

OUR REF: UBAK/CEO/CBK/06/05/14

May 06, 2014

The Director
Bank Supervision Department
Central Bank of Kenya
P.O. Box 60000 00200
NAIROBI

Dear Sir,

REQUEST FOR CLEARANCE TO PUBLISH MARCH 2014 UN-AUDITED FINANCIAL STATEMENTS & OTHER DISCLOSURES

We make reference to the provisions of Prudential Guideline CBK/PG/10-Guideline on Publication of Financial statement and other disclosures and seek your approval to publish the un-audited financial statements for the quarter ended 31st March, 2014.

We have enclosed the following returns as at 31st March, 2014 for your review:

- 1. CBK/ PR10
- 2. CBK/BSM
- 3. CBK /PR21
- 4. CBK /PR3
- 5. CBK /PR5-2
- 6. CBK /PR4-1
- 7. CBK/ PR4-4

Yours faithfully,

Junji Adeniyi

Managing Director/CEO

www.ubagroup.com



CBKBL/PR10BL001

QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

Institution: Financial Year: Start Date: End Date: 0000076 UBA Kenya Bank Ltd
2014
BSA Version 3.0.0
2014/01/01
2014/03/31

1 BALANCE SHEET Previous Year 31st December 1st Quarter Previous Year 31st Dec Current Quar			2014/03/31		AMOUNT(SHS' 000)			
Provides For State December State		T RALANCE SHEET	ALE CONTROL OF THE PARTY OF THE	Bank		en Rouse Line	Group Consolidate	ed T
		January State Stat	Same Quarter	Previous Year	Current Year	Same Quarter	Previous Year	Current Year
Service And Proceedings 1985 19			Unaudited	Audited	Unaudited		Shs. '000' Audited	Shs. '000' Unaudited
Section of Section Sec				37,307 120,690	7 73,131			
1, 1969 to Printform		3 Kenya Government and other securities held for dealing purposes	•	-	13 1,200			
1.500,667 1.50								
Description		a) Held to Maturity:					Sadding 8	
A. Forti Contraction Controlled	_		1,503,667	1,465,203	1,530,944			
Description of the property		b) Available for sale:						
Company 1,1,2,20 1,2,20			-	-				
B. Commonwealth		Deposits and balances due from local banking institutions		131,220	136,201			
1 Control Action								
1.1		Loans and advances to customers (net)	421,693	789,933	805,312			
1.0	11	Investments in associates	208		6,707			
1-1 Incomplex conception				-				
1.5 Private black register 22,000 12,115	14	Investment properties	105.504					
	16	Prepaid lease rentals	-					
1.0 Secretaria periodic press 100			8,340 229 583					
1. ILANIA ASSETS	19	Retirement benefit asset	•					
1	21	TOTAL ASSETS						
12 Searce de la Certifial Sea de Terres 165709 2-08-1000 165709	В	LIABILITIES						
2-10 [Dosesh and ballaces and the total before professors 113,573 15,000 2-10 [Dosesh and ballaces and the first bestern professors 124,575 172,575 2-10 [Dosesh and ballaces and the first bestern professors 124,575 124,575 2-10 [Dosesh and ballaces and the first bestern professors 124,575 124,575 2-10 [Dosesh and ballaces and the first bestern professors 124,575 124,575 2-10 [Dosesh and ballaces and the first bestern professors 124,575 124,575 124,575 2-10 [Dosesh and ballaces and ballaces 126,772 124,575 1	22	Balances due to Central Bank of Kenya						
20. Control and believes due to Prefer berkers retinitions 120,45 97,17 17,576	24	Deposits and balances due to local banking institutions	213,575	2,483,088	2,825,168 85,000			
2	25	Deposits and balances due to foreign banking institutions	128,145					
27 Expansible	27	Borrowed funds	•					
13 Control test Biolity	29	Tax payable		-				
2.2 Servenent benefit shalting 1.00	30	Dividends payable Deferred tax liability	•					
34 TOTAL LABOLITIES	32	Retirement benefit liability	-					
1,175.50 1,285,766 1,285,765 1,28	33	TOTAL LIABILITIES						
1,175.50 1,285,766 1,285,765 1,28	С	SHAREHOLDERS' FUNDS						
27 Revolution reserves	35	Paid up /Assigned capital	1,176,500		1,287,975			
33,500	37	Revaluation reserves		-	deposit and the second			
40 (Other Reserves 41 Prozoned disorders) 42 (TOTAL SHAREHOLDERS FUNDS 43 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 43 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 44 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 45 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 46 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 47 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 48 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 49 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS 40 (TOTAL LIABELTITES AND SHAREHOLDERS FUNDS FUNDS FUNDS FUNDS FUNDS FUNDS FUNDS FUND			(790,604)	(982,686)	(1,033,483)			
42 [Capital grants 1,142,248 1,059,034 1,007,444	40	Other Reserves	1.					
## TOTAL LIABILITIES AND SHAREHOLDERS* FUNDS 3,288,610 3,709,630 3,684,411 ## TOTAL LIABILITIES AND SHAREHOLDERS* FUNDS 3,288,611 ## TOTAL LIABILITIES AND SHAREHOLDERS* FUNDS 3,288,611 ## TOTAL LIABILITIES AND SHAREHOLDERS* FUNDS 3,288,611 ## TOTAL LIABILITIES AND SHAREHOLDERS* FUNDS 3,681,611 ## TOTAL CHARLES AND SHAREHOLDERS* FUNDS 3,681,611 ## TOTAL CHARLES AND SHAREHOLDERS* FUNDS 3,681,611 ## TOTAL CHARLES AND SHAREHOLDERS* FUNDS 3,681,611 .	42	Capital grants						
I PROFIT AND LOSS ACCOUNT		The state of the s	1,142,348	1,059,034	1,007,444	- 1		•
1.0 International advances 15.516 98.719 23.063			3,238,810	3,709,630	3,984,411		-	
1.1 Loars and advances								
1.1 Covernment securities 3.1,763 106,070 26,044			15,536	98,719	23.063			
1.1 Other Interest Income	1.2	Government securities Denosits and placements with banking institutions	31,763	106,070	26,044			
2.0 INTEREST EXPENSE	1.4	Other Interest Income	•					
2.1 Customer denois 21.267 56.654 30.925			52,143	256,342	59,135	•	60 100 0 TO - 600 C	- September - 181
2.2 Deposits and placement from banking institutions 3,398 37,550 4,602			21 267	96 654	30.025			
2-4 Total Interest expenses 24.873 334,749 41.168	2.2	Deposits and placement from banking institutions	3,398	37,650	4,602			
3.0 NOT INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME 4.0 NON-INTEREST INCOME 4.1 Flees and commissions on loans and advances 3.719 45.534 40.926 4.2 Other fees and commissions 13.340 49.972 5.347 4.1 Flees and commissions 13.340 49.972 5.347 4.2 Other fees and commissions 4.0 Floreine rechange trading income/(Loss) 4.1 Other income 5.2 Subject of the income 6.6 SP 20.873 11.938 4.5 Other income 7.7 Subject of the income 7.7 Subject of the income	24	Total interest expenses	24,873	134,749	41,168		19 Carlotte 10 Car	
4 2) Other fees and commissions on loans and advances 3,719 45,534 40,926 42 Other fees and commissions on loans and advances 13,340 49,972 5,347 4.3 Foreign exchange trading income/(Loss) 4,072 8,333 4,420 4.4 Divided Income 6.6 Str. 10,000 10,00	3.0	NET INTEREST INCOME/(LOSS)	27,270			No. (St. Steel of St. St.	Proposition - E.S. of	
4.470 A.40 A			3.710		40.004			
4.470 A.40 A	4.2	Other fees and commissions	3,719 13,340	49,972	5,347			
4.5 Total Non-interest Income 27.819 124.772 64.630 5.0 TOTAL OPERATING INCOME 55.089 246.364 82.596 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 2.722 24,127 2.100 6.2 Staff costs 6.9 Jove consider the stage of th	4.4	Dividend Income	4,072	8,393	4,420			
Solid Soli	4.5	Other Income						
6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 7.732 7.41.27 7.100 6.2 Staff cests 6.2 Staff cests 6.3 Directors' enoluments 7.5 Staff cests 7.5 Staff c	5.0	TOTAL OPERATING INCOME	55,089	246,364	82,596			
6.2 Staff costs 69.904 25.21.09 67.026 6.3 Directors' emoluments 6.9.904 25.21.09 67.026 6.3 Directors' emoluments 6.9.904 25.21.09 67.026 6.3 Directors' emoluments 79.70 40.120 10.677 13.252 6.4 Rental charges 9.570 40.120 10.677 13.252 6.5 Depreciation charge on property and equipment 12.552 42.390 10.331 10.335 6.6 Amortisation charges 781 10.135 824 10.135	6.0	OTHER OPERATING EXPENSES						
6.3 (Directors' enoluments	6.1	Loan loss provision	2,732	24,127				
6.4 Rental charges 9,578 40,120 10,677 6.5 Depreciation charge on property and equipment 12,552 42,390 10,331 6.6 Amortisation charges 781 10,135 824 7.2 Comportance properties 9,30,146 100,729 79,269 7.2 Comportance properties 9,30,146 100,147 72,25 70,260 72,725 72,25 72	6.3 (Directors' emoluments	5,422	54,477	13,252			
6.6 // Other operating expenses	6.4	Rental charges Depreciation charge on property and equipment	9,578	40,120 42,390	10,677			
6.8 Total Other Operating Expenses 131,115 524,089 133,482 7. 7.0 Profit/(Ioss) before tax and exceptional items (76,026) (277,725) (50,886) . 8.0 Exceptional Items (76,026) (277,725) (50,886) . 9.0 Profit/(Ioss) after exceptional items (76,026) (277,725) (50,886) . 1.1 O) Current tax (76,026) (277,725) (50,886) . 1.1 O) Deferred tax (76,026) (272,090) (50,886) . 1.1 O) Profit/(Ioss) after tax and exceptional items (76,026) (272,090) (50,886) . 1.1 O) Other Comprehensive Income (76,026) (272,090) (50,886) . 1.1 Glars/(Iosses) from translating the financial statements of foreign operations . 1.2 Fair value changes in available for sale financial assets . 1.3 Revealuation surptis on Property, plant and equipment . 1.4 Share of other comprehensive income of associates . 1.5 Income tax relating to components of other comprehensive income . 1.6 Other Comprehensive Income for the year net of tax . 1.7 O Total comprehensive Income for the year and for tax . 1.8 EARNINGS PER SHARE- BASIC & DILUTED .	6.6	Amortisation charges	781	10,135	824			
7.0 Profit/(loss) before tax and exceptional items (76,026) (277,725) (50,886) 9.0 Exceptional items (76,026) (277,725) (50,886) 9.0 Profit/(loss) after exceptional items (76,026) (277,725) (50,886) 11.0 Deferred tax (76,026) (277,725) (50,886) 12.0 Profit/(loss) after tax and exceptional items (76,026) (272,090) (50,886) 13.0 Profit/(loss) after tax and exceptional items (76,026) (272,090) (50,886) 13.1 Calers/(Losses) from translating the financial statements of foreign operations (78,026) (272,090) (50,886) 13.1 Calers/(Losses) from translating the financial assets 13.1 Calers/(Losses) from translating the financial assets 13.2 Fair value changes in available for sale financial assets 13.3 Share of other comprehensive income of associates 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 tax 15.0 Total comprehensive Income for the year (76,026) (272,090) (50,886) 16.0 EARNINGS PER SHARE- BASIC & DILUTED	6.8	Total Other Operating Expenses	131,115	524,089	133,482			FR 200 / 100 - 100
9.0 Profit/(loss) after exceptional items (76,026) (277,775) (50,886)			(76,026)	(277,725)	(50,886)	English to the	-	
11.0 Deferred tax (5,635)	9.0 F	Profit/(loss) after exceptional items	(76,026)	(277,725)	(50,886)	110 m 100 m 100 m	1	HETTERS AND ADDRESS OF THE PARTY OF THE PART
12.0 Profit/(loss) after tax and exceptional items (76,026) (272,090) (50,886) 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.1 Gains/(Losses) from translating the financial assets 13.2 Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and 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 tax 15.0 Total comprehensive Income for the year (76,026) (272,090) (50,886) 16.0 EARNINGS PER SHARE- BASIC & DILUTED	11.0 C	Deferred tax		(5,635)				
13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and 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 tax 15.0 Total comprehensive Income for the year (76,026) (272,090) (50,886) 16.0 EARNINGS PER SHARE- BASIC & DILLUTED	13.0	Other Comprehensive Income	The second secon	(272,090)	(50,886)	•	•	
13.3 Revaluation surplus on Property, plant and 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 tax 15.0 Total comprehensive Income for the year 16.0 EARNINGS PER SHARE- BASIC & DILLUTED	13.1 6	Sains/(Losses) from translating the financial statements of foreign operation	ns .					
13.4 Share of other comprehensive income of associates 13.6 Income tax relating to components of other comprehensive income 14.0 Other Comprehensive Income for the year net of tax 15.0 Total comprehensive Income for the year (76,026) (272,090) (50,886) 16.0 EARNINGS PER SHARE- BASIC & DILLUTED	13.3 R	Revaluation surplus on Property, plant and equipment						
14.0 Other Comprehensive Income for the year net of tax 15.0 Total comprehensive income for the year 16.0 EARNINGS PER SHARE- BASIC & DILUTED 16.0 EARNINGS PER SHARE- BASIC & DILUTED	13.4 S	hare of other comprehensive income of associates ncome tax relating to components of other comprehensive income						
16.0 EARNINGS PER SHARE- BASIC & DILUTED	14.0 C	Other Comprehensive Income for the year net of tax	775 025	(272.000)	(50.000)			
			(70,026)	(2/2/090)	(50,886)		•	
17.0 DIVIDEND PER SHARE -DECLARED	800 NO.							
	17.0 D	IVIDEND PER SHARE -DECLARED						



III OTHER DISCLOSURES

1.0 NON-PERFORMING LOANS AND ADVANCES			T			
(a) Gross Non-performing loans and advances	12,005	15,633	18,188			
(b) Less: Interest in Suspense	3,297	3.104	3,083			
(c)Total Non-Performing Loans and Advances (a-b)	8,708	12,529	15,106			distribution of
(d) Less: Loan Loss Provision	6,863	11,809	7,188			
(e) Net Non-Performing Loans and Advances(c-d)	1,845	721	7.918	Charles Land Co.		
(f) Discounted Value of Securities						
(q) Net NPLs Exposure (e-f)	1,845	721	7,918			
2.0 INSIDER LOANS AND ADVANCES						
(a) Directors, Shareholders and Associates		46.897	45.692			
(b) Employees	10.723	11,919	11,711			
(c)Total Insider Loans and Advances and other facilities	10,723	58.816	57,404			
		50,020	0,1404			
3.0 OFF-BALANCE SHEET ITEMS (a)Letters of credit, quarantees, acceptances	547.140	300,904	1,356,984			
(b) Forwards, swaps and options	347,140	300,904	252,265			
(c)Other contingent liabilities		-	232,203			
(d)Total Contingent Liabilities	547,140	300,904	1,609,249			
Tayrotal Collangent Datalities	347,140	300,904	1,009,249			
4.0 CAPITAL STRENGTH						
(a)Core capital	1,138,848	1,059,034	1,007,444			
(b) Minimum Statutory Capital	700,000	1,000,000	1,000,000	1.000.000	1,000,000	1,000.0
(c)Excess/(Dificiency)(a-b)	438,848	59,034	7,444	(1,000,000)	(1.000.000)	(1,000,0
(d) Supplementary Capital		* ·				12/000/
(e) Total Capital (a+d)	1,138,848	1,059,034	1,007,444			
(f)Total risk weighted assets	2,746,367	2,258,460	3,342,929			-
(g) Core Capital/Total deposits Liabilities	69.1%	42.6%	35,7%			
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	
(I) Excess/(Deficiency) (q-h)	61.1%	34.6%	27.7%	-8.0%	-8.0%	-8.
(j) Core Capital / total risk weighted assets	41.5%	46.9%	30.1%	#DIV/0!	#DIV/01	#DI\
(k) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8
(I) Excess (Deficiency) (I-k)	33.5%	38.9%	22.1%	#DIV/0!	#DIV/0!	#DI\
(m) Total Capital/total risk weighted assets	41.5%	46.9%	30.1%	#DIV/0!	#DIV/0!	#DI
(n) Minimum statutory Ratio	12.0%	12.0%	12.0%	12.0%	12.0%	12
(o) Excess/(Deficiency) (m-n)	29.5%	34.9%	18,1%	#DIV/0!	#DIV/0!	#DI\
14 LIQUIDITY				100000		
4.1 (a) Liquidity Ratio	121,1%	96.6%	93.2%			
4.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20
14.3 (c) Excess (Deficiency) (a-b)	101.1%	76.6%	73.2%	-20.0%	-20.0%	-20.0

AUTHORIZATION:	
We declare that this return, to the best of our knowledge and belief is correct.	
JULLIENS MUEMA	
All attanton	
Mattoway	
AG CHIEF FINANCE OFFICER	



CBK72-BS(M): Instit 0000076 UBA Kenya Bank Ltd Finan 2014 SA Version 3.0.0 Start 01.03/2024

This return should be forwarded in duplicate to The Director of Research, Central Bank of Kenya, P.O. Box 60000, Nairobi, Table A and B should be submitted as at the 10th and 20th day of every month. The full return should be submitted not later than 10 days after the end of the month. If any difficulty is experienced in completeting this return, please telephone Nairobi 2853200

	LIABILITIES	Local	Forelan	TOTAL	T	T	COVE	ASSETS	Loca	Amounts (Ksh '00 Foreian	TOTA
	DEPOSITS	1,522,876	(Ksh equiv) 1,135,61	2,658,486	۰	┢	_	CURRENCY AND DEPOSITS	321,221	(Ksh equiv) 884,169	1,205,39
1	Central Bank			-		Ź.		CURRENCY HELD	60,578	12,553	73,13
3	Central Govt - Budoetary accounts Central Govt - Autonomous agencies				L		1.1	Local Notes & Coin Foreign Notes & Coin	60,578	12,553	60,57 12,55
1.5	Local Government Non-Financial Public Enterprises,			-	\vdash	7.	2	DEPOSITS WITH:	260,643	871,616	1,132,25
7	Commercial Banks Non-bank Financial Institutions				-	Z,	2.1	Demand Deposits	125,643	871,616	997,25
,8	Other Depository Corporations Under					Z,		Central Bank Commercial Banks	124.986 657	29,300 543	154,28 1,20
10	Other Financial Corporations Under Mortoage Finance Companies			-	H			Other Depository Corporations Non-resident Banks		841,772	841.77
11	Buildina Societies			-		_				571,772	
.13	Savings and Credit Cooperatives (SACCO) Other Cooperative Societies			-				Term Deposits Central Bank	135,000	-	135,000
.14	Microfinance institutions Post Office Savinos Bank					Z	2.2.2	Commercial Banks Non-Bank Financial Institutions	135.000		135.00
.16	Insurance Companies	249.673	30.048	279,721		7.	2.2.4	Other Depository Corporations			
.17	Hire Purchase Companies Mutual Funds and Unit Trusts						2.2.5	Other Financial Corporations Unde Mortoage Finance Companies	7		
.19	Pension Funds (excluding NSSF) Private Enterprises	975.185	1.068.712	2,043,897		Z.	2.2.7	Other Financial Corporations			
.21	Non-Profit Institutions					-		Non-residents Banks			
.22	Individuals Non-resident Banks	298.018	36.851	334,869		8.1		SECURITIES PURCHASED Central Bank	1,530,944	-	1,530,944
	Other Non-residents					8,7	2	Central Government	1,530,944		1,530,944
	SECURITIES ISSUED	-	-	-		8.7	2.2	i) Treasury Bills ii) Treasury Bonds	50.000 1,480,944		50,000 1,480,94
.2	Central Bank Central Govt Budgetary Accounts					8,2	2.3	m) Stocks			-
.3	Central Govt - Autonomous agencies					8,3 8,4	1	Local Government Non-Financial Public Enterprises.			
5	Local Government Non-Financial Public Enterprises					8,5 8,6		Commercial banks Non-bank Financial Institutions.			
	Commercial Banks					8,7	,	Other Depository Contorations			
.8	Non-bank Financial Institutions Other Depository Corporations under					8.9		Other Financial Corporations Unde Mortoage Finance Companies			
9	Other Financial Corporations Under Mortgage Finance Companies					8.1	0	Insurance Companies			-
	Building Societies					8.1 8.1	2	Microfinance institutions Hire Purchase Companies			
13	Savinos and Credit Cooperatives (SACCO) Other Cooperative Societies					8.1 8.1		Private Enterorises Non-resident Banks			-
14	Microfinance institutions					8.1		Other Non-residents			
16	Post Office Savinos Bank Insurance Companies					9		LOANS ADVANCED	372,292	454,697	826,988
17	Hire Purchase Companies Mutual Funds and Unit Trusts					9,1		Repo Purchases from CBK		- m.c. 14.764	-4572-50
	Pension Funds (excluding NSSF)					9.2		Other Loans to CBK Central Govt Budgerary Accounts			-
21	Private Enterorises Non-Profit Institutions					9.4 9.5		Central Govt - Autonomous Local Government			
22	Individuals					9.6		Non-Financial Public Enterorises.			
23	Non-resident Banks Other Non-residents					9.7 9.8		Commercial Banks Non-bank Financial Institutions			
	LOANS BORROWED	85,000	17,876	102,876		9,9		Other Depository Corporations			
	Repo Sales to Central Bank	93,000	A/,0/0	102.070		9.1 9.1	1 1	Other Financial Corporations Under Mortgage Finance Companies			
	Other Loans from Central Bank Central Goyt - Budgetary Accounts		*			9.1	2 E	Building Societies Savings and Credit Cooperatives			
4	Central Govt - Autonomous Agencies Local Government					9.1	40	Other Cooperative Societies		-	
6	Non-Financial Public Enterprises,					9,1; 9,1(Post Office Savinos Bank Hicrofinance institutions			-
7 8	Commercial Banks Non-bank Financial Institutions	85,000		85,000		9,17		risurance Companies fire Purchase Companies			-
9	Other Depository Corporations Under			-		9.19	9 1	futual Funds and Unit Trusts			
11	Other Financial Corporations Under Mortgage Finance Companies					9,20 9,21		rivate Enterprises	315.877	445.329	761.207
12	Building Societies			•	_	9.22	1	Ion-Profit Institutions			
	Savinos and Credit Cooperatives (SACCO) Other Cooperative Societies					9,2 9,24		ndividuals Ion-resident Banks	56.414	9,367	65,782
	Microfinance institutions Post Office Savinos Bank					9.25		Other Non-residents			-
17	Insurance Companies					0		INANCIAL DERIVATIVES	•		-
19	Hire Purchase Companies Mutual Funds And Unit Trusts					10.1		entral Bank entral Govt Budoetary Accounts			
	Pension Funds (excluding NSSF)				1	10,3	_ C	entral Govt - Autonomous			-
22	Private Enterorises Non-Profit Institutions				1	10.5	N	ocal Government on-Financial Public Enterorises,			
	Individuals Non-resident Banks		17.876	17,876		0,6		ommercial Banks on-bank Financial Institutions			-
25 0	Other Non-residents				1	0.8	0	ther Depository Corporations			
	FINANCIAL DERIVATIVES		-			0.9		ther Financial Corporations Under lortoage Finance Companies			-
	Central Bank Central Govt Budoerary Accounts				1	0.1	1 B	uilding Societies			-
	Central Govt - Autonomous Agencies				1	0.1	3 0	avings and Credit Cooperatives ther Cooperative Societies			
	ocal Government Yon-Financial Public Enterorises.					0.1		icrofinance institutions ost Office Savings Bank			
-	Commercial Banks				1	0.1	6 Ir	surance Companies			
	on-bank Financial Institutions Other Depository Corporations Under					0.1		ire Purchase Companies utual Funds and Unit Trusts			
_ 0	Other Financial Corporations Under Nortoage Finance Companies				1		9 Pe	ension Funds (excluding NSSF)			
1	Building Societies				1	0.2	1 N	ivate Enterorises on-Profit Institutions			
2 5	Savinos and Credit Cooperatives (SACCO) Other Cooperative Societies			1	1	0.2	2 In	idividuals on-resident Banks			
4 1	dicrofinance institutions				4	_					
5 P	lost Office Savinos Bank Insurance Companies					1.1	D	THER ACCOUNTS ebtors (receivables)	368,999		368,999
7 F	fire Purchase Companies futual Funds and Unit Trusts				1	1.1.	1 Ce	entral Bank entral Govt Budoetary accounts			
9 P	ension Funds (excluding NSSF)				1	1.1.	3 Ce	entral Govt - Autonomous			
	rivate Enterorises Ion-Profit Institutions							cal Government on-Financial Public Enterprises.			-
2 1	ndividuals			-	1	1.1.	6 Cc	mmercial Banks			
	ion-resident Banks other Non-residents				1	1.1.	7 No 8 Ot	n-bank Financial Institutions her Depository Corporations			-
	THER ACCOUNTS PAYABLE	298,048	158,639	456,687	11	1,1	9 Ot	her Financial Corporations Under			-
_ c	reditors (payables)	298,048	138,639	450,087	11	1.1.	11 Bu	ortoace Finance Companies ildino Sociéties			-
1 C	entral_Bank entral_Govt.+ Budoetary Accounts							vinos and Credit Cooperatives			•
3 C	entral Govt - Autonomous Agencies				111	LL.	14 Mi	crofinance institutions			- 1
	ocal Government on-Financial Public Enteronses.				11	1.1.	15 Po	st Office Savings Bank surance Companies	S)Karansasan kanala		
6 C	ommercial Banks				11	1.1.	17 Hi	re Purchase Companies			
8 0	on-bank Financial Institutions ther Depository Corporations Under				11	1.1.	19 Pe	utual Funds and Unit Trusts nsion Funds (excluding NSSF)		***************************************	-
	ther Financial Corporations Under ortoace Finance Companies				11	1.1.	20 Pri	vate Enterorises n-Profit Institutions			
1 B	uildina Societies				11	1.	22 Inc	lividuals			
1 0	ayings and Credit Cooperatives (SACCO) ther Cooperative Societies							n-resident Banks her Non-residents			-
1 M	crofinance institutions				_	_					
1 In	ost Office Sayings Bank isurance Companies					.2.1		her Assets lances Due by Own Branches in	368,999	•	368,999
1_H	re Purchase Companies utual Funds and Unit Trusts				11	2.7	2 Ite	ms in the Process of Collection			-
1_ Pe	ension Funds (excluding NSSF)				11	.2,4	Div	ms in the Process of Collection idends Receivable			-
2 Pr	ivate Enterorises on-Profit Institutions				11	.2.5	Div	idends Receivable Non-residents Recoverable	3.898		3,898
2 In	dividuals on-resident Banks				11	.2.7	De	ferred Tax Assets	235.218		235,218
2 100					411	.2.8	Pre	payment of Taxes	The second second second	183	The second second second



	TOTAL LIABILITIES	2,913,368	1,312,125	4,225,493		TOTAL ASSETS	2,886,627	1,338,866	4,225,49
	Balances on P & L Account (Year to Date)	(50.886)		(50,885)	13.8	POPELIOSED ASSETS			
	Other Reserves				13.7	Intanoible Assets Foreclosed Assets	16.484		16,4
	Statutory Loan Loss			-	13.6	Land and Buildings	46.001		
	Revaluation Reserves (valuation adjustments) Dividend Proposed but not Approved				13.5	Motor Vehicles	42.989		42.9
	Revenue Reserves (accumulated retained	(982.598)		(982,598)	13.4	Computer Equipment	28.503		28.5
	Share Holders' Loans	(000 500)			13.3	Furniture and Equipment	205.194		205,
	Share Premium	752.952		752,952	13.2	Staff Houses			
	Paid Up or Assigned Capital	1.287.975		1,287,975	13.1	Own Premises			
	CAPITAL AND RESERVES	1,007,444	-	1,007,444	13	FIXED ASSETS	293,171	-	293,1
6.1	OUR HOLLEGOE								
	Other Non-residents				-				
	Non-resident banks	720		420	12.14	Tone workeneds			
	Suspense Account	496		496	12.13	Non-resident banks Other Non-residents			
	Settlement Accounts Pavable					Private Enterorises			
	Bank Drafts	3.804	459	4,203	12.11	Mutual Funds and Unit Trusts			
	Bankers Cheques	3.804	459	44.163 4.263	12.9	Hire Purchase Companies			
	Accrued Wages, Rent. Other Operating	44.163		10,960	12.8	Insurance Companies			
	Amortization of Intancible Assets	10.960		40.000	12.7	Building Societies			
	Tax Pavable Deferred Tax Liability				12.6	Mortgage Finance Companies			
	Dividend Pavable (non-residents)				12.5	Other Financial Corporations Under			
	Dividend Pavable (residents)				12.4	Other Depository Corporations			
	Provisions for other Non-performing Assets			•	12.3	Non-Bank Financial Institutions			
	Provisions for Depreciation	208,446		208.446	12.2	Commercial Banks			
	Provisions for Performing Loans and Advances	11.406		11,406	12.1	Non-Financial Public Enterprises			
	Interest in Suspense for Loans and Advances	3.083		3,083	12	SHARES AND OTHER EQUITY			
	Provision for Non-performing Loans and	7.188		7.188					
	Margins	8.502	158,180	166,682	11.2.13	Other Non-residents			
	Balances Due to Own Branches in Kenva			-		Non-resident Banks			
.2	Other Liabilities	298,048	158,639	456,687	11.2.11	Suspense Account			
						Sertlement Accounts Receivable			

AUTHORIZATION:
We declare that this return, to the best of our knowledge and belief is correct.

DULLIENS MUEMA



CBK80-B! Institution:

Financial Year: Start Date: End Date:

0000076 UBA Kenya Bank Ltd 2014 BSA Version 3.0,0 01/03/2014

31/03/2014

Value of Underlying Assets of Financial Derivative Contractual Maturity						
	0-1 year	Over 1year	Total			
Options			0.00			
Futures			0.00			
Forwards			0.00			
Swaps			0.00			
Others (specify)			0.00			
Total	0.00	0.00	0.00			

TABLE I: ANALYSIS OF CONTINGENCIES (Ksh '000')

	0-1 year	Over 1year	Total
Letters of Credit	35,967	7	11,676
Guarantees	1,321,017	7	535,463
Others (specify)	252,265	5	_
Total	1,609,249	-	547,140

TABLE J: ANALYSIS OF COMMITMENTS (Ksh '000')

	0-1 year	Over 1year	Total
Unutilized Lines of Credit			-
Unutilized Overdraft Facilities			_
Others (specify)			-
Total			-

AUTHORIZATION:
We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



CBK57/PR35 CAPITAL TO RISK WEIGHTED ASSETS Institution:

Institution: Financial Year: Start Date: End Date:

0000076	UBA Kenya B
2014	
01/05/2014	
31/05/2014	

1. CAPITAL COMPONENTS	
1.1 CORE CAPITAL (Tier 1)	AMOUNT (KHS' 000)
1.1.1. Paid-up ordinary share capital/Assigned Capital	1,287,975
1.1.2. Non-repayable share premium	752,952
1.1.3 Retained earnings/Accumulated losses	(982,598)
1.1.4 Net After tax profits, current year to-date (50% only)	(50,886)
1.1.5 Non-cumulative irredeemable preference shares	
1.1.6 Other reserves	
1.1.7 Sub-Total (1.1.1 to 1.1.6)	1,007,444
Less Deductions	
1.1.8 Investments in shares of unconsolidated subsidiary institutions and	
1.1.9 Goodwill	
1.1.10 Deferred Tax Asset	
1.1.11 Other Intangible Assets	
1.1.12 Total Deductions (1.1.8 to 1.1.11)	-
1.1.13 CORE CAPITAL (1.1.7 Less 1.1.12)	1,007,444
1.2 Supplementary Capital (Tier 2)	
1.2.1 Revaluation reserves (25%)	
1.2.2 Cumulative irredeemable preference shares	
1.2.3 Convertible notes and similar capital investments	
1.2.4 Perpetual subordinated debt	
1.2.5 Limited life redeemable preference shares	
1.2.6 Term subordinated debt	
1.2.7 Statutory Loan Loss Reserve	
1.2.8 Total supplementary capital (1.2.1 to 1.2.7)	
1.2.9 Supplementary Capital/Core Capital (%)	0.0%
1.3. TOTAL CAPITAL (1.1.13 + 1.2.8)	1,007,444
1.4 Total shareholder's funds (Per CBK BSM)	1,007,444
1.5 Difference (1.4 Less 1.3)*	-

st - A reconciliation for the difference to be attached on a separate sheet.

2. On - Balance Sheet Assets

	Amount (Ksh. '000')	Risk Weight	Risk Adjusted
2.1 Cash (including foreign notes and coins)	73,131	0	
2.2 Balances with Central Bank of Kenya	154,286	0	-
2.3 Kenya Government Treasury Bills	50,000	0	-
2.4 Kenya Government Treasury Bonds	1,480,944	0	-
2.5 Lending fully secured by cash		0	-
2.6 Loans guaranteed by the Government of Kenya and OECD Central		0	-
2.7 Loans guaranteed by the Governments of other EAC Member States		0.2	-
2.8 Deposits and balances due from local institutions	136,201	0.2	27,240
2.9 Deposits and balances due from foreign institutions	841,772	0.2	168,354
2.10 Foreign Treasury Bills and bonds		0.2	-
2.11 Claims guaranteed by Multi-Lateral Development Banks		0.2	-
2.12 Mortgage Loans secured by residential property		0.5	
2.13 Other Loans and advances (net of provisions)	805,312	1	805,312
2.14 Other investments		1	-
2.15 Fixed Assets(net of Depreciation)	73,765	1	73,765
2.16 Amounts due from group companies		1	
2.17 Other assets	368,999	1	368,999
2.18 TOTAL (2.1 to 2.17)	3,984,411		1,443,671
2.19 Total assets (per CBK BSM)	4,225,493		
2.20 Difference (2.19 Less 2.18)*	241,082		

^{* -} A reconciliation for the difference to be attached on a separate sheet.

Risk Weighted Assets Summary	
Total Risk Adjusted off-balance sheet Assets (From Form B)	1,442,567
4. Adjusted Credit Risk Weighted Assets (from 2.18 above)	1,443,671
4.1 Total Risk Weighted Assets for on and off balance sheet items (3 + 4)	2,886,238
4.2 Market Risk qualifying Assets included in 4.1 above	
4.3 Adjusted Credit Risk Weighted Assets (4.1 less 4.2)	2,886,238
5. Total Market Risk Weighted Assets Equivalent(From Form C)	47,433
Operational Risk Equivalent Assets (From Form D)	409,259



7. Capital Ratio Computations	
7.1 Core Capital as per 1.1.13 above	1,007,444
7.2 Total Capital as per 1.3 above	1,007,444
7.3 Adjusted Credit Risk Weighted Assets as per 4.3 above	2,886,238
7.4 Total Market Risk Weighted Assets Equivalent as per 5 above	47432.63885
7.5 Total Risk Weighted assets Equivalent for Operations Risk as per 6	409258.5141
7.6 Total Risk Weighted Assets (7.3 + 7.4 +7.5)	3,342,929
7.7 Total Deposits	2,825,168
7.8 Core capital to Total Risk Weighted assets ratio (7.1/7.6)%	30.1%
7.9 Minimum core capital to Total Risk Weighted assets requirement	10.50%
8.0 Excess/(Deficiency) 7.8 less 7.9)	19.6%
8.1 Core capital to Deposit ratio (7.1/7.7)%	35.7%
8.2 Minimum core capital to deposits requirement	10.5%
8.3 Excess/(Deficiency) (8.1 less 8.2)	25.2%
8.4 Total capital to Total Risk Weighted assets ratio (7.2/7.6)%	30.1%
8.5 Minimum total capital to risk assets requirement	14.50%
8.6 Excess/(Deficiency) (8.4 less 8.5)	15.6%

AUTHORIZATION:
We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA

AG CHIEF FINANCE OFFICER

Marta kg

CBK/PR21



CBK/PR2188001 PROFIT & LOSS STATEMENT

Institution:	000007	6 UBA Kenya Bank Ltd
Financial Year:	2013	Version 1.1.7.2
Start Date:	01/08/2013	
End Date:	31/08/2013	
n	INTEREST INCOME:	
0	INTEREST INCOME:	= (SHS'000)
0.1	Interest and discounts	
0.1.1	Money market lendings	
0.1.2	Loans and advances	23,06
).1.2.1	Local currency	16,51
).1.2.2	Foreign currency	6,55
.1.3	Bills discounted and negotiated	
.1.3.1	Local currency	
.1.3.2	Foreign currency	
	Total Interest and Discounts	23,06
.2	Placements with financial institutions	10,02
.3	Treasury instruments	26,04
.3.1	Treasury bills	17
.3.2	Treasury bonds	25,86
.3.3	Government bearer bonds	25,00
.3.4	Government stocks	
5 T-1/2.85		
.3.5	Others	
.4	Other interest income	
.4.1	Local currency	
.4.2	Foreign currency	
.5	Total Interest Income (sum 50.1.1 to 50.4)	59,13
	INTEREST EXPENSE:	= ;
.1	Deposits	
1.1	Demand	
.1.1.1		6
	Local currecy	6
1.1.2	Foreign currency	
1.2	Call	3,76
1.2.1	Local currecy	3,76
1.2.2	Foreign currency	
1.3	Seven days notice	-
1.3.1	Local currecy	
1.3.2	Foreign currency	
1.4	Time	26,80
1.4.1	Local currecy	22,35:
1.4.2	Foreign currency	4,450
1.5	Savings	294
1.5.1	Local currecy	294
1.5.2	Foreign currency	
1.6	Certificates of deposit	
1.6.1	Local currecy	
1.6.2 1.7	Foreign currency Money market borrowings	4,602
_		
2 2.1	Loans and advances received Domestic market	
2.1.1	Central Bank of Kenya	
	Other domestic sources	
	Overseas	
	Other interest evenese	produce
	Other interest expense	5,642
	Local currency	5,642
	Foreign currency Total Interest Expense (sum 1.1 to 1.3)	41,168
	NET INTEREST INCOME/(EXPENSE)	17,966
	NON-INTEREST INCOME	
	Service charges	15,894
,	Commissions	30,379
	Foreign exchange gain/(loss)	4,420
	Management fees	,,120
	Trading account securities	
	Securities trading gain/(loss)	
	Dividends on investments	
	AND AND THE CONTROL OF THE CONTROL O	
	Trust income	12.22
9		
	Other non-interest income Total Non-Interest Income (sum 3.1 to 3.7)	13,938 64,630



4	NON-INTEREST EXPENSE:	(SHS'000)
4.1	Directors' emoluments	13,25
4.2	Salaries and other staff costs	67,02
4.3	Management fees	
4.4	Occupancy expenses	10,67
4.5	Operating licence fees	21
4.6	Fines and penalties	2.1
4.7	Deposit Protection Fund Board contribution	53
4.8	Business promotion	
4.9	Donations	3,60
4.10	Depreciation	11,15
4.11	Others	24,91
4.12	Total Non-Interest Expense (sum 4.1 to 4.11)	131,38.
5	LOAN LOSS EXPENSE*	
5.1	Provisions for bad debts	2,100
5.2	Write offs	
5.3	Recoveries	
5.4	Total (sum5.1 to 5.3)	2,10
	*Disclose separately provisions, recoveries and write-offs for	7-2
	advances and provisions	
6	RENTAL INCOME	
7	PROFIT/(LOSS) ON DISPOSAL OF ASSETS	
8	OTHER NON-OPERATING INCOME	
9	NET INCOME BEFORE TAX	(50,886
10	PROVISION FOR TAXATION	(50,000
11	NET INCOME AFTER TAX	(E0 00)
12	EXTRAORDINARY ITEMS	(50,886
13		450.000
	PROFIT/(LOSS) ATTRIBUTABLE TO S/HOLDERS	(50,886
14	PROVISION FOR DIVIDENDS	
15	OTHER APPROPRIATIONS	
16	RETAINED PROFIT/(LOSS) FOR THE YEAR	(50,886
17	STAFF NUMBERS	
17.1	Management	9
17.2	Supervisory	6
17.3	Clerical	58
17.4	Secretarial	
17.5	Other categories	
17.6	Total	73
18	BRANCHES NUMBERS	
18.1	Satelite branches	
18.2	Branches	
		3
.8.3	Sub-branches	
.8.4	Agencies	
.8.5	Prestige centers	
18.6	Mobile units	
.8.7	Pay-points	
8.8	ATMs	6
8.9	Total	9
NUTHORIZATION OF THE CONTROL OF THE	at this return, to the best of our knowledge and belief is corn	ect.
White	oldgi	



CBK63/PR5-263001

Institution:	0000076 UBA Kenya Bank		
Financial Year:	2014 BSA Version 3.0.0		
Start Date:	01/03/2014		
End Date:	31/03/2014		

SHS'000

		SHS'000
LIQUIDITY STATEMENT		
1. NOTES AND COINS		
(a) Local	60,578	
(b) Foreign	12,553	73,131
2. BALANCES WITH CENTRAL BANK OF KENYA		
(a) Balances with Central Bank	154,286	
Less: (b) Borrowings from Central Bank		154 206
(b) Borrowings from Central Bank		154,286
3. BALANCES WITH DOMESTIC COMMERCIAL BANK		
(a) Balances with banks Less:	136,201	
(b) Time deposits with banks	_	
(c) Balances due to banks	85,000	
(d) Overdrafts and matured loans/ advances	-	51,201
4. BALANCES WITH BANKS ABROAD		
(a) Balances with banks abroad	841,772	
(b) Less: Due to banks abroad	17,876	823,896
5. BALANCES WITH FINANCIAL INSTITUTIONS		
(a) Balances with financial institutions		
Less:		
(b) Time deposits with financial institutions	-	
(c) Balances due to financial institutions		
(d) Matured loans/ advances from		
financial institutions	-	
6. BALANCES WITH MORTGAGE FINANCE COMPANIES		***
(a) Balances with mortgage finance companies	<u>-</u>	
Less: (b) Time deposits with mortgage finance		
companies	-	
(c) Balances due to mortgage finance		
companies (d) Matured loans/ advances from mortgage	<u> </u>	
companies	- 6	
7. BALANCES WITH DEPOSIT-TAKING MFIs (a) Balances with Deposit-taking Microfinance Institutions		
(a) Balances with Deposit-taking Microfinance Institutions Less:	· ·	
(b) Time deposits with Deposit-taking Microfinance Instituions		
(c) Balances due to Deposit-taking Microfinance Institutions (d) Matured leans advances from Deposit taking Microfinance	A 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
(d) Matured loans/ advances from Deposit-taking Microfinance Institutions		Signatura e para para

	UBA
50,000	
1,480,944	
-	
2,633,459	
2,825,168 2,825,168	
2,825,168	
-	
-	
-	
,	
2,825,168	
-	
-	
2,633,459	

8.	TREASURY	BILLS
----	-----------------	--------------

9. TREASURY BONDS

10 FOREIGN TREASURY BILLS & BONDS

11 TOTAL ITEMS (1-10)

12 **DEPOSIT BALANCES**

- (a) (i) Deposits from parastatals including accrued interest
 - (ii) Deposits from all other sources including accrued interest
 - (iii) Total deposits
- (b) Less:
 - (i) Balances due to banks
 - (ii) Balances due to financial institutions
 - (iii) Balances due to mortgage finance companies
 - (iv) Balances due to Deposit-taking MFIs
 - (v) Total deductions
- (c) Net Deposit Liabilities

13 OTHER LIABILITIES

- (a) Matured
- (b) Maturing within 91 days
- (c) Total Other Liabilities

14 LIQUIDITY RATIO

- (a) Net Liquid Assets (1-10)
- (b) Total Short term Liabilities 12(c) +13(c)
- (c) Ratio of (a)/(b)

ites 1 -For overdrafts include all overdrafts and any debit balances on current accounts

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



CBK64/PR5-2-1A64001 ANALYSIS OF BALANCES DUE TO/FROM LOCAL INSTITUTIONS

Institution:	0000076 UBA Kenya Bank Ltd
Financial Year:	2014 BSA Version 3.0.0
Start Date:	01/03/2014
End Date:	31/03/2014

(A) COMMERCIAL BANKS

INSTITUTION	AMOUNT DUE TO (3c)	AMOUNT DUE FROM (3a)	NET
1 African Banking Corporation		(55)	-
2 Bank of Africa			WAS CITY OF STATE ASSESSED.
3 Bank of Baroda			
4 Bank of India			
5 Barclays Bank			
6 CfC Stanbic Bank			
7 Charterhouse Bank			
8 Chase Bank			
9 Citibank, N.A			
10 Commercial Bank of Africa		657	65
11 Consolidated Bank			
12 Co-operative Bank		1	
13 Credit Bank			
14 Development Bank			
15 Diamond Trust Bank			
16 Dubai Bank			
17 Ecobank	MILLION CONTRACTOR OF THE CONT	543	543
18 Equity Bank		315	
19 Equatorial Commercial Bank			
20 Family Bank			
21 Fidelity Commercial Bank			
22 Fina Bank			
23 First Community Bank			
24 Giro Commercial Bank			
25 Guardian Bank			
26 Gulf African Bank			
27 Habib Bank Ltd			
28 Habib Bank A.G. Zurich			
29 Imperial Bank		50,000	50,000
30 I&M Bank		30,000	50,000
31 Jamíi Bora Bank			
32 Kenya Commercial Bank			
33 K-Rep Bank		85,000	05.000
34 Middle East Bank		63,000	85,000
35 National Bank	85,000		(85,000
36 NIC Bank	85,000		(85,000
37 Oriental Commercial Bank			
38 Paramount Universal Bank			
39 Prime Bank			
40 Southern Credit Banking Corporation			<u> </u>
41 Standard Chartered Bank			
42 Transnational Bank			-
43 UBA Kenya Bank	MINERAL TOPONOMIA TO THE PARTY OF THE PARTY		<u> </u>
44 Victoria Commercial Bank			
51 Total	07.000	476 701	
21[10[9]	85,000	136,201	51,201

(D) ETNANCIAL INSTITUTIONS

(B) FINANCIAL INSTITUTI			
INSTITUTION	AMOUNT DUE TO (5c)	AMOUNT DUE FROM (5a)	NET
1			0.00
2			0.00
3			0.00
4			0.00
5			0.00
6 Total	0.00	0.00	0.00

(C) MORTAGE FINANCE COMPANIES

INSTITUTION	AMOUNT DUE TO (6c)	AMOUNT DUE FROM (6a)	NET
1 Housing Finance Ltd		See	0.00
2			0.00
3			0.00
4			0.00
5			0.00
6 Total	0.00	0.00	0.00

(D) DEPOSIT_TAKING MICROFINANCE INSTITUTIONS

INSTITUTION	AMOUNT DUE TO (7c)	AMOUNT DUE FROM (7a)	NET
1 Faulu Kenya Ltd		A STATE OF THE STA	0.00
2			0.00
3			0.00
4			0.00
5		1 State Stat	0.00
6 Total	0.00	0.00	0.00

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_	v	,,,	10	17	**	_	-	_	-	

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



CBK66/PR5-2-1B66002

ANALYSIS OF BALANCES DUE TO/FROM INSTITUTIONS ABROAD

Institution:	0000076 UBA Kenya Bank	Ltd
Financial Year:	2014 BSA Version 3.0.0	
Start Date:	01/03/2014	
End Date:	31/03/2014	

(A) COMMERCIAL BANKS

	INSTITUTION	AMOUNT DUE TO (4b)	AMOUNT DUE FROM (4a)	NET
	Standard Chartered Bank, London		426	426
2	UBA Pic,Lagos		268,931	268,931
	Standard Chartered Bank, New York		571,334	571,334
4	UBA New York		1,081	1,081
5	UBA Uganda	17,876		(17,876)
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				AURIUS DES MURIE DE LA COMP
16				
17				
18				
19				
20				
21				
	Total	17,876	841,772	823,896

AUT	HOR	TZAT	TION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA

AG CHIEF FINANCE OFFICER

MANTANIA



RECONCILIATION BETWEEN PR10 & BSM

1 Loans & advances

Balance as per BSM Adjusted for;	826,988
Loan Provisons & interest in suspense	(21,676)
Balance as per PR10	805,312
2 Fixed assets	276.606
Balance as per BSM Adjusted for:	276,686
Provision for depreciation	(208,446)
Balance as per PR10	68,240
2 Yetawaihla acceta	
3 Intangible assets Balance as per BSM	16,484
Adjusted for:	207
Provision for amortisation	(10,960)
Balance as per PR10	5,525
4 Other Assets	
Balance as per BSM	368,999
Adjusted for:	(225.240)
Deferred tax Tax recoverable	(235,218) (3,898)
Balances due from group companies	(6,707)
Balance as per PR10	123,176
2.42 Odkan Bakilisiaa	
2.12 Other liabilities Balance as per BSM	456,687
Adjusted for:	(, (, (, (, (, (, (, (, (, (, (, (, (, (
Cash margins Provision for depreciation	(166,682)
Provision for depreciation Provision for amortisation	(208,446) (10,960)
Provision for Non-performing Loans and Advances	(7,188)
Interest in Suspense for Loans and Advances	(3,083)
Provisions for Performing Loans and Advances	(11,406)
Balance as per PR10	48,923

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



RECONCILIATION BETWEEN PR10 AND PR21

1 Other operating expenses

Balance as per PR10	29,269
Business promotion	3,606
Deposit Protection Fund Board contribution	538
Operating licence fees	212
Adjusted for;	
Balance as per PR21	24,914

AUTHORIZATION:

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA



805,312

RECONCILIATION BETWEEN PR10 AND PR4-1

1 Loans and advances

Balance as per as per PR4-1 826,988

Adjusted for;

Provisions on loans and advances (18,583)
Interest in Suspense for Loans and Advances (3,093)
Adj: (1)

AUTHORIZATION:

Balance as per PR10

We declare that this return, to the best of our knowledge and belief is correct.

JULLIENS MUEMA

AG CHIEF FINANCE OFFICER

Maratanag



INSTITUTION:
FINANCIAL YEAR:
START DATE:
END DATE:

CTORAL RISK CLASSIFICATION OF ASSETS AND PROVISIONING
UBA KENYA

Figures in Kshs '000'

	A LOCAL	LOCAL CURRENCY ASSETS		HOREIG	REIGN CURRENCY ASSETS			GRAND TO	TAI
No. Classification	No. of	Amount C		200	9	I	I(A+E)	J(B+F)	K(C+G)
	Accounts Total	al Official	WO.OF	The state of the s	% of Amount	% of N	No.of	% of An	Amount
1 Normal	-	20/3	I CTAI		Total 0/s	1	ccounts	200	The second second
2 Watch	+	3	t	80		65.2%	190	46.9%	
3 Substandard	T			15	13.8% 157,403	34.6%	79	10 50%	165 513
4 Doubtful	40	13.5% 10,402	a a	4			1	10 000	100
5 Loss		6		10	9.2% 938		89	22.0%	7641
6 Total			+	0			3	0.7%	
7 Other non-performing assets*	11 062	3/2,392	700.0%	109	100.0% 454,597	100.0%	405	100.0%	826.988
Provisioning							0		
8 Provisions held for normal accounts		2 47							
9 Provisions required for normal (1% of 1)		3,470			2,962	2			6,441
10 Excess/(shortfall) in provisions held for normal a/cs(8-9)		3,470			2,962	2		No.	6.433
11 Provisions held for watch accounts		200	, ,		THE RESIDENCE OF THE PARTY OF T	0			The second second
12 Provisions required for watch (3% of 2)		243		CHARLES AND AND AND	4,722	2			4.965
13 Excess/(shortfall) in provisions held for watch accounts(11-12)		C4.7			4,722	2			4,965
14 Discounted value of securities for sub-standard accounts		0	0)		STANDARD STANDARD STANDARDS	9			DAYS THE PROPERTY.
15 Interest in suspense for sub-standard accounts						0	NAME AND POST OF THE PARTY OF		
16 Net sub-standard a/cs (3 - 14-15)		G71				0			
17 Provisions held for substandard accounts		7,2701			18	3	ASSESSMENT OF THE PROPERTY OF		OT
18 Provisions required for sub-standard accounts (20% of 16)		2 055					A TOTAL OF STREET, STR		2,083
19 Excess/(shortfall) in provisions held for sub-std accounts(17-18)	のは、日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日	2100							2,059
20 Discounted value of securities for doubtful accounts									THE REAL PROPERTY.
21 Interest in suspense for doubtful accounts		2 902					THE RESIDENCE OF THE PARTY OF T		
22 Net doubtful accounts (4 - 20-21)		708 E			56				2,958
23 Provisions held for doubtful accounts		4 003			788	-	The second secon	100	4,683
24 Provisions required for doubtful accounts (100% of 22)		3.800			800				4,965
25 Excess/(shortfall) in provisions held for doubtful accounts (23-24)	A STATE OF THE PERSON NAMED IN COLUMN	297			88				4,683
26 Interest in Suspense for loss accounts					OT-			100	
2/ Net Loss accounts (5-26)	The second secon	128			OI				SCHOOL STATES
20 Provisions neig for loss a/cs		128			1				THE PERSON NAMED IN
29 Provisions required for loss accounts(100% of 27)		128							September 1
30 Excess/(shortfall) in provisions held for loss accounts(28-29)		1 0			OT-		The state of the state of		TO AND RESIDENCE
31 Total provisions held (8+11+17+23+28)		10.033			OT			800	MUNICIPAL STREET
32 Total provisions required (9+12+18+24+29)	A THE WAY WAS A STREET OF THE PARTY OF THE P	00000			8,560		CONTRACTO MANAGEMENT		18,583
33 Total Excess/(Shortfall) in Provisions(31-32)		325			8,560				18,258
		265		THE RESIDENCE OF THE PARTY OF T					

WAMBHAGY

AUTHORIZATION:
We declare that this return, to the best of our knowledge and belief is correct.



CBK62/PR4-462001

ADVANCES, BILL DISCOUNTS AND OTHER FACILITIES TO STAFF MEMBERS, SHAREHOLDERS, DIRECTORS AND THEIR ASSOCIATES

0000076 UBA Kenya Bank Ltd 2014 BSA Version 3.0.0 01/03/2014 31/03/2014

Core Capital (sh 1,007,444

Start Date: End Date: Financial Year: Institution:

Total Insider Loans Name MAXAM LTD PIN NO. P051190007F NGUGI KINA A000150255Y
GACHAO KIUNA A003787265N
PEGGY KIUNA A003647080E Name PIN NO. On-Balance Sheet 57,404 11,711 45,692 Outstanding Balance

Off-balance
Sheet 11,610 11,610 Total 69,014 57,302 LEGAL CHARGE 11,711 PERSONAL LOA CASH Nature 58,000 11,610 Suspense Interest = Provisions Heid (SHS '000)

Net

Outstanding

Balance to

Core Capital (%) Classification Category

Indicate TOTAL credit facilities extended to staff members. For staff members who are directors, their credit facilities should be reported individually

AUTHORIZATION:
We declare that this return, to the best of our knowledge and belief is correct

JULLIENS MUEMA

AG CHIEF FINANCE OFFICER

Marylanda

FORM CBK/PR4-4



OTHER ASSETS	
Details	Amount in '000'
CLEARING BALANCES	15,584
KENSWITCH SETTLEMENT BALANCES	6,635
INTEREST RECEIVABLE ON LOANS	7,232
INTEREST RECEIVABLE ON PLACEMENTS	1,217
PREPAID EXPENSES	41,604
ASSETS- OTHER ACCOUNTS RECEIVABLE	12,631
AFRICASH SETTLEMENT BALANCES	4,966
WESTERN UNION RECEIVABLE	450
MPESA SETTLEMENT BALANCES	6,620
VISA SETTLEMENT BALANCES	922
PREPAID RENT SECURITY DEPOSITS	8,890
ACCRUED INCOME RECEIVABLE	16,425
Balance as per PR10	123,176



OTHER LIABILITIES	
Details	Amount in '000'
MANAGERS CHEQUES	4,263
STALE MANAGERS CHEQUES AND DRAFTS	1,142
INSURANCE PAYABLE	25
STAMP DUTY FEES-PAYABLE	10
ACCRUED 13 MONTH SALARY	2,123
WESTERN UNION PAYABLE ACC	214
SETTLEMENT ACCOUNT_VISA P	3,490
AFRICASH PAYABLE ACCOUNT	2,779
LOCAL CLEARING ACCOUNTS	15
ACCOUNT PAYABLE - OTHERS	1,943
WITHOLDING TAX PAYABLE	871
VAT PAYABLE	14
UNEARNED INTEREST- INVOICE DISCOUNTING	6,541
PAYE- STAFF	5,627
ACCRUALS	19,863
Balance as per PR10	48,923