156,003 14 Other Interest INCOME (LOS5) 2,171,124 4,999,243 2,166,003 14 Other Interest INCOME (LOS5) 2,171,124 4,999,243 4,577,97 15 Other Interest INCOME (LOS5) 2,171,24 2,17,124 2,17,124 2,17,124 15 Other Interest INCOME (LOS5) 2,37,325 10,18,11 5,11,03 3,73,35 10,18,11 5,11,69,3 10 Lan Instructure INCOME (LOS5) 2,33,37 4,50,75 3,54,81 3,18,91 10 Lan Instructure INCOME (LOS5) 2,33,325 10,10,13,31 3,18,91 3,18,91	1.2	Government securities	2,096,015	4,607,531	1,199,078	2,482,620	
2.0 INTERST EXPENS 2,77,230 4,32,150 1,059,232 4,32,150 4,33,150 4,33,150 4,33,150 4,33,150 4,33,150 4,33,150 4,33,150 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100 1,33,150,100	1.4	Other Interest Income	8,986	16,975	3,291	6,391	
2.2 Depoist and placement from banking institutions 2.6.552 66,311 2.1.96 40.052 2.0 Depoist and placement from banking institutions 2.0.572 4.972.25 1.0.02,115 1.594.503 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 2.897.264 1.996.103 1.996.103 1.996.103 1.996.103 1.996.103 1.996.104 1.996.354 4.000.865 1.906.103 1.996.354 3.197.104 400.0455 1.996.354 3.197.104 400.0455 1.996.354 3.318.910 1.001.867.103 1.996.354 3.318.910 1.996.354 3.318.910 1.996.354 3.318.910 1.996.354 3.318.910 1.001.507 2.897.766 1.996.354 3.318.910 1.001.507 2.996.776 8.357.10 1.001.507 2.996.776 8.357.10 1.001.507 2.996.776 5.997.766 5.997.766	2.0	INTEREST EXPENSE					
2.4 Total interest expenses 2,303,872 4,397,226 1,028,119 2,196,083 3. NET INTERFIT INCOME (JOSS) 2,311,115 4,999,236 1,234,503 7,234 7,821,129 5,077,07 4.1 Pres and commissions 8,7,00 171,234 7,821,29 5,777 4.2 Other (reseal and commissions) 6,717 88,8993 1,194,20 4,333 4.3 Other (reseal and commissions) 2,735,000 1,12,324 5,17,991 4,00,843 4.4 Other (reseal and commissions) 2,735,000 3,73,256 190,100 4,00,843 51,003 4.5 Other (reseal mice income) 12,393,84 4,56,075 83,318,910 2,356,075 83,318,910 2,356,075 83,318,910 2,352,01 1,332,014 4,333 7,300 1,00,1,307 2,587,77 5,532,01 1,48,601 3,373,810 1,00,1,307 2,598,77 7,333,810 1,00,1,307 2,598,77 5,352,91 1,00,1,307 2,598,77 5,352,91 1,00,1,307 2,598,77 5,352,91 1,00,1,307 2,598,77 5,352,91 1,00,1,307 2,598,77 5,352,91 1,00,1,377 </td <td>2.2</td> <td>Deposits and placement from banking institutions</td> <td></td> <td></td> <td></td> <td></td>	2.2	Deposits and placement from banking institutions					
4.0 NON-INTERST INCOME 5720 177.124 20.129 97.274 4.1 Free and commissions on loss and advances 67.00 177.124 20.129 97.07 4.2 Dreight searing searing search of the sea	2.4	Total interest expenses					
42 Other fees and commissions 67.200 171,234 281.29 67.277 43 Foreign exclusions (Loss) 64.177 88.899 21.949 42.30 43 Other income 26.790 112.260 91.71.4 400.885 44 Other income 162.193 373.235 101.631 51.016 45 Other income 162.193 373.236 101.631 51.016 46 Test Montheres 273.343 53.506.623 43.31.89.10 41 Staff costs 61.662 132.214 40.033 72.358 42 Staff costs 61.662 132.214 40.033 72.358 43 Other coperating expenses 152.761 33.25.941 100.235 14.46.88 44 Other coperating expenses 152.761 33.25.941 10.01.972 2.987.76 45 Test of the coperating expenses 152.761 32.59.6753 70.001.57 2.987.76 46 Test of the coperating expenses 13.260.213 2.987.76	4.0	NON-INTEREST INCOME	-	-	-	-	
44 Dividend Income 70 853 40 46 50 Other income 2070 112,299 51,114 40,045 50 OTAL OPERATING INCOME 2,053,049 5,356,523 13,96,10 50 OTHAL OPERATING INCOME 2,053,049 5,356,523 13,96,10 61 Loan loss provision 129,938 43,60,75 63,452 190,104 62 Suif costs 2,73,14 8,73,50,82 17,72,11 2,73,50 7,72,158 7,72,172,158 7,72,158 7,72,158 7,72,158 7,72,158 7,72,158 7,72,172,173 1,72,173 1,72,173 1,72,172,173 1,72,173 1,72,173 1,72,173 1,72,173 1,72,	4.2	Other fees and commissions					
46 Total Non-interest income 16,193 373,236 101,831 \$11,003 10 Total Non-interest income 129,398 456,075 13,662,13 1361,003 11 Cana loss provision 129,398 456,075 13,662,13 1361,003 12 Cana loss provision 129,398 456,075 13,562,01 175,561,02 126,936 13 Detector femoluments 6,635 13,522,14 46,043,02 128,856 14 Detector femoluments 6,635,01 32,524 100,02,75 14,866,01 14 Detector femoluments 1,660,01 32,524 100,01,307 2,598,776 15 Detector femoluments 1,320,217 2,248,79 700,312 1,819,143 15 Detector femoluments 1,320,217 2,946,79 700,915 1,819,143 16 Detector femoluments 1,320,217 2,946,79 700,915 1,819,143 16 Detector femoluments 1,320,217 2,946,79 700,915 1,819,143 15	4.4	Dividend Income	70	833	40		
6.1 Lan loss provision 12.9.9.8 456.07 83.452 190,104 6.3 Directors' smoluments 6.6.56 13.52.01 727,543 6.3 Directors' smoluments 6.6.56 13.52.01 727,543 6.4 Anoritation charges 70.3 2.4.54 70.3 724.55 6.6 Anoritation charges 70.3 2.4.54 70.3 724.55 7.0 Charlong Expenses 6.7.57 325.924 100.307 72.984.75 7.0 Data Other Operating Expenses 1.886.018 3.5875.010 1.00.1307 2.598.776 7.0 Current tax 1.886.018 3.5875.00 1.00.307 2.598.776 7.0 Profit/loss) after scoeptional items 1.320.213 2.946.759 700.915 1.819.143 7.0 Profit/loss) after tax 1.520.213 2.946.759 700.915 1.819.143 7.0 Profit/loss) after tax 1.320.213 2.946.759 700.915 1.819.143 7.0 Profit/loss) after tax 1.320.213 2.946.759 700.915 1.819.143 7.0 Profit/lo	5.0	TOTAL OPERATING INCOME					
6.3 Directors' emoluments 66.36 13.520 4,354 7836 6.4 Rental charges 61.966 132.214 40.403 72.336 6.5 Depreciation charges property and equipment 22.047 325.924 60.766 7 Other opening Expenses 64.7330 1.486.018 325.924 10.037 72.987.76 8 Exceptional items 1.886.018 3.875.810 1.000.307 2.598.776 0 Correcting exceptional items 1.886.018 3.375.810 1.000.307 2.598.776 0 Correcting exceptional items 1.320.212 2.946.759 700.915 1.819.143 10 Defrend tax 6.64.93 3.075.800 1.001.307 2.598.776 11 Defrend tax 6.56.805 3.075.800 1.001.307 2.598.776 12 Ordefridos after attracting exceptional items 1.320.212 2.946.759 700.915 1.819.143 13.0 Minority interest 1.320.212 2.946.759 700.915 1.819.143 1	6.1	Loan loss provision					
6.5 Depreciation charges 703 2,458 703 2,458 703 6.7 Other operating expenses 13,2761 13,25,574 100,223 134,889 6.7 Other operating expenses 13,2761 13,25,574 100,223 123,887 6.7 Other operating expenses 14,86,018 3,875,810 1,001,307 2,598,776 70 Current tax 565,805 33,55,500 300,392 776,633 10 Current tax 565,805 33,55,00 300,392 776,633 11 Definit/(0x5) aftert ax 1,320,213 2,946,739 700,915 1,819,143 15.0 Other Comprehensite Income - </td <td>6.3</td> <td>Directors' emoluments</td> <td>6,636</td> <td>13,520</td> <td>4,334</td> <td></td>	6.3	Directors' emoluments	6,636	13,520	4,334		
6.7 Other operating expenses 152,761 325,924 100,295 1448,883 70 Profit/(los) before tax and exceptional items 1,886,018 3,875,810 1,001,307 2,598,776 70 Current tax 1,886,018 3,875,810 1,001,307 2,598,776 70 Current tax 1,886,018 3,875,810 1,001,307 2,598,776 71 Deferred tax -6(4,49) - - - 71.20 Profit/(los) after tax and exceptional items 1,320,213 2,946,759 700,915 1,819,143 72.0 Forfit/(los) after tax, exceptional items and Minority interest 1,320,213 2,946,759 700,915 1,819,143 73.15 Tair value charges in available for sale financial assets 183,685 203,005 - 210,411 73.5 Revaluation surplics on Properiphalt and equipment 1,505,685 203,005 - 210,411 73.6 Other Comprehensive income of associates - - - - 73.6 Other Comprehensive income of associates - - - - - - - - <	6.5	Depreciation charge on property and equipment	22,042	43,761	8,789	27,485	
7.0 Profit/(dss) before the and exceptional items 1,886,018 3,875,810 1,001,307 2,598,776 9.0 Profit/(loss) after exceptional items 1,866,018 3,875,810 1,001,307 2,598,776 9.0 Profit/(loss) after exceptional items 1,320,213 2,946,759 700,915 1,819,143 12.0 Profit/(loss) after tax and exceptional items and Minority Interest 1,320,213 2,946,759 700,915 1,819,143 13.0 Minority Interest 1,320,213 2,946,759 700,915 1,819,143 14.0 Profit/(loss) after tax, exceptional items and Minority Interest 1,320,213 2,946,759 700,915 1,819,143 15.1 Commerchanges in available for sale financial statements of foreign operations -	6.7	Other operating expenses	152,761		100,295		
9.0 Profit/(loss) after tax exceptional items 1,886,018 1,886,018 55,805 395,500 300,392 779,653 11 Deferred tax 55,805 935,500 300,392 779,653 13.0 Minority Interest 1,320,211 2,946,759 700,915 1,819,143 13.0 Minority Interest 1,320,211 2,946,759 700,915 1,819,143 13.1 Gains/(Losses) from transleing the financial astets 183,685 203,000 - - - - 13.5 Gains (Losses) income of associates -	7.0	Profit/(loss) before tax and exceptional items	647,390 1,886,018				
11 Deferred tax - <	9.0	Profit/(loss) after exceptional items					
13.0 Minority Inferest 1,320,213 2,946,759 700,915 1,819,143 15.0 Other Comprehensive Income - <t< td=""><td>11</td><td>Deferred tax</td><td>-</td><td>(6,449)</td><td>-</td><td>-</td></t<>	11	Deferred tax	-	(6,449)	-	-	
15.0 Other Comprehensive Income - - - 15.1 Gains (Usses) from translating the financial statements of foreign operations - - - 15.2 Fair value changes in available for sale financial sasets 183,685 203,005 - 210,411 15.3 Revaluation surplus on Propertyplant and equipment - - - - 15.4 Share of other comprehensive income of associates - </td <td>13.0</td> <td>Minority Interest</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	13.0	Minority Interest	-	-	-	-	
15.2 Fair value changes in available for sale financial assets 183,685 203,005 - 210,411 15.3 Revaluation surplus on Propertyplant and equipment - - - - 15.4 Rowal components of other comprehensive income 183,685 203,005 - 210,411 16.0 Other Comprehensive income for the year net of tax 183,685 203,005 - 210,411 17.0 Total comprehensive income for the year 1,503,898 31,497,674 700,915 2,222,554 18.0 EARNINGS PER SHARE- BASIC & DILUTED 26.68 59.55 14.16 36.76 10.0 OTHER DISCLOSURES - - 10.00 - - 2,965,708 (a) Cross Non-performing Loans and Advances (a-b) 2,217,76 31,473,44 30,0311 222,824 (d) 1,497,007 (d) 1,417,77 1,374,264 1,410,500 1,497,007 (d) 1,497,007 (d) 1,417,77 1,374,264 1,410,509 1,235,807 (d) 2,358,809	15.0	Other Comprehensive Income	1,320,213	2,946,759	700,915	1,819,143	
15.4 Share of other comprehensive income of associates - - - - 15.5 Income tax relating to components of other comprehensive income for the year net of tax 183,685 203,005 - 210,411 16.0 Other Comprehensive income for the year 1,505,898 3,149,764 700,915 2,029,553 18.0 EARNINCS PER SHARE-BASIC & DILUTED 26,68 59,55 14,16 36,76 19.0 DVIDEN PER SHARE-BASIC & DILUTED 2,013,733 3,392,267 3,655,420 2,965,708 10.1 OTHER DISCLOSURES 2,217,16 314,334 309,311 222,224 (c) Total Non-Peterming Loans and Advances (a-b) 2,213,235 3,072,933 3,346,109 1,235,877 (c) Non-Peterming Loans and Advances(c-d) 1,141,777 1,73,264 1,410,300 1,235,877 (d) Less: Loan Loss Provision 1,141,777 1,703,669 1,953,809 1,235,877 (e) NEIN ELS CONS Conset (e-f) - - 40,620 (e) Directons, Shareholders and Associates 210 - - (f) Directons, Shareholders and Associates 1,007,817 1,007,943 1,002,998	15.2	Fair value changes in available for sale financial assets	- 183,685	- 203,005	-	210,411	
16.0 Other Comprehensive Income for the year 183,685 203,005 - 210,411 17.0 Total comprehensive Income for the year 1,505,898 3,149,764 700,915 2,029,553 18.0 EARNINCS PER SHARE-BASIC & DILUTED 26.68 59.55 14.16 36.76 19.0 DVIDEN PER SHARE-DECLARED - 10.00 - - 10.1 OTHER DISCLOSURES 221,776 314,354 309,311 222,224 (c) Total Non-Peterming Loans and Advances (a-b) 2,013,239 3,079,333 3,346,109 2,732,884 (d) Less: Lona Loss Provision 1,141,777 1,742,64 1,410,00 1,497,007 (e) Net HPLS Exposure (ef) - - 40,620 (e) Direconsto Anno Advances and other facilities 240,012 293,702 320,322 383,287 (a) Insider FLISE 240,012 293,702 320,322 383,286 100,388 (e) Other company Halper (abilities 6,210,028 7,162 1,703,669 1,935,809 1,235,877 (e) Direcons, Shareholders and Associates 210 - 40,620 293,702 320,322 <	15.4	Share of other comprehensive income of associates	-	-		1	
18.0 EARNINGS PER SHARE- BASIC & DILUTED 26.68 99.55 14.16 36.76 19.0 DIVIDEND PER SHARE- DECLARED - 10.00 - - 110 OTHER DISCLOSURES - 10.00 - - - 111 OTHER DISCLOSURES - 221,776 31,4334 309,311 232,824 (c) Total Non-Performing Loans and Advances (a-b) 2013,239 3077,933 33,46,109 27,32,884 (d) Less: Loan Loss Provision 11,411,777 1,374,264 1,410,300 1,497,007 (e) Non-Performing Loans and Advances (a-b) 2013,239 1,335,809 1,235,877 (f) Discounted Value of Securities 871,462 1,703,669 1,395,809 1,235,877 (a) Directors, Shareholders and Advances (a-b) 0 - - 40,620 (a) Directors, Shareholders and Advances 210 - - 40,620 (a) Directors, Shareholders and Advances 210 - - 40,620 (a) OFF-BALANCE SHET ITEMS 240,612 293,702 320,322 383,997 (a) OFF-BALANCE SHET ITEMS 100.094 1,001,943 1,002,943 1,002,948	16.0	Other Comprehensive Income for the year net of tax			-		
III OTHER DISCLOSURES 2,235,015 3,392,267 3,655,420 2,965,708 (a) Gross Non-performing Loans and Advances 2,235,015 3,392,267 3,655,420 2,965,708 (b) Less: Interest in Suspense 2,217,76 3,14,334 309,311 232,824 (c) Total Non-Performing Loans and Advances (a-b) 2,013,239 3,077,33 3,346,109 2,735,884 (d) Less: Loan Loss Provision 1,141,777 1,737,669 1,935,809 1,235,877 (f) Discounted Value of Securities 871,462 1,703,669 1,935,809 1,235,877 (g) Net NPLS Exposure (ef) - - - - - (a) Directors, Shareholders and Associates 210 - - 40,620 (b) Employees 240,612 293,702 320,322 333,397 (a) Other contingent Liabilities 200,524 7,365,264 5,242,212 5,077,107 (b) Nimimum 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 1,00	18.0	EARNINGS PER SHARE- BASIC & DILUTED		59.55			
(a) Gross Non-performing loans and advances 2,235,015 3,392,267 3,655,420 2,965,708 (b) Less: Interest in Suspense 221,776 31,4334 3309,311 223,284 (c) Total Non-Performing Loans and Advances(c-d) 2,013,239 3,077,933 3,346,109 2,235,877 (c) Ites: Loan Loss Forvision 1,147,77 1,374,2264 1,410,300 1,4970,077 (e) Net Non-Performing Loans and Advances(c-d) 871,462 1,703,669 1,955,809 1,235,877 (g) Net NPLs Exposure (e-f) - - - - - - (a) Directors, Shareholders and Associates 210 -				10.00	-		
(b) Less: Interest in Suspense 221,776 314,334 309,311 223,284 (c) Total Non-Performing Loans and Advances (a-b) 2013,239 3.077933 3.346,109 2.732,884 (d) Less: Loan Loss Provision 1741,777 1,374,264 1,410,300 1,497,007 (e) Net Non-Performing Loans and Advances(c-d) 871,462 1,703,669 1,935,809 1,235,877 (g) Net NPLs Exposure (e-f) - - 40,620 (a) Directors, Shareholders and Associates 210 - - 40,620 (c) Total Insider Loans and Advances and other facilities 240,612 293,702 320,322 333,907 (c) Otrad Insider Loans and Advances and other facilities 240,612 293,702 320,322 333,907 (a) Letters of credit.guarantees, acceptances 5,030,960 5,435,264 5,242,212 5,077,107 (e) Otal Contingent Liabilities 6,213,058 7,156,711 6,956,207 7,213,303 4.0 CAPITAL STRENCTH 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 1,000,000 1,000,000 1,000,000 <td< td=""><td>1.0</td><td>(a) Gross Non-performing loans and advances</td><td></td><td></td><td></td><td></td></td<>	1.0	(a) Gross Non-performing loans and advances					
(d) Less: Loan Loss Provision 1,141,777 1,374,264 1,410,300 1,497,007 (e) Net Non-Performing Loans and Advances(c-d) 871,462 1,703,669 1,935,809 1,235,877 (f) Discounted Value of Securities 871,462 1,703,669 1,935,809 1,235,877 (a) Directors, Shareholders and Advances and other facilities 210 - - 40,620 (c) Otrai Insider Loans and Advances and other facilities 240,402 293,702 320,322 343,287 (c) Otrai Insider Loans and Advances and other facilities 240,402 293,702 320,322 343,287 (a) Directors, Shareholders and Advances and other facilities 240,402 293,702 320,322 343,287 (c) Otrai Insider Loans and Advances, acceptances 5,030,960 5,435,264 5,242,212 5,077,107 (a) Carcenting ent liabilities 6,213,058 7,156,711 6,956,207 7,213,303 (c) Other contingent liabilities 6,213,058 7,156,711 6,956,207 7,213,303 (a) Carce capital 1,184,1388 13,505,724 13,816,318 14,361,530 (d) Otal Contingent Liabilities 10,200,000 1,000,000 1,000,00		(b) Less: Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b)	221,776 2,013,239	314,334 3,077,933	309,311 3,346,109	232,824 2,732,884	
(f) Discounted Value of Securities 871,462 1,703,669 1,935,809 1,235,877 (g) Nex NPLS Exposure (e-) - - - 40,620 (a) Directors, Shareholders and Associates 210 - - 40,620 (b) Employees 240,402 293,702 320,322 343,287 (c)Total Insider Loans and Advances and other facilities 240,612 293,702 320,322 343,287 (a) Eletters of credit,guarantees, acceptances 5,030,960 5,435,264 5,242,212 5,077,107 (a) Otread,says and options 174,281 715,504 610,997 1,031,850 (c) Other contingent liabilities 6,213,058 7,156,711 6,956,207 7213,303 (a) Care capital 1,007,817 1,007,943 1,102,998 1,104,346 (a) Care capital 1,084,1388 12,505,724 13,816,318 14,361,530 (a) Care 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 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 <t< td=""><td></td><td> (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) </td><td>1,141,777 871,462</td><td>1,374,264 1,703,669</td><td>1,410,300 1,935,809</td><td>1,497,007 1,235,877</td></t<>		 (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) 	1,141,777 871,462	1,374,264 1,703,669	1,410,300 1,935,809	1,497,007 1,235,877	
(a) Directors, Shareholders and Associates 210 - - 40,620 (b) Employees 240,402 293,702 320,322 383,287 (c) Total Insider Loans and Advances and other facilities 240,612 293,702 320,322 383,287 (c) Letters of credit,guarantees, acceptances 5,030,960 5,435,264 5,242,212 5,077,107 (b) Forwards, swaps and options 174,281 715,504 610,997 1,031,850 (c) Other contingent Liabilities 1,007,817 1,007,943 1,102,989 1,104,366 (d) Otal Contingent Liabilities 6,013,058 7,156,711 6,956,207 7,213,303 (a) Core capital 11,841,388 13,505,724 13,816,318 14,361,530 (a) Core capital (a+d) 12,206,714 13,992,087 14,342,515,351 40,903,445 (d) Supplementary Capital 365,353 486,363 526,227 540,136 (e) Total Capital (a+d) 12,206,714 13,992,087 14,342,515 14,901,666 (f) Total risk weighted assets 26,44% 29,5%6 21,4%6 13,1%6 13,4%6 (b) Minimum statutory Ratio 10,5%		(g) Net NPLs Exposure (e-f)	871,462	1,703,669	1,935,809	1,235,877	
(b) Employees 240,402 293,702 320,322 343,287 (c) Total Insider Loans and Advances and other facilities 240,612 293,702 320,322 383,907 3.0 OFF-BALANCE SHEET ITEMS 240,612 293,702 320,322 383,907 (a) Letters of credit, guarantees, acceptances 5,030,960 5,435,264 5,242,212 5,077,107 (c) Other contingent liabilities 1,007,817 1,007,943 1,102,998 1,104,346 (d) Total Contingent Liabilities 6,213,058 7,115,071 6,956,207 7,213,303 (a) Core capital 11,841,388 13,505,724 13,816,318 14,361,530 (a) Core capital 11,841,388 13,505,724 13,816,318 14,361,530 (b) Minimum Statutory Capital 10,841,388 12,206,741 12,816,318 13,361,530 (c) Excess/(Dificiency) (a-b) 10,843,581 542,223,22 48,033,406 49,095,445 (f) Total risk weighted assets 2,206,741 13,992,087 14,342,545 14,901,666 (f) Total risk weighted assets 49,078,546 42,265,23,228	2.0	INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates		-	-		
3.0 OFF-BALANCE SHEFT ITEMS (a)Letters of credit guarantees, acceptances 5,030,960 5,435,264 5,242,212 5,077,107 (b) Forwards, swaps and options 174,281 713,504 610,997 1,031,850 (c)Other contingent liabilities 6,213,058 7,156,711 6,956,207 7,213,303 (a) for a Contingent Liabilities 6,213,058 7,156,711 6,956,207 7,213,303 (a) Core capital 11,841,388 13,505,724 13,816,318 14,361,530 (a) Core capital 10,041,388 12,505,724 12,816,318 14,361,530 (b) Minimum Statutory Capital 10,041,388 12,505,724 12,816,318 13,361,530 (c) Excess/(Difficinery) (a-b) 10,841,388 13,992,087 14,342,543 14,901,666 (f) Total risk weighted assets 26,741 13,992,087 14,342,543 14,901,666 (f) Total risk weighted assets 19,4% 20,8% 21,4% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0%<		(b) Employees (c)Total Insider Loans and Advances and other facilities				343,287	
(c) Other contingent liabilities 1,007,817 1,007,943 1,102,998 1,104,346 (d) Total Contingent Liabilities 6,213,058 7,156,711 6,956,207 7,213,303 4.0 CAPITAL STRENCTH 11,841,338 13,505,724 13,816,318 14,361,530 (a) Core capital 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 (c) Excess/(Difficiency)(a-b) 10,841,388 12,505,724 12,816,318 13,561,530 (d) Supplementary Capital 365,535 486,563 526,227 54,01,356 (e) Total risk weighted assets 44,788,386 45,253,228 48,033,406 49,093,445 (g) Core Capital/Total deposits Liabilities 19,4% 20,8% 21,1% 21,4% (f) Total risk weighted assets 26,64% 29,5% 28,8% 29,3% (i) Excess/(Defriciency) (g-h) 11,4% 12,8% 13,1% 13,4% (i) Excess/(Defriciency) (g-h) 12,5% 19,0% 10,5% 10,5% (i) Excess/(Defriciency) (g-h) 12,4% 14,5% 14,5% 14,5% (ii) Excess/(Defriciency) (g-h) 12,4% 13,1%	3.0	(a)Letters of credit,guarantees, acceptances					
4.0 CAPITAL STRENGTH (a) Core capital 11,841,388 13,505,724 13,816,318 14,361,530 (b) Minimum Statutory Capital 10,081,388 12,505,724 12,816,318 13,351,530 (c) Supplementary Capital 365,353 486,363 526,227 540,136 (c) Total Capital (a+d) 12,206,741 13,992,087 14,342,545 14,901,666 (f) Total risk weighted assets 44,788,366 45,823,528 48,033,406 49,093,445 (g) Core Capital/Total deposits Liabilities 19,4% 20.6% 21.1% 21.4% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 11.4% 12.89% 13.1% 13.4% 13.4% (i) Excess/(Deficiency) (g+h) 10.5% 10.5% 10.5% 10.5% 10.5% 10.5% (ii) Excess/(Deficiency) (g+h) 15.9% 13.0% 18.8% 18.8% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 15.9% 10.5% 10.5% 10.5% 10.5% 10.5% 10.5%		(b) Forwards, swaps and options (c)Other contingent liabilities	1,007,817	713,504 1,007,943	1,102,998	1,104,346	
(b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 1,000,000 (c) Excess/(Difficiency)(a-b) 10,841,388 12,205,724 12,816,318 13,351,530 (d) Supplementary Capital 365,353 486,363 526,227 540,136 (e) Total Capital (a+d) 12,206,741 13,992,087 14,342,545 14,901,666 (f) Total risk weighted assets 44,786,366 45,823,528 48,033,406 49,093,445 (g) Core Capital/Total deposits Liabilities 19,4% 20.8% 21,1% 21,4% (h) Minimum Statutory Ratio 8.0% 8.0% 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 11.4% 12.8% 13.1% 13.4% 18.8% (i) Disce Capital/Total risk weighted assets 26.4% 29.5% 28.8% 29.3% (ii) Excess/(Deficiency) (g-h) 15.5% 10.5% 10.5% 10.5% 10.5% (ii) Excess/(Deficiency) (a-b) 14.5% 14.5% 14.5% 14.5% 14.5% (ii) Excess/(Deficiency) (m-n) 12.8% 12.5%	4.0	CAPITAL STRENGTH					
(d) Supplementary Capital 365,353 486,363 526,227 540,136 (e) Total Capital (a+d) 12,206,741 13,992,087 14,342,545 14,901,666 (f) Total risk weighted assets 44,788,386 45,823,328 486,363 526,227 540,136 (g) Core Capital /Total deposits Liabilities 19,4% 20,8% 21,1% 21,4% (h) Minimum statutory Ratio 8,0% 8,0% 8,0% 8,0% 8,0% (i) Excess/(Deficiency) (g+h) 11,4% 12,8% 13,1% 13,4% (i) Excess (Deficiency) (g+h) 10,5% 10,5% 10,5% 10,5% (i) Excess (Deficiency) (g+h) 15,5% 10,5% 10,5% 10,5% (i) D Excess (Deficiency) (m-h) 12,8% 14,5% 14,5% 14,5% (i) Excess (Deficiency) (m-n) 12,8% 16,0% 15,4% 14,5% (i)		(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	
(f)Total risk weighted assets 44,788,386 45,823,228 48,033,406 49,093,445 (g) Core Capital/Total deposits Liabilities 19,4% 20,8% 21,1% 21,4% (h) Minimum statutory Ratio 8,0% 8,0% 8,0% 8,0% 8,0% (i) Excess/(Deficiency) (g-h) 11,4% 12,8% 13,1% 13,4% (i) Core Capital / total risk weighted assets 26,64% 29,5% 28,8% 29,3% (k) Minimum Statutory Ratio 10,5% 10,5% 10,5% 10,5% 10,5% (i) Excess/(Deficiency) (j-k) 15,9% 19,0% 18,3% 18,8% (m) Total Capital/total risk weighted assets 27,3% 30,5% 29,9% 30,4% (i) Excess/(Deficiency) (i-k) 12,8% 14,5% 14,5% 14,5% 14,5% (i) Excess/(Deficiency) (m-n) 12,8% 16,0% 15,4% 15,9% 14.1 (a) Liquidity Ratio 67,0% 65,2% 65,9% 67,3% 14.2 (b) Minimum statutory Ratio 20,0% 20,0% 20,0% 20,0%		(d) Supplementary Capital	365,353	486,363	526,227	540,136	
(h) Minimum statutory Ratio 8.0% 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 11.4% 12.8% 13.1% 13.4% (i) Core Capital / total risk weighted assets 26.4% 29.5% 28.8% 29.3% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% 10.5% 10.5% (i) Excess (Deficiency) (g-h) 15.9% 19.0% 18.3% 18.8% (m) Total Capital/total risk weighted assets 27.3% 30.5% 29.9% 30.4% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% 14.5% 15.9% (a) Excess/(Deficiency) (m-n) 12.8% 16.0% 15.4% 15.9% 14.1 (a) Liquidity Ratio 67.0% 65.2% 65.9% 67.3% 14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 47.0% 45.2% 47.3% 47.3%		(f)Total risk weighted assets	44,788,386	45,823,328	48,033,406	49,093,445	
(i) Core Capital / total risk weighted assets 26.4% 29.5% 28.8% 29.3% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% 10.5% 10.5% (i) Excess (Deficiency) (j-k) 15.9% 19.0% 18.3% 18.8% (m) Total Capital/total risk weighted assets 27.3% 30.5% 29.9% 30.4% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 12.8% 16.0% 15.4% 15.9% 14.1 (a) Liquidity Ratio 67.0% 65.2% 65.9% 67.3% 14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 47.3% 45.2% 45.9% 47.3%		(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	
(f) Excess (Defriciency) (j-k) 15.9% 19.0% 18.3% 18.8% (m) Total Capital/total risk weighted assets 27.3% 30.5% 29.9% 30.4% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% 14.5% (o) Excess (Defriciency) (m-n) 12.8% 16.0% 15.9% 15.9% 14.1 (a) Liquidity Ratio 67.0% 65.2% 65.9% 67.3% 14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% 20.0% 14.3 (c) Excess (Defriciency) (a-b) 47.0% 45.2% 45.9% 47.3%		(j) Core Capital / total risk weighted assets	26.4%	29.5%	28.8%	29.3%	
(n) Minimum statutory Ratio 14.5% 14.5% 14.5% 14.5% (a) Excess/(Deficiency) (m-n) 12.8% 16.0% 15.4% 15.9% 14 LiQuiDITY 14.1% 15.2% 65.9% 67.3% 14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 47.0% 45.2% 45.9% 47.3%		(k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k)	15.9%	19.0%	18.3%	10.5% 18.8%	
(a) Excess/(Deficiency) (m-n) 12.8% 16.0% 15.4% 15.9% 14.1 (a) Liquidity Ratio 67.0% 65.2% 65.9% 67.3% 14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 47.0% 45.2% 45.9% 47.3%		(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	
14.2 (b) Minimum Statutory Ratio 20.0% 2		(o) Excess/(Deficiency) (m-n) LIQUIDITY					
	14.2	b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	
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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 assessed on the institutions website: www.bankofbarodakenya.com They may be also be accessed at the institutions Head Office located at; Baroda House, 29 Koinange Street, Nairobi.

(Yatish C. Tewari) Managing Director

Bank of Baroda (Kenya) Limited is regulated by the Central Bank of Kenya