

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES

I STATEMENT OF FINANCIAL POSITION			II STATEMENT OF PROFIT OR (LOSS) AND OTHER COMPREHENSIVE INCOME			III OTHER DISCLOSURES					
	31-03-2016 Shs 000 (Unaudited)	31/12/16 Shs 000 (Audited)	31/03/17 Shs 000 (Unaudited)		31-03-2016 Shs 000 (Unaudited)	31/12/16 Shs 000 (Audited)	31/03/17 Shs 000 (Unaudited)		31-03-2016 Shs 000 (Unaudited)	31/12/16 Shs 000 (Audited)	31/03/17 Shs 000 (Unaudited)
A ASSETS				1.0 INTEREST INCOME				1.0 NON-PERFORMING LOANS AND ADVANCES			
1 Cash (both Local & Foreign)	268,657	319,790	319,366	1.1 Loans and advances	332,691	1,200,042	254,978	(a) Gross Non-performing loans and advances	908,999	891,374	853,766
2 Balances due from Central Bank of Kenya	761,396	503,568	773,896	1.2 Government securities	45,652	214,488	43,580	(b) Less Interest in Suspense	115,774	189,078	170,899
3 Kenya Government and other securities held for dealing purposes	-	-	-	1.3 Deposits and placements with banking institutions	2,888	9,849	8,400	(c) Total Non-Performing Loans and Advances (a-b)	793,225	702,296	682,867
4 Financial assets at fair value through profit and loss	-	-	-	1.4 Other Interest Income	-	-	-	(d) Less Loan Loss Provision	439,211	366,021	394,559
5 Investment Securities	-	-	-	1.5 Total interest income	381,231	1,424,379	306,958	(e) Net Non-Performing Loans and Advances (c-d)	354,014	336,275	288,308
a) Held to Maturity	1,979,228	1,932,497	2,111,200	2.0 INTEREST EXPENSE				(f) Discounted Value of Securities	354,014	334,706	288,308
a. Kenya Government Securities	1,979,228	1,932,497	2,111,200	2.1 Customer deposits	165,689	507,434	112,130	(g) Net NPLs Exposure (e-f)	-	1,569	-
b. Other Securities	-	-	-	2.2 Deposits and placement from banking institutions	7,516	52,918	6,026	2.0 INSIDER LOANS AND ADVANCES			
b) Available for sale	-	-	-	2.3 Other interest expenses	254	1,200	405	(a) Directors, Shareholders and Associates	929,760	780,026	766,338
a. Kenya Government Securities	-	-	-	2.4 Total interest expenses	173,459	561,552	118,561	(b) Employees	273,175	284,688	288,118
b. Other Securities	-	-	-	3.0 NET INTEREST INCOME/(LOSS)	207,772	862,827	188,397	(c) Total Insider Loans and Advances and other facilities	1,202,935	1,064,714	1,054,456
6 Deposits and balances due from local banking institutions	79,460	458,473	165,033	4.0 NON-INTEREST INCOME				3.0 OFF-BALANCE SHEET ITEMS			
7 Deposits and balances due from banking institutions abroad	30,612	6,429	10,517	4.1 Fees and commissions on loans and advances	18,477	68,217	24,797	(a) Letters of credit, guarantees, acceptances	384,892	695,953	580,130
8 Tax recoverable	-	33,348	37,671	4.2 Other fees and commissions	21,028	117,942	27,504	(b) Forwards, Swaps and options	101,550	61,558	109,258
9 Loans and advances to customers (net)	6,841,271	6,471,250	6,481,380	4.3 Foreign exchange trading income	12,294	29,828	7,585	(c) Other contingent liabilities	-	-	-
10 Balances due from banking institutions in the group	-	-	-	4.4 Dividend Income	-	-	-	(d) Total Contingent Liabilities	486,442	757,511	689,388
11 Investments in associates	-	-	-	4.5 Other income	-	1,770	5,429	4.0 CAPITAL STRENGTH			
12 Investments in subsidiary companies	-	-	-	4.6 Total non-interest income	51,799	217,757	65,315	(a) Core capital	1,951,963	1,968,557	1,976,125
13 Investments in joint ventures	-	-	-	5.0 TOTAL OPERATING INCOME	259,571	1,080,584	253,712	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000
14 Investment properties	-	-	-	6.0 OTHER OPERATING EXPENSES				(c) Excess/(Deficiency) (a-b)	951,963	968,557	976,125
15 Property and equipment	144,706	168,172	188,191	6.1 Loan loss provision	21,758	96,842	25,112	(d) Supplementary Capital	104,851	104,852	104,852
16 Prepaid lease rentals	-	-	-	6.2 Staff costs	100,052	393,302	104,286	(e) Total Capital (a+d)	2,056,814	2,073,409	2,080,976
17 Intangible assets	95,806	70,525	56,635	6.3 Directors' emoluments	4,646	21,873	4,581	(f) Total risk weighted assets	9,568,861	9,973,585	9,419,263
18 Deferred tax asset	36,379	85,962	85,962	6.4 Rental charges	15,574	88,911	17,839	(g) Core Capital/Total deposits Liabilities	25.2%	24.6%	24.2%
19 Retirement benefit asset	-	-	-	6.5 Depreciation charge on property and equipment	17,189	90,846	20,093	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
20 Other assets	270,100	414,486	376,420	6.6 Amortisation charges	4,216	4,216	5,451	(i) Excess/(Deficiency) (g-h)	17.2%	16.6%	16.2%
21 TOTAL ASSETS	10,507,615	10,464,500	10,606,271	6.7 Other operating expenses	48,086	224,570	61,215	(j) Core Capital / total risk weighted assets	20.4%	19.7%	21.0%
B LIABILITIES				6.8 Total operating expenses	211,521	920,560	238,577	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%
22 Balances due to Central Bank of Kenya	-	-	-	7.0 Profit before tax and exceptional items	48,050	160,024	15,135	(l) Excess (Deficiency) (j-k)	9.9%	9.2%	10.5%
23 Customer deposits	7,755,586	8,000,002	8,157,198	8.0 Exceptional items	-	-	-	(m) Total Capital/total risk weighted assets	21.5%	20.8%	22.1%
24 Deposits and balances due to local banking institutions	300,676	102,500	101,550	9.0 Profit after exceptional items	48,050	160,024	15,135	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
25 Deposits and balances due to foreign banking institutions	-	-	-	10.0 Current tax	14,415	84,173	4,540	(o) Excess (Deficiency) (m-n)	7.0%	6.3%	7.6%
26 Other money market deposits	-	-	-	11.0 Deferred tax	-	(24,767)	-	14 LIQUIDITY			
27 Borrowed funds	-	-	-	12.0 Profit after tax and exceptional items	33,635	100,618	10,595	14.1 (a) Liquidity Ratio	34.7%	36.6%	38.0%
28 Balances due to group companies	-	-	-	13.0 Other Comprehensive Income				14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
29 Tax payable	26,809	59,406	-	13.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	14.3 (c) Excess (a-b)	14.7%	16.6%	18.0%
30 Dividends payable	-	-	-	13.2 Fair value changes in available for sale financial assets	-	-	-				
31 Deferred tax liability	-	-	-	13.3 Revaluation surplus on Property, plant and equipment	-	-	-				
32 Retirement benefit liability	-	-	-	13.4 Share of other comprehensive income of associates	-	-	-				
33 Other liabilities	343,705	229,184	258,979	13.5 Income tax relating to components of other comprehensive income	-	-	-				
34 TOTAL LIABILITIES	8,426,776	8,391,092	8,517,727	14.0 Other Comprehensive Income for the year net of tax							
C SHAREHOLDERS' FUNDS				15.0 Total comprehensive income for the year	33,635	100,618	10,595				
35 Paid up /Assigned capital	1,000,000	1,000,000	1,000,000	16.0 EARNINGS PER SHARE- BASIC & DILUTED	0.67	0.50	0.21				
36 Share premium	42,236	42,236	42,236	9 DIVIDEND PER SHARE - DECLARED							
37 Revaluation reserves	-	-	-								
38 Retained earnings/Accumulated losses	933,752	926,320	941,456								
39 Statutory loan reserves	104,851	104,852	104,852								
40 Other Reserves	-	-	-								
41 Proposed dividends	-	-	-								
42 Capital grants	-	-	-								
43 TOTAL SHAREHOLDERS' FUNDS	2,080,839	2,073,408	2,088,544								
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	10,507,615	10,464,500	10,606,271								

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 on the institutions website: www.tnbl.co.ke

They may also be accessed at the Institution's Head Office located at Transnational Plaza, City Hall Way.

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Transnational Bank is regulated by the Central Bank of Kenya.