Trans National Bank

Transnational Bank Limited Trans National Plaza, City Hall Way Head Office, 2nd floor Tel: (+254) 20 222 42 35/6

## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES

I.	STATEMENT OF FINANCIAL POSITION	Shs 000	Shs 000	Shs 000		Shs 000	
A	ASSETS	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	
î	Cash ( both Local & Foreign)	275,971	307,857	280,733	342,860	289.403	÷
2	Balances due from Central Bank of Kenya	325,831	395,452	475,830		606,997	
3	Kenya Government and other securities held	,	,		,	,	
	for dealing purposes	-					
4	Financial assets at fair value through profit and loss	-	-	-	-	-	
5	Investment Securities	-					
	a) Held to Maturity	2,244,508		2,297,030		2,139,682	÷
	a.Kenya Government Securities	2,169,508		2,147,030		2,139,682	
	b.Other Securities b)Available for sale	75,000	153,567	150,000	150,000		
	a.Kenya Government Securities						
	b.Other Securities						
6	Deposits and balances due from local banking institutions	505,273	655,216	469,914	52,044	83,095	
7	Deposits and balances due from banking institutions abroad	41,393	68,039	81,056		58,999	÷
8	Tax recoverable	-	-	-	-	-	
9	Loans and advances to customers (net)	5,884,282	6,162,672	6,399,838	6,819,787	7,082,866	1
10		-	-		-	-	
11	Investments in associates	-	-	-	-	-	
12	Investments in subsidiary companies Investments in joint ventures		-				÷
14							
15		114,747	118,115	131,836	131,255	125,881	
	Prepaid lease rentals	-				- 125,001	1
17	Intangible assets	41,444	37,341	33,513	54,581	107,007	
18		27,636	36,379	36,379	36,379	36,379	÷
19		-	-	-	-	-	
	Other assets	217,036	162,889	94,832		272,997	1
21	TOTAL ASSETS	9,678,121	10,239,922	10,300,961	10,456,605	10,803,306	
в	LIABILITIES						÷
	Balances due to Central Bank of Kenya	-		-	-		
	Customer deposits	7,363,418	7,666,376	7,945,495	7,801,283	7,733,620	1
	Deposits and balances due to local banking institutions	89,200	357,245	112,597	386,556	630,959	
	Deposits and balances due to foreign banking institutions	-	-		-	-	
26		-	-	-	-	-	
27 28		-	-		-	-	
	Balances due to group companies Tax payable	-	- 12,992	- 12,992	-	-	÷
30		1,181	12,992	12,992	1,353	1,181	
	Deferred tax liability	-	-	-	-	-	
32		-	-		-		
33	Other liabilities	295,193	287,370	271,527	292,344	392,643	
34	TOTAL LIABILITIES	7,748,992	8,325,163	8,343,792	8,481,536	8,758,403	
C 75	SHAREHOLDERS' FUNDS	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1
	Paid up /Assigned capital Share premium	1,000,000 42,237	1,000,000 42,236	1,000,000 42,237		1,000,000 42,237	
	Revaluation reserves	42,237	42,230	42,237	42,237	42,237	
38		824,574	771,951	814,358	832,258	902,092	÷
39		62,318	100,573	100,574		100,574	
40	Other Reserves	-	-	-	-	-	
41		-	-	-	-	-	
42	Capital grants	-	-	-	-	-	
43	TOTAL SHAREHOLDERS' FUNDS	1,929,129	1,914,759	1,957,169	1,975,069	2,044,903	
44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	9,678,121	10,239,922	10,300,961	10,456,605	10,803,306	

II	STATEMENT OF COMPREHENSIVE INCOME	30-09-2014 Shs 000 (Unaudited)	Shs 000	31-03-2015 Shs 000 (Unaudited)	Shs 000	Shs 000
1.0	INTEREST INCOME	. ,		. ,	. ,	. ,
1.1	Loans and advances	759,952	1,040,156	274,783	569,300	898,574
1.2	Government securities	156,045	205,849	49,049	98,587	147,598
1.3	Deposits and placements with banking institutions	13,987	17,228	5,022	9,729	10,004
1.4	Other Interest Income			5,022	5,725	
1.5	Total interest income	929,984	1,263,233	328,854	677,616	1,056,177
2.0	INTEREST EXPENSE	-				
2.1	Customer deposits	326,695	458,021	125,781	247,928	372,550
2.2	Deposits and placement from banking institutions	20,101	26,512	6,470	13,148	34,920
2.3	Other interest expenses	878	1,089	224	517	977
2.4	Total interest expenses	347,674	485,622	132,475	261,593	408,447
3.0	NET INTEREST INCOME/ (LOSS)	582,311	777,611	196,379		647,730
4.0	NON-INTEREST INCOME					
4.1	Fees and commissions on loans and advances	50,674	73,282	21,230	46,409	70,748
4.2	Other fees and commissions	63,738	87,231	24,416	50,317	72,437
4.3	Foreign exchange trading income	20,919	22,603	254	9,090	22,104
4.4	Dividend Income	-		-	-	-
4.5	Other income	1,431	1,431	1,806	1,806	1,841
4.6	Total non-interest income	136,761	184,546	47,707	107,622	167,130
5.0	TOTAL OPERATING INCOME	719,072	962,157	244,086	523,646	814,860
6.0	OTHER OPERATING EXPENSES					
6.1	Loan loss provision	74,751	90,775	27,125	49,250	76,375
6.2	Staff costs	268,024	351,972	94,882	188,389	289,910
6.3	Directors' emoluments	14,803	22,802	4,546	12,291	16,494
6.4	Rental charges	40,392	54,279	15,078	30,169	44,657
6.5	Depreciation charge on property and equipment	25,185	34,911	10,344	21,065	39,830
6.6	Amortisation charges	8,607	12,763	4,216	9,363	9,363
6.7	Other operating expenses	148,274	203,840	45,487	102,802	158,040
6.8	Total operating expenses	580,035	771,341	201,679	413,328	634,670
<b>7.0</b> 8.0	Profit before tax and exceptional items Exceptional items	139,037	190,816	42,407	110,317	180,191
9.0	Profit after exceptional items	139,037	190,816	42,407	110,317	180,191
10.0	Current tax	41,711	73,847	12,722	33,095	54,057
11.0	Deferred tax	-	(8,743)	-	-	-
12.0	Profit after tax and exceptional items	97,326	125,712	29,685	77,222	126,133
	Other Comprehensive Income	-	· · ·		-	
13.1						
13.2	Fair value changes in available for sale financial assets					
13.3		-				-
13.4		-			-	-
	Income tax relating to components of other comprehensive income					
14.0						
	Total comprehensive income for the year	97,326	125,712	29,685	77,222	126,133
16.0	EARNINGS PER SHARE- BASIC & DILUTED	0.49	0.63	0.15	0.39	0.63
9	DIVIDEND PER SHARE - DECLARED					
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015	. 111	OTH	IER DISCLOSURES	30-09-2014	31-12-2014	31-03-2015	30-06-2015	30-09-2015
000				Shs 000	Shs 000	Shs 000	Shs 000	Shs 000
ted)				(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
	1.0	NO	N-PERFORMING LOANS AND ADVANCES					
,574		(a)		545,087	529,263	580,475	721,318	659,330
,598		(b)	Less Interest in Suspense	60,347	71,066	73,342	80,039	95,503
,004		(c)	Total Non-Performing Loans and Advances (a-b)	484,740	458,197	507,133	641,279	563,827
-		(d)		262,334	375,202	316,460	294,220	319,523
,177		(e)	Net Non-Performing Loans and Advances(c-d)	222,406	82,995	190,673	347,059	244,304
		(f)	Discounted Value of Securities	219,778	82,995	190,673	323,683	244,304
		(g)	Net NPLs Exposure (e-f)	2,628	-	-	23,375.80	-
,550		INC	IDER LOANS AND ADVANCES					
,920	2.0			1 070 070	1 107 075	1 140 000	1.052.004	1 052 577
977		(a)		1,078,838	1,193,875	1,148,928	1,052,684	1,052,577
,447		2.4	Employees	323,765	313,606	311,109	336,986	347,427
,730		(c)	Total Insider Loans and Advances and					
			other facilities	1,402,603	1,507,481	1,460,037	1,389,670	1,400,004
	3.0	OFF	-BALANCE SHEET ITEMS					
,748		(a)	Letters of credit,guarantees, acceptances	399,795	401,663	393,582	420,621	421,661
,437		(b)		301,119	47,170			
,104		(c)	Other contingent liabilities			-	-	-
-		(d)	Total Contingent Liabilities	700,914	448,832	393,582	420,621	421,661
,841		()				,	120/021	
,130	4.0	CAP	PITAL STRENGTH					
860		(a)		1,797,293	1,814,187	1,835,392	1,819,337	1,854,254
		(b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
		(c)	Excess/Deficiency) (a-b)	797,293	814,187	835,392	819,337	854,254
,375		(d)	Supplementary Capital	62,318	100,573	100,574	100,574	100,574
,910		(e)	Total Capital (a+d)	1,859,611	1,914,759	1,935,966	1,919,911	1,954,828
,494		(f)	Total risk weighted assets	8,743,124	8,823,857	8,874,171	9,266,514	9,594,972
,657		(g)	Core Capital/Total deposits Liabilities	24.4%	23.7%	23.1%	23.3%	24.0%
,830		(h)	Minimum statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
,363		(I)	Excess/(Deficiency) (g-h)	13.9%	13.2%	12.6%	12.8%	13.5%
,040		(j)	Core Capital / total risk weighted assets	20.6%	20.6%	20.7%	19.6%	19.3%
,670		(k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
,191		(l)	Excess (Deficiency) (j-k)	10.1%	10.1%	10.2%	9.1%	8.8%
-		(m)	Total Capital/total risk weighted assets	21.3%	21.7%	21.8%	20.7%	20.4%
,191		(n)	Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
,057		(0)	Excess (Deficiency) (m-n)	6.8%	7.2%	7.3%	6.2%	5.9%
-								
,133			UIDITY					
-		(a)		42.2%	40.4%	40.6%	33.9%	31.3%
		(b)		20.0%	20.0%	20.0%	20.0%	20.0%
	14.3	(c)	Excess (a-b)	22.2%	20.4%	20.6%	13.9%	11.3%
-	The		Financial statements are extracts f	rom the by	oke of the	institution	The com	olata sat of
-			ly financial statements, statutory					
-			ons website: www.tnbl.co.ke	anu qudii	auve uisci	usures cdll	De access	
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	The	y ma	y also be accessed at the institutions h	ead office lo	cated at Tra	nsnational Pl	aza, City Hal	l Way.
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Signed:	SAMMY LANG`AT CHIEF EXECUTIVE OFFICER	P.KEMEI CHAIRMAN			
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