

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31.03.2013

I. STATEMENT OF FINANCIAL POSITION			
	BANK	BANK	BANK
	31st Mar 2012	31st Dec 2012	31st Mar 2013
	Shs '000	Shs '000	Shs '000
	Unaudited	Audited	Unaudited
A ASSETS			
1 Cash (both Local & Foreign)	91,746	-	71,644
2 Balances due from Central Bank of Kenya	1,255,806	1,001,989	3,163,030
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:			
a. Kenya Government securities	14,025,771	12,759,169	13,481,311
b. Other securities	-	-	-
b) Available for sale:			
a. Kenya Government securities	782,042	473,564	449,106
b. Other securities	782,042	473,564	449,106
6 Deposits and balances due from local banking institutions	95,000	-	-
7 Deposits and balances due from banking institutions abroad	185,540	116,123	80,590
8 Tax recoverable	110,289	263,950	193,950
9 Loans and advances to customers (net)	7,253,048	10,014,941	10,202,630
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	100,715	106,889	100,535
16 Prepaid lease rentals	-	-	-
17 Intangible assets	1,663	3,459	3,459
18 Deferred tax asset	31,324	31,815	31,815
19 Retirement benefit asset	-	-	-
20 Other assets	140,131	62,665	140,276
21 TOTAL ASSETS	24,043,075	24,876,824	27,918,326
B LIABILITIES			
22 Balances due to Central Bank of Kenya	-	-	-
23 Customer deposits	19,316,042	18,282,186	21,395,930
24 Deposits and balances due to local banking institutions	-	120,000	-
25 Deposits and balances due to foreign banking institutions	1,106,642	2,239,051	2,051,752
26 Other money market deposits	-	-	-
27 Borrowed funds	-	-	-
28 Balances due to banking institutions in the group	-	-	-
29 Tax payable	-	-	-
30 Dividends payable	-	-	-
31 Deferred tax liability	-	-	-
32 Retirement benefit liability	85,805	86,988	86,988
33 Other liabilities	65,579	85,179	126,388
34 TOTAL LIABILITIES	20,574,068	20,813,404	23,661,058
C SHAREHOLDERS' FUNDS			
35 Paid up/Assigned capital	450,000	450,000	450,000
36 Share premium/(discount)	-	-	-
37 Revaluation reserves	(91,000)	(27,000)	(35,000)
38 Retained earnings/Accumulated losses	3,035,007	3,539,420	3,730,768
39 Statutory loan loss reserves	75,000	101,000	111,500
40 Other Reserves	-	-	-
41 Proposed dividends	-	-	-
42 Capital grants	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	3,469,007	4,063,420	4,257,268
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	24,043,075	24,876,824	27,918,326

II. STATEMENT OF COMPREHENSIVE INCOME			
	BANK	BANK	BANK
	31st Mar 2012	31st Dec 2012	31st Mar 2013
	Shs '000	Shs '000	Shs '000
	Unaudited	Audited	Unaudited
1.0 INTEREST INCOME			
1.1 Loans and advances	317,902	1,317,879	318,003
1.2 Government securities	396,661	1,497,747	350,795
1.3 Deposits and placements with banking institutions	8,330	24,085	26,567
1.4 Other Interest Income	267	540	80
1.5 Total interest income	723,560	2,840,251	695,445
2.0 INTEREST EXPENSE			
2.1 Customer deposits	606,903	2,010,837	367,200
2.2 Deposits and placement from banking institutions	6,769	48,538	13,412
2.3 Other interest expenses	-	-	-
2.4 Total interest expenses	613,672	2,059,375	380,612
3.0 NET INTEREST INCOME/(LOSS)	109,888	780,876	314,833
4.0 NON-INTEREST INCOME			
4.1 Fees and commissions on loans and advances	18,316	79,356	18,342
4.2 Other fees and commissions	14,189	54,924	11,082
4.3 Foreign exchange trading income/(Loss)	8,732	25,399	7,044
4.4 Dividend income	-	-	-
4.5 Other income	8,029	25,598	15,479
4.6 Total Non-interest income	49,266	185,277	51,947
5.0 TOTAL OPERATING INCOME	159,154	966,153	366,780
6.0 OTHER OPERATING EXPENSES			
6.1 Loan loss provision	(86)	18,899	2,410
6.2 Staff costs	50,515	172,132	39,976
6.3 Directors' emoluments	-	-	-
6.4 Rental charges	3,102	13,078	3,472
6.5 Depreciation charge on property and equipment	3,069	12,761	3,459
6.6 Amortisation charges	-	-	-
6.7 Other operating expenses	44,528	142,196	45,615
6.8 Total Other Operating Expenses	101,128	359,066	94,932
7.0 Profit/(loss) before tax and exceptional items	58,026	607,087	271,848
8.0 Exceptional items	-	-	-
9.0 Profit/(loss) after exceptional items	58,026	607,087	271,848
10.0 Current tax	20,000	39,139	70,000
11.0 Deferred tax	-	(492)	-
12.0 Profit/(loss) after tax and exceptional items	38,026	568,440	201,848
13.0 Other Comprehensive Income			
13.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-
13.2 Fair value changes in available for sale financial assets	48,000	117,000	(8,000)
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	48,000	117,000	(8,000)
15.0 Total Comprehensive Income for the year	86,026	685,440	193,848
16.0 EARNINGS PER SHARE- BASIC & DILUTED			
17.0 DIVIDEND PER SHARE -DECLARED			

III. OTHER DISCLOSURES			
1.0 NON-PERFORMING LOANS AND ADVANCES			
(a) Gross Non-performing loans and advances	169,088	157,993	157,298
(b) Less: Interest in Suspense	320	340	340
(c) Total Non-Performing Loans and Advances (a-b)	168,768	157,653	156,958
(d) Less: Loan Loss Provision	104,589	116,740	118,608
(e) Net Non-Performing Loans and Advances(c-d)	64,179	40,913	38,350
(f) Discounted Value of Securities	64,179	40,913	38,349
(g) Net NPLs Exposure (e-f)	-	-	-
2.0 INSIDER LOANS AND ADVANCES			
(a) Directors, Shareholders and Associates	-	-	-
(b) Employees	27,054	30,066	32,755
(c) Total Insider Loans and Advances and other facilities	27,054	30,066	32,755
3.0 OFF-BALANCE SHEET ITEMS			
(a) Letters of credit/guarantees, acceptances	1,544,629	2,149,148	2,238,423
(b) Forwards, swaps and options	-	-	-
(c) Other contingent liabilities	691,402	509,468	470,058
(d) Total Contingent Liabilities	2,236,031	2,658,616	2,708,481
4.0 CAPITAL STRENGTH			
(a) Core capital	3,465,994	3,989,421	4,079,844
(b) Minimum Statutory Capital	700,000	1,000,000	1,000,000
(c) Excess/(Deficiency) (a-b)	2,765,994	2,989,421	3,079,844
(d) Supplementary Capital	75,000	101,000	111,500
(e) Total Capital (a+d)	3,540,994	4,090,421	4,191,344
(f) Total risk weighted assets	7,937,394	10,095,613	12,361,458
(g) Core Capital/Total deposits Liabilities	17.9%	21.8%	19.1%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	9.9%	13.8%	11.1%
(j) Core Capital / total risk weighted assets	43.7%	39.5%	33.0%
(k) Minimum Statutory Ratio	8.0%	8.0%	8.0%
(l) Excess (Deficiency) (j-k)	35.7%	31.5%	25.0%
(m) Total Capital/total risk weighted assets	44.6%	40.5%	35.9%
(n) Minimum statutory Ratio	12.0%	12.0%	12.0%
(o) Excess/(Deficiency) (m-n)	32.6%	28.5%	21.9%
5.0 LIQUIDITY			
(a) Liquidity Ratio	79.7%	65.9%	67.0%
(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
(c) Excess (Deficiency) (a-b)	59.7%	45.9%	47.0%

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.boikenya.com
They may be accessed at the institutions head office located at: BANK OF INDIA BUILDING, KENYATTA AVENUE NAIROBI

Signed:
R. K. VERMA
CHIEF EXECUTIVE
KENYA BRANCHES

Signed:
D. DEVAOSS
ASSISTANT GENERAL MANAGER
NAIROBI BRANCH

**AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES
FOR THE YEAR ENDED 31ST DECEMBER 2012**

A: BALANCE SHEET

	BANK 31st Dec, 2012 Shs '000	BANK 31st Dec, 2011 Shs '000
1 ASSETS		
1.1 Cash (both Local & Foreign)	42,260	55,249
1.2 Balances due from Central Bank of Kenya	1,001,989	1,143,864
1.3 Kenya Government securities	12,759,169	13,343,793
1.4 Foreign Currency Treasury Bills & Bonds	-	-
1.5 Deposits and balances due from local banking institutions	-	-
1.6 Deposits and balances due from banking institutions abroad	116,123	419,820
1.7 Kenya Government and other securities held for dealing purposes	473,564	758,495
1.8 Tax recoverable	263,950	130,289
1.9 Loans and advances to customers (net)	10,014,941	7,229,142
1.10 Investment securities	-	-
1.11 Balances due from group companies	-	-
1.12 Investments in associates	-	-
1.13 Investments in subsidiary companies	-	-
1.14 Investments in joint ventures	-	-
1.15 Investment properties	-	-
1.16 Property and equipment	106,889	102,842
1.17 Prepaid lease rentals	-	-
1.18 Intangible assets	3,459	1,663
1.19 Deferred tax asset	31,815	31,324
1.20 Retirement benefit asset	-	-
1.21 Other assets	62,665	135,676
1.22 TOTAL ASSETS	24,876,824	23,352,157
2 LIABILITIES		
2.1 Balances due to Central Bank of Kenya	-	-
2.2 Customer deposits	18,282,186	18,474,826
2.3 Deposits and balances due to local banking institutions	120,000	-
2.4 Deposits and balances due to foreign banking institutions	2,239,051	1,361,228
2.5 Other money market deposits	-	-
2.6 Borrowed funds	-	-
2.7 Balances due to group companies	-	-
2.8 Tax payable	-	-
2.9 Dividends payable	-	-
2.10 Deferred tax liability	-	-
2.11 Retirement benefit liability	86,988	85,805
2.12 Other liabilities	85,179	52,317
2.13 TOTAL LIABILITIES	20,813,404	19,974,176
3 SHAREHOLDERS' FUNDS		
3.1 Paid up /Assigned capital	450,000	450,000
3.2 Share premium	-	-
3.3 Revaluation reserves	(27,000)	(144,000)
3.4 Retained earnings	3,539,420	2,996,981
3.5 Statutory loan reserves	101,000	75,000
3.6 Proposed dividends	-	-
3.7 Capital grants	-	-
3.8 TOTAL SHAREHOLDERS' FUNDS	4,063,420	3,377,981
3.9 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	24,876,824	23,352,157

B: PROFIT AND LOSS ACCOUNT

4 INTEREST INCOME		
4.1 Loans and advances	1,317,879	822,305
4.2 Government securities	1,497,747	1,318,063
4.3 Deposits and placements with banking institutions	24,085	17,604
4.4 Other Interest Income	540	1,409
4.5 Total interest income	2,840,251	2,159,381
5 INTEREST EXPENSE		
5.1 Customer deposits	2,010,837	1,027,191
5.2 Deposits and placement from banking institutions	48,538	28,115
5.3 Other interest expenses	-	-
5.4 Total interest expenses	2,059,375	1,055,306
5.5 NET INTEREST INCOME	780,876	1,104,075
6 OTHER OPERATING INCOME		
6.1 Fees and commissions on loans and advances	79,356	65,317
6.2 Other fees and commissions	54,924	54,011
6.3 Foreign exchange trading income	25,399	914
6.4 Dividend Income	-	-
6.5 Other income	25,598	63,896
6.6 Total non-interest income	185,277	184,138
6.7 TOTAL OPERATING INCOME	966,153	1,288,213
7 OPERATING EXPENSES		
7.1 Loan loss provision	18,899	18,325
7.2 Staff costs	172,132	139,205
7.3 Directors' emoluments	-	-
7.4 Rental charges	13,078	12,312
7.5 Depreciation charge on property and equipment	12,761	10,405
7.6 Amortisation charges	-	-
7.7 Other operating expenses	142,196	132,799
7.8 Total operating expenses	359,066	313,046
7.9 Profit before tax and exceptional items	607,087	975,167
7.10 Exceptional items	-	-
7.11 Profit after exceptional items	607,087	975,167
7.12 Current tax	39,139	209,451
7.13 Deferred tax	(492)	(146)
7.14 Profit after tax and exceptional items	568,440	765,862
8 EARNINGS PER SHARE- BASIC & DILUTED	-	-
9 DIVIDEND PER SHARE - DECLARED	-	-

C: OTHER DISCLOSURES

10 NON-PERFORMING LOANS AND ADVANCES		
10.1 (a) Gross Non-performing loans and advances	157,993	169,433
10.2 (b) Less Interest in Suspense	340	320
10.3 (c) Total Non-Performing Loans and Advances (a-b)	157,653	169,113
10.4 (d) Less Loan Loss Provision	116,740	104,675
10.5 (e) Net Non-Performing Loans and Advances(c-d)	40,913	64,438
10.6 (f) Discounted Value of Securities	40,913	64,438
10.7 (g) Net NPLs Exposure (e-f)	-	-
11 INSIDER LOANS AND ADVANCES		
11.1 (a) Directors, Shareholders and Associates	-	-
11.2 (b) Employees	30,066	29,601
11.3 (c) Total Insider Loans and Advances and other facilities	30,066	29,601
12 OFF-BALANCE SHEET ITEMS		
12.1 (a) Letters of credit, guarantees, acceptances	2,149,148	1,255,944
12.2 (b) Other contingent liabilities	509,468	782,744
12.3 (c) Total Contingent Liabilities	2,658,616	2,038,688
13 CAPITAL STRENGTH		
13.1 (a) Core capital	3,989,421	3,446,981
13.2 (b) Minimum Statutory Capital	1,000,000	700,000
13.3 (c) Excess (a-b)	2,989,421	2,746,981
13.4 (d) Supplementary Capital	101,000	75,000
13.5 (e) Total Capital (a+d)	4,090,421	3,521,981
13.6 (f) Total risk weighted assets	10,095,613	7,588,537
13.7 (g) Core Capital/Total deposits Liabilities	21.82%	18.70%
13.8 (h) Minimum statutory Ratio	8.0%	8.0%
13.9 (i) Excess	13.8%	10.7%
13.10 (j) Core Capital / total risk weighted assets	39.5%	45.4%
13.11 (k) Minimum Statutory Ratio	8.0%	8.0%
13.12 (l) Excess (j-k)	31.5%	37.4%
13.13 (m) Total Capital/total risk weighted assets	40.5%	46.4%
13.14 (n) Minimum statutory Ratio	12.0%	12.0%
13.15 (o) Excess (m-n)	28.5%	34.4%
14 LIQUIDITY		
14.1 (a) Liquidity Ratio	65.9%	78.5%
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%
14.3 (c) Excess (a-b)	45.9%	58.5%

a) The above balance sheet and profit and loss account are extracts from Audited financial statements. To get a full picture of the performance of the Bank, a full set of published financial statements is available in our offices and can be reviewed by any interested person(s).
b) The financial statements were audited by M/s PKF Kenya and received an unqualified opinion.

Signed:
R. K. VERMA
CHIEF EXECUTIVE
KENYA BRANCHES
D DEVAOSS
ASSISTANT GENERAL MANAGER
NAIROBI BRANCH

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30.06.2013

I STATEMENT OF FINANCIAL POSITION	BANK	BANK	BANK	BANK
	30th Jun 2012 Shs. '000 Unaudited	31st Dec 2012 Shs. '000 Audited	31st Mar 2013 Shs. '000 Unaudited	30th Jun 2013 Shs. '000 Unaudited
A ASSETS				
1 Cash (both Local & Foreign)	46,048	42,280	71,624	60,511
2 Balances due from Central Bank of Kenya	1,083,275	1,001,989	3,163,030	1,275,691
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:				
a. Kenya Government securities	12,777,616	12,759,169	13,481,311	15,567,034
b. Other securities	12,777,616	12,759,169	13,481,311	15,567,034
b) Available for sale:				
a. Kenya Government securities	812,042	473,564	449,106	468,106
b. Other securities	812,042	473,564	449,106	468,106
6 Deposits and balances due from local banking institutions				
7 Deposits and balances due from banking institutions abroad	234,863	116,123	80,590	94,335
8 Tax recoverable	183,489	263,920	193,950	113,950
9 Loans and advances to customers (net)	7,554,907	10,014,941	10,202,630	10,056,196
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	101,096	106,889	100,535	106,551
16 Prepaid lease rentals				
17 Intangible assets	3,459	3,459	3,459	3,460
18 Deferred tax asset	31,324	31,815	31,815	31,815
19 Retirement benefit asset				
20 Other assets	205,304	62,665	140,276	98,548
21 TOTAL ASSETS	23,035,423	24,876,824	27,918,326	27,876,197
B LIABILITIES				
22 Balances due to Central Bank of Kenya				
23 Customer deposits	17,830,797	18,282,186	21,395,930	20,946,170
24 Deposits and balances due to local banking institutions	145,000	120,000		
25 Deposits and balances due to foreign banking institutions	1,306,308	2,239,051	2,051,752	2,080,085
26 Other money market deposits				
27 Borrowed funds				
28 Balances due to banking institutions in the group				
29 Tax payable				
30 Dividends payable				
31 Deferred tax liability				
32 Retirement benefit liability	85,805	86,988	86,988	86,988
33 Other liabilities	86,404	85,179	126,388	219,965
34 TOTAL LIABILITIES	19,454,314	20,813,404	23,661,058	23,333,208
C SHAREHOLDERS' FUNDS				
35 Paid up / Assigned capital	450,000	450,000	450,000	450,000
36 Share premium/(discount)				
37 Revaluation reserves	(61,000)	(27,000)	(35,000)	(16,000)
38 Retained earnings/Accumulated losses	3,115,109	3,539,420	3,730,768	4,005,989
39 Statutory loan loss reserves	77,000	101,000	111,500	103,000
40 Other Reserves				
41 Proposed dividends				
42 Capital grants				
43 TOTAL SHAREHOLDERS' FUNDS	3,581,109	4,063,420	4,257,268	4,542,989
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	23,035,423	24,876,824	27,918,326	27,876,197

II STATEMENT OF COMPREHENSIVE INCOME				
1.0 INTEREST INCOME				
1.1 Loans and advances	655,997	1,317,879	318,003	655,239
1.2 Government securities	779,022	1,497,747	350,795	756,765
1.3 Deposits and placements with banking institutions	12,099	24,085	26,567	49,738
1.4 Other interest income	490	490	80	80
1.5 Total interest income	1,447,658	2,840,251	695,445	1,461,822
2.0 INTEREST EXPENSE				
2.1 Customer deposits	1,165,990	2,010,837	367,200	727,154
2.2 Deposits and placement from banking institutions	15,207	46,538	13,412	26,632
2.3 Other interest expenses				
2.4 Total interest expenses	1,181,197	2,059,375	380,612	753,786
3.0 NET INTEREST INCOME/(LOSS)	266,461	780,876	314,833	708,036
4.0 NON-INTEREST INCOME				
4.1 Fees and commissions on loans and advances	28,575	79,356	18,342	30,607
4.2 Other fees and commissions	28,542	54,924	11,082	26,528
4.3 Foreign exchange trading income/(Loss)	17,082	25,399	7,044	14,642
4.4 Dividend Income				
4.5 Other income	14,249	25,598	15,479	23,124
4.6 Total Non-interest income	88,448	185,277	51,947	94,901
5.0 TOTAL OPERATING INCOME	354,909	966,153	366,780	802,937
6.0 OTHER OPERATING EXPENSES				
6.1 Loan loss provision	1,603	18,899	2,410	6,203
6.2 Staff costs	88,747	172,132	39,976	82,767
6.3 Directors' emoluments				
6.4 Rental charges	6,211	13,078	3,472	7,259
6.5 Depreciation charge on property and equipment	6,036	12,761	3,459	6,828
6.6 Amortisation charges				
6.7 Other operating expenses	72,184	142,196	45,615	81,311
6.8 Total Other Operating Expenses	174,781	359,066	94,932	184,368
7.0 Profit/(loss) before tax and exceptional items	180,128	607,087	271,848	618,569
8.0 Exceptional items				
9.0 Profit/(loss) after exceptional items	180,128	607,087	271,848	618,569
10.0 Current tax	60,000	39,139	70,000	150,000
11.0 Deferred tax		(492)		
12.0 Profit/(loss) after tax and exceptional items	120,128	568,440	201,848	468,569
13.0 Other Comprehensive Income				
13.1 Gains/(Losses) from translating the financial statements of foreign operations				
13.2 Fair value changes in available for sale financial assets	78,000	117,000	(8,000)	11,000
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	78,000	117,000	(8,000)	11,000
15.0 Total comprehensive income for the year	198,128	685,440	193,848	479,569
16.0 EARNINGS PER SHARE - BASIC & DILUTED				
17.0 DIVIDEND PER SHARE - DECLARED				

III OTHER DISCLOSURES				
1.0 NON-PERFORMING LOANS AND ADVANCES				
(a) Gross Non-performing loans and advances	162,657	157,993	157,298	149,625
(b) Less: Interest in Suspense	320	340	340	340
(c) Total Non-Performing Loans and Advances (a-b)	162,337	157,653	156,958	149,285
(d) Less: Loan Loss Provision	99,444	116,740	118,609	114,011
(e) Net Non-Performing Loans and Advances (c-d)	62,893	40,913	38,349	35,274
(f) Discounted Value of Securities	62,893	40,913	38,349	35,274
(g) Net NPLs Exposure (e-f)	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES				
(a) Directors, Shareholders and Associates	25,251	30,066	32,755	33,186
(b) Employees				
(c) Total Insider Loans and Advances and other facilities	25,251	30,066	32,755	33,186
3.0 OFF-BALANCE SHEET ITEMS				
(a) Letters of credit, guarantees, acceptances	1,809,644	2,149,148	2,238,423	2,211,046
(b) Forwards, swaps and options				
(c) Other contingent liabilities	692,914	509,468	470,058	507,973
(d) Total Contingent Liabilities	2,502,558	2,658,616	2,708,481	2,719,019
4.0 CAPITAL STRENGTH				
(a) Core capital	3,505,045	3,989,821	4,079,844	4,189,890
(b) Minimum Statutory Capital	700,000	1,000,000	1,000,000	1,000,000
(c) Excess/(Deficiency) (a-b)	2,805,045	2,989,821	3,079,844	3,189,890
(d) Supplementary Capital	77,000	101,000	111,500	103,000
(e) Total Capital (a+d)	3,582,045	4,090,821	4,191,344	4,292,890
(f) Total risk weighted assets	8,588,564	10,056,813	12,361,458	12,131,863
(g) Core Capital / total deposits Liabilities	19.7%	21.8%	19.1%	20.0%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	11.7%	13.8%	11.1%	12.0%
(j) Core Capital / total risk weighted assets	40.8%	39.5%	33.0%	34.5%
(k) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%
(l) Excess (Deficiency) (j-k)	32.8%	31.5%	25.0%	26.5%
(m) Total Capital/total risk weighted assets	41.7%	40.5%	33.9%	35.4%
(n) Minimum statutory Ratio	12.0%	12.0%	12.0%	12.0%
(o) Excess/(Deficiency) (m-n)	29.7%	28.5%	21.9%	23.4%
5 LIQUIDITY				
(a) Liquidity Ratio	76.1%	65.9%	67.0%	73.5%
(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
(c) Excess (Deficiency) (a-b)	56.1%	45.9%	47.0%	53.5%

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.boikenya.com
They may be accessed at the institutions head office located at: BANK OF INDIA BUILDING, KENYATTA AVENUE NAIROBI

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