

TRANSNATIONAL BANK LIMITED

Innovative & Responsive

Trans National Plaza, City Hall Way • P.O. Box 34353 - 00100 Nairobi, Kenya • Tel: (+254) 20 2224235/6

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES

I	STATEMENT OF FINANCIAL POSITION	30-06-2012 Shs 000 (Unaudited)	31-12-2012 Shs 000 (Audited)	31-03-2013 Shs 000 (Unaudited)	30-06-2013 Shs 000 (Unaudited)	
Α	ASSETS					
1	Cash (both Local & Foreign)	188,512	299,550	259,024	238,069	
2	Balances due from Central Bank of Kenya	326,322	549,529	489,462	400,161	
3	Kenya Government and other securities held	520,522	515,525	105,102	100,101	
-	for dealing purposes	-			-	
4	Financial assets at fair value through profit and loss	98,295	187,098	168,898	194,876	
5	Investment Securities	/	,	,		
	a) Held to Maturity	2,257,478	2,252,091	2,297,991	2,252,287	
	a. Kenya Government Securities	2,257,478	2,252,091	2,297,991	2,252,287	
	b. Other Securities	-	-	-	-	
	b) Available for sale	-	-	-	-	
	 Kenya Government Securities 	-	-	-	-	
	b. Other Securities	-	-	-	-	
6	Deposits and balances due from local banking					
	institutions	69,071	838,552	60,154	45,806	
7	Deposits and balances due from banking					
	institutions abroad	358,267	128,492	100,965	40,288	
8	Tax recoverable	-	-	-	-	
9	Loans and advances to customers (net)	3,826,735	4,359,518	4,475,972	4,712,259	
10	Balances due from banking institutions in the group		-	-	-	
11	Investments in associates	-	-	-	-	
12	Investments in subsidiary companies	-	-	-	-	
13	Investments in joint ventures	-	-	-	-	
14	Investment properties	-	-	-	-	
15	Property and equipment	82,485	91,066	83,896	79,164	
16	Prepaid lease rentals	-	-	- 107	7150	
17 18	Intangible assets Deferred tax asset	11,732	9,255	8,187	7,156	
18	Retirement benefit asset	27,088	27,026	27,026	27,026	
20	Other assets	130,409	59,205	55,924	145,059	
20	TOTAL ASSETS	7,376,394	8,801,382	8,027,499	8,142,151	
		1,310,354	0,001,302	0,021,435	0,142,131	
В	LIABILITIES					
22	Balances due to Central Bank of Kenya	-	-	-	-	
23	Customer deposits	5,102,523	6,535,397	5,859,026	6,035,732	
24	Deposits and balances due to local banking					
	institutions	173,807	172,000	-	50,000	
25	Deposits and balances due to foreign banking					
	institutions	-	-	-	-	
26	Other money market deposits	-	-	-	-	
27	Borrowed funds	-	-	-	-	
28	Balances due to group companies	-	-	-	-	
29	Tax payable		35,157	35,157		
30	Dividends payable	4,494	-	732	1,465	
31	Deferred tax liability	-	-	-	-	
32	Retirement benefit liability	-	-	-	-	
33 34	Other liabilities	283,621	225,012	263,013	292,825	
	TOTAL LIABILITIES	5,564,445	6,967,566	6,157,928	6,380,022	
С	SHAREHOLDERS' FUNDS					
35	Paid up /Assigned capital	614,432	614,432	614,432	1,000,000	
36	Share premium	42,237	42,237	42,237	42,237	
37	Revaluation reserves	-	-	-	-	
38	Retained earnings/Accumulated losses	1,128,893	1,142,128	1,177,883	684,873	
39	Statutory loan reserves	26,387	35,019	35,019	35,019	
40	Other Reserves	-	-	-	-	
41	Proposed dividends	-	-	-	-	
42	Capital grants	-	-	-	-	
43	TOTAL SHAREHOLDERS' FUNDS	1,811,949	1,833,816	1,869,571	1,762,129	
44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	7,376,394	8,801,382	8,027,499	8,142,151	

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1.0 INTEREST INCOME 364,017 774,528 191,771 398,936 1.2 Government securities 97,608 198,134 59,798 112,418 1.3 Deposits and placements with banking institutions 97,799 12,307 5,576 5,637 1.4 Other Interest income 471,384 984,968 257,146 516,990 2.0 INTEREST EXPENSE - </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>						
1.1 Loans and advances 364,017 774,528 191,771 398,936 1.2 Government securities 97,508 198,134 59,798 112,418 1.3 Deposits and placements with banking institutions 97,59 12,307 5,576 5,577 1.5 Total interest income 471,384 984,968 257,146 516,5900 2.0 INTERST EXPENS 162,040 386,331 90,848 173,752 2.2 Deposits and placement from banking institutions 17,453 46,234 8,605 117,250 3.0 Meri Interest expenses 181,143 433,240 99,596 191,491 3.0 NET INTERST INCOME 174,550 322,499 34,772 4.1 Fees and commissions on leans and advances 38,631 143,142 13,843 34,138 4.2 Other income 56,361 112,090 9,023 9,761 4.5 Other income 56,361 112,090 9,023 9,761 4.5 Other income 56,361 112,090 9,023 9,561 5.0 Deroid inco			(Unaudited)	(Audited)	(Unaudited)	(Unaudited)
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1.4 Other Interest Income 471,384 984,968 257,146 516,990 2.0 INTEREST EXPENSE 1 516,990 386,331 90,848 173,752 2.1 Customer deposits 162,040 386,331 90,848 173,752 2.1 Customer deposits 1668 675 142 226 2.1 Total interest expenses 181,143 433,240 99,596 191,491 3.0 NET INTEREST INCOME						
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4.1 Fees and commissions on loans and advances 38,631 143,142 13,843 34,138 4.2 Other fees and commissions 46,180 50,953 22,652 45,772 4.3 Dividend Income 62,843 108,756 17,419 22,937 4.4 Dividend Income 56,361 112,090 9,023 9,761 4.5 Other income 204,015 414,941 62,937 119,608 5.0 TOTAL OPERATING INCOME 494,255 966,670 220,487 445,83 6.0 OTHER OPERATING EXPENSES -			290,240	551,129	157,550	323,499
4.2 Other fees and commissions 46,180 50,953 22,652 45,772 4.3 Foreign exchange trading income 62,843 108,756 17,419 229,373 4.5 Other income 56,361 112,090 9,023 9,761 4.6 Total non-interest income 204,015 414,941 62,937 119,608 5.0 TOTAL OPERATING INCOME 494,255 966,670 220,487 445,107 6.0 OTHER OPERATING EXPENSES 6 220,487 445,107 6.1 Loan loss provision 33,810 50,663 22,187 445,835 6.2 Staff costs 146,704 43,912 22,111 5,069 9,567 5.2 Staff costs 9,121 22,111 5,069 9,567 5,518 5,518 5,518 2,765 2,445 11,525 2,2461 6,554 340,642 2,2187 44,543 15,515 6,55 2,518 6,772 11,625 2,2461 6,554 340,642 16,551 6,53,643 166,524 340,642 50,766 1,125 2,2616 6,53,64						
4.3 Foreign exchange trading income 62,843 108,756 17,419 29,937 4.4 Dividend income 56,361 112,090 9,023 9,761 4.5 Other income 204,015 414,941 62,937 119,608 5.0 TOTAL OPERATING INCOME 204,015 414,941 62,937 119,608 5.0 TOTAL OPERATING EXPENSES 7 7 445,803 74,913 445,803 6.1 Loan loss provision 33,810 50,663 22,187 445,803 6.2 Staff costs 146,704 309,135 85,944 106,52 6.3 Directors' emoluments 9,121 22,111 5,056 9,567 6.4 Rental charges 21,424 46,307 11,625 23,479 6.5 Depreciation charges on property and equipment 15,824 32,919 84,455 166,524 340,642 7.0 Profit before tax and exceptional items 191,629 333,027 53,962 104,465 8.0 Diverting expenses 302,626 633,643 166,524 340,642 <tr< td=""><td></td><td></td><td></td><td></td><td></td><td></td></tr<>						
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4.6 Total non-interest income 204,015 414,941 62,937 119,608 5.0 TOTAL OPERATING INCOME 499,255 966,670 220,487 445,817 6.0 OTHER OPERATING EXPENSES			- FC 7C1	-	- 0.027	0.761
5.0 TOTAL OPERATING INCOME 494,255 966,670 220,487 445,107 6.0 OTHER OPERATING EXPENSES -						
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8.0Exceptional items191,629333,02753,962104,4559.0Profit after exceptional items191,629333,02753,962104,45510.0Current tax108,60025,88011.0Deferred tax61212.0Profit after tax and exceptional items154,908224,36653,96278,58513.0Other Comprehensive Income13.1Gains/(Losses) from translating the financial statements of foreign operations14.114.114.113.2Fair value changes in available for sale financial assets(10,973)(18,200)7,77913.3Revaluation surplus on Property,plant and equipment111113.4Share of other comprehensive income of associates111113.5Total comprehensive income1111114.0Other Comprehensive income for the year net of tax154,908213,39335,76286,36416.0EARNINCS PER SHARE - BASIC & DILUTED1.261.740.270.33	6.8	Total operating expenses	302,626	633,643	166,524	340,642
9.0 Profit after exceptional items 191,629 333,027 53,962 104,465 10.0 Current tax 36,721 100,600 - 25,880 10.0 Deferred tax - 61 - - 12.0 Profit after tax and exceptional items 154,908 224,366 53,962 78,585 13.0 Other Comprehensive Income -	7.0	Profit before tax and exceptional items	191,629	333,027	53,962	104,465
10.0Current tax36,721108,60025,88011.0Deferred tax61616112.0Profit after tax and exceptional items154,908224,36653,96278,58513.0Other Comprehensive Income154,908224,36653,96278,58513.0Other Comprehensive Income154,908224,36653,96278,58513.1Gains/(Losses) from translating the financial statements of foreign operations61616113.2Fair value changes in available for sale financial assets(10,973)(18,200)7,77913.3Revaluation surplus on Property,plant and equipment6161616113.4Share of other comprehensive income of associates comprehensive income61616113.5Income tax relating to components of other 			-	-	-	-
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13.1 Gains/(Losses) from translating the financial statements of foreign operations -			154,908	224,366	53,962	78,585
statements of foreign operations - - - 13.2 Fair value danges in available for sale financial assets - (10,973) (18,200) 13.3 Revaluation surplus on Property.plant and equipment - - - 13.4 Share of other comprehensive income of associates comprehensive income - - - 13.4 Share of other comprehensive income of associates comprehensive income - - - 14.0 Other Comprehensive income for the year net of tax 10,973) (18,200) 7,779 15.0 Total comprehensive income for the year net of tax 154,908 213,393 35,762 86,364 16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39						
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equipment 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 14.0 Other Comprehensive income for the year net of fax 15.0 Total comprehensive income for the year 15.0 Total	13.3			(10,515)	(10,200)	1,115
13.4 Share of other comprehensive income of associates Image: Comprehensive income Image: Comprehensive income 13.5 Income tax relating to components of other comprehensive income Image: Comprehensive income Image: Comprehensive income 14.0 Other Comprehensive income for the year net of tax (10,973) (18,200) 7,779 15.0 Total comprehensive income for the year 154,908 213,393 33,762 86,364 16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39			-	-	-	-
13.5 Income tax relating to components of other comprehensive income - - - 14.0 Other Comprehensive Income for the year net of tax (10,973) (18,200) 7,779 15.0 Total comprehensive income for the year 154,908 213,393 35,762 86,364 16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39	13.4		-	-	-	-
14.0 Other Comprehensive Income for the year net of tax - (10,973) (18,200) 7,779 15.0 Total comprehensive income for the year 154,908 213,393 35,762 86,364 16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39						
net of tax (10,973) (18,200) 7,779 15.0 Total comprehensive income for the year 154,908 213,393 35,762 86,364 16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39					-	-
15.0 Total comprehensive income for the year 154,908 213,393 35,762 86,364 16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39	14.0	Other Comprehensive Income for the year				
16.0 EARNINGS PER SHARE - BASIC & DILUTED 1.26 1.74 0.27 0.39			-			
	15.0	Total comprehensive income for the year	154,908	213,393	35,762	86,364
9 DIVIDEND PER SHARE - DECLARED	16.0	EARNINGS PER SHARE - BASIC & DILUTED	1.26	1.74	0.27	0.39
	9	DIVIDEND PER SHARE - DECLARED	-	-	-	-

0-06-2013 Shs 000 Inaudited)	ш	OTHE	R DISCLOSURES	30-06-2012 Shs 000 (Unaudited)	31-12-12 Shs 000 (Audited)	31-03-13 Shs 000 (Unaudited)	30-06-2013 Shs 000 (Unaudited)	
	1.0	NON-	PERFORMING LOANS AND ADVANCES					
398,936		(a)	Gross Non-performing loans and advances	403,751	512,061	564,504	634,969	
112,418		(b)	Less Interest in Suspense	43,274	51,866	52,777	58,748	
5,637		(c)	Total Non-Performing Loans and Advances (a-b)	360,477	460,196	511,727	576,221	
-		(d)	Less Loan Loss Provision	249,460	234,570	248,773	270,104	
516,990		(e)	Net Non-Performing Loans and Advances(c-d)	111,017	225,625	262,953	306,117	
		(f)	Discounted Value of Securities	111,017	165,735	213,230	270,331	
173,752		(g)	Net NPLs Exposure (e-f)	-	59,890	49,723	35,786	
17,463	2.0	INCLE	DER LOANS AND ADVANCES					
276	2.0		Directors, Shareholders and Associates	566,155	610,671	562,035	596,767	
191,491		· · /	Employees	190,255	244,571	271,455	277,441	
325,499			Total Insider Loans and Advances and	150,255	244,571	271,435	2/1/441	
			other facilities	756,410	855,242	833,490	874,208	
34,138	3.0	OFF-I	BALANCE SHEET ITEMS					
45,772	5.0		Letters of credit,guarantees, acceptances	1,214,720	603,078	475,795	418,426	
29,937			Forwards, Swaps and options			195,988	130,895	
-			Other contingent liabilities					
9,761			Total Contingent Liabilities	1,214,720	603,078	671,783	549,321	
119,608			-					
445,107	4.0		TAL STRENGTH					
			Core capital	1,659,655	1,789,542	1,816,671	1,680,038	
44,583			Minimum Statutory Capital	700,000	1,000,000	1,000,000	1,000,000	
174,461			Excess/Deficiency) (a-b)	959,655	789,542	816,671	680,038	
9,567			Supplementary Capital	26,387	35,019	35,019	35,019	
23,479			Total Capital (a+d)	1,686,042	1,824,561	1,851,690	1,715,057	
16,551			Total risk weighted assets	4,791,164	4,717,588	4,771,572	4,998,660	
2,261			Core Capital/Total deposits Liabilities	33%	27%	31%	28%	
69,740			Minimum statutory Ratio Excess/(Deficiency) (g-h)	8%	8%	8% 23%	8%	
340,642			Core Capital / total risk weighted assets	25% 35%	19% 38%	23%	20% 34%	
104,465			Minimum Statutory Ratio	55% 8%	58% 8%	58% 8%	54% 8%	
-			Excess (Deficiency) (i-k)	27%	30%	30%	26%	
104,465			Total Capital/total risk weighted assets	35%	30%	30%	34%	
25,880			Minimum statutory Ratio	12%	12%	12%	12%	
-			Excess (Deficiency) (m-n)	23%	27%	27%	22%	
78,585	14	• •		2070	27.00	2770	22.70	
	14.1		Liquidity Ratio	58%	60%	55%	49%	
	14.1		Minimum Statutory Ratio	20%	20%	20%	20%	
	14.2		Excess (a-b)	38%	40%	35%	20%	
7,779	14.3	(0)	LACESS (a-D)	30%0	40%	3390	2990	
	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 institutions head office located at Transnational Plaza, City Hall Way.							

They may also be accessed at the institutions head office located at Transnational Plaza, City Hall Way

Signed:

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SAMMY LANG'AT CHIEF EXECUTIVE OFFICER M. K. CHERWON CHAIRMAN

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