Finance House, Loita Street, P.O. Box 30483 NAIROBI, Kenya Tei: 340401/2/3, 340478, 340416, 340426, 340198 Telefax: 0254-2-338426 Telex: 22662 E-Mail: dbk@devbank.com

B K Fi In	QUARTERLY FINANCIAL STATEMENTS AN STATEMENT OF FINANCIAL POSITION						
B K Fi In		BANK 31 MAR 2019 Shs '000 (Unaudited)	BANK 31 DEC 2019 Shs '000 (Audited)	BANK 31 MAR 2020 Shs '000 (Unaudited)	GROUP 31 MAR 2019 Shs '000 (Unaudited)	GROUP 31 DEC 2019 Shs '000 (Audited)	GRO 31 MAR : Shs ' (Unaudi
Fi In	SSETS ash (both local and foreign) alances due from Central Bank of Kenya	39,092 40,582	34,130 327,289	90,386 274,162	39,092 40,582	34,130 327,289	90, 274,
	enya Government and other securities held for dealing purposes inancial Assets at fair value through profit and loss	93,299	101,767	100,063	93,299	101,767	100,
	nvestment Securities) Held to Maturity: a. Kenya Government Securities	4,579,436 4,579,436	4,532,494 4,532,494	4,575,636 4,575,636	4,601,068 4,601,068	4,553,553 4,553,553	4,597 4,597
Ŀ	b. Other securities b) Available for sale:	825,413	825,413	825,413	825,413	825,413	825
D	a Kenya Government Securities b. Other securities b. Other securities	825,413 817,488	825,413 867.864	825,413	825,413 917,499	825,413	825
D	reposits and balances due from local banking institutions reposits and balances due from banking institutions abroad ax recoverable	817,488 32,424	55,531 27,118	2,017,025 26,446 16,429	817,488 32,424 3,260	867,864 55,531 30,057	2,017 26 19
Lo B	oans and advances to customers (net) alances due from banking institutions in the group	8,254,876	7,911,046	8,042,897	8,254,876	7,911,046	8,042
In	ivestments in associates ivestments in subsidiary companies ivestment in joint ventures	32,048	32,048	32,048	-	-	
In	ivestinent in John Ventules vrestment properties roperty,plant and equipment	- 122,971	164,727	155,446	- 122,971	164,727	155
P In	repaid lease rentals ntangible assets		150,856	147,230		150,856	147
R	eferred tax asset there assets ther assets	115,961 - 286,512	101,690 - 226,096	101,690 - 239,629	116,082 - 286,625	101,841 - 226,096	101 239
T	OTAL ASSETS IABILITIES	15,240,102	15,358,069	16,644,500	15,233,180	15,350,170	16,63
B C	alances due to Central Bank of Kenya ustomer deposits	4,433,184 5,170,739	4,429,079 5,090,079	4,438,398 5,570,206	4,433,184 5,147,827	4,429,079 5,064,685	4,438 5,544
D	leposits and balances due to local banking institutions leposits and balances due to foreign banking institutions ther money market deposits	938,380	939,205	1,763,709	938,380	939,205	1,763
В	uner money make deposits orrowed funds alances due to banking institutions in the group	512,878	448,089	386,934	512,878	448,089	386
Ta D	ax payable ividends payable	36,202		1	36,202	-	
D R	leferred tax liability etirement benefit liability	202.105	- - -	-	-	-	
T	ther liabilities Otal Liabilities Hareholders' Equity	282,165 11,373,548	501,178 11,407,630	509,858 12,669,105	282,904 11,351,375	502,069 11,383,127	510 12,64 4
P S	aid up/Assigned capital hare Premium(discount)	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042
R	evaluation reserves etained earnings	743,145 1,723,283	743,145 1,606,267	743,146 1,595,186	743,145 1,738,534	743,145 1,622,871	743 1,612
0	tatutory loan lõss reserve tither reserves roposed Dividends	357,345 281	558,246 281	594,282 281	357,345 281	558,246 281	594
C	ropused dividends apital grants OTAL SHAREHOLDERS' EQUITY	3,866,554	3,950,439	3,975,395	3,881,805	3,967,043	3,993
N	finority Interest OTAL LIABILITIES AND SHAREHOLDERS' EQUITY	15,240,102	15,358,069	16,644,500	15,233,180	15,350,170	16,63
	TATEMENT OF COMPREHENSIVE INCOME STEREST INCOME						
1.	.1 Loans and advances .2 Government securities	194,369 127,851	775,571 524,232	180,688 129,069	194,369 128,410	775,571 526,467	180 129
1.	.3 Deposits and placements with banking institutions 4. Other interest income	11,760	34,046	10,853	11,760	34,046	10
11	.5 Total Interest income NTEREST EXPENSES .1 Customer deposits	333,980 125,470	1,333,849 475,810	320,610 137,590	334,539 125,332	1,336,084 475,247	321 131
2	.2 Deposits and placements from banking institutions .3 Other Interest expenses	98,208 4,948	416,484 37,069	73,047 5,704	98,208 4,948	416,484 37,069	73
2. N	.4 Total interest Expenses IET INTEREST INCOME	228,626 105,354	929,363 404,486	216,341 104,269	228,488 106,051	928,800 407,284	216 104
4	ION-OPERATING INCOME 1.1 Fees and commissions income on loans & advances 2. Other fees and commissions income	1,400 2,612	3,995 11,886	974 3,689	1,400 2,612	3,995 11.886	3
4	2.5 Orien lees and commissions income 3.5 Foreign exchange trading income 4. Dividend income	9,489	28,814	57,652 -	9,489	28,814	5
4.	.5 Other income .6 Total Non-Interest income	1,055,299 1,068,800	1,098,759 1,143,454	62,315	1,055,299 1,068,800	1,099,009 1,143,704	62
0	OTAL OPERATING INCOME ITHER OPERATING EXPENSES 1 Loan loss provision	1,174,154 49,930	1,547,940 8,138	166,584 23,747	1,174,851 50,004	1,550,988 8,128	16
6	.2 Staff costs .3 Directors' emoluments	50,302 2,789	218,095 14,953	52,533 3,254	50,302 2,814	218,095 15,053	52
6	.4 Rental charges .5 Depreciation on property and equipment	3,480	23,268	17,243	3,480	23,268	13
6	.6 Amortisation charges .7 Other operating expenses .8 Total other operating Expenses	39,244 145.745	146,662 411,116	34,177 130,954	39,408 146,008	147,252 411,796	34 131
P	rofit before tax and exceptional items xceptional items	1,028,409	1,136,824	35,630	1,028,843	1,139,192	30
C	rofit after exceptional items urrent tax	1,028,409 (33,181)	1,136,824 (43,438)	35,630 (10,689)	1,028,843 (33,311)	1,139,192 (44,178)	(10)
F	Deferred tax Yrofit after tax and exceptional items 3.0 Gains/(Losses) from translating the financial Gains/(losses) from	995,228	(14,271) 1,079,115	24,941	995,532	(14,241) 1,080,773	25
tr	anslating the financial Minority Interest rofit after tax, exceptional items and minority interest	995,228	1,079,115	24,941	995,532	1,080,773	2!
1	ther Comprehensive Income 5.1 Gains/(Losses) from translating the financial statements of foreign operations	-		-	-	-	
1.	5.2 Fair value changes in available-for-sale financial assets 5.3 Revaluation Surplus on property,plant and equipment 5.4 Share of other comprehensive income of associates	-	-		-	-	
1.	5.5 Income tax relating to components of other comprehensive income other comprehensive income for the year net of tax	-	-	-	-	-	
	otal comprehensive income for the year OTHER DISCLOSURES	995,228	1,079,115	24,941	995,532	1,080,773	2
N Gr	ION-PERFORMING LOANS AND ADVANCES oss non-performing loans and advances	2,827,978	3,365,446	3,415,808			
1.	sss: Iterest in suspense	375,589	417,877	424,748			
In	otal Non-Performing Loans and Advances (a-b) tess tess tess tess tess tess tess tes	2,452,389 1,255,842	2,947,569 1,472,050	2,991,060 1,578,610			
In To	let Non-performing loans and adavances(c-d) iscounted value of securities	1,196,547 1,196,547	1,475,519 1,475,519	1,412,450 1,412,450			
In To le Lo N	let NPLs exposure(e-f)	706,587	-	-			
In To le Lo N D N Ir	nsider Loans and Advances		707,526	739,427 288,297			
In To let Lo N D D In D En	virectors, shareholders and associates mployees	279,071	288,228 995,754	1.027724			
In To let Lo N D D In To D D E In To D D D D D D D D D D D D D D D D D D	irectors,shareholders and associates mployees otal Insider Loans,Advances and other facilities Hf-Balance Sheet Items tetters of credit,guarantees,acceptances	279,071 985,658 653,602	995,754 774,512	1,027,724 796,897			
In Teles Let N D D In Teles Teles C D Let Teles C D D D D D D D D D D D D D D D D D D	irectors,shareholders and associates mployees otal Insider Loans,Advances and other facilities Hf-Balance Sheet Items etters of credit,guarantees,acceptances onwards,swaps,and options their contingent liabilities	279,071 985,658 653,602 11,054 92	995,754 774,512 24,673 92	796,897 17,210 92			
In Teles Le N D D D D D D D D D D D D D D D D D D	rirectors,shareholders and associates mployees total Insider Loans, Advances and other facilities ff-Balance Sheet Items etters of credit, guarantees, acceptances orwards, swaps, and options their contingent liabilities o	279,071 985,658 653,602 11,054 92 664,748	995,754 774,512 24,673 92 799,277	796,897 17,210 92 814,199			
In Teles Let N D D N Ir Teles Teles C D Let Fe C D D D D D D D D D D D D D D D D D D	irectors,shareholders and associates mployees utal Insider Loans,Advances and other facilities Iff-Balance Sheet Items etters of credit,guarantees,acceptances onvards,swaps,and options ther contingent liabilities utal Contingent Liabilities	279,071 985,658 653,602 11,054 92 664,748 2,268,450 1,000,000	995,754 774,512 24,673 92 799,277 2,649,048 1,000,000	796,897 17,210 92 814,199 2,625,497 1,000,000			
In Tele Le N D N Ir D E E Te O C C C N e e S Te	irectors,shareholders and associates mployees tal Insider Loans,Advances and other facilities Hf-Balance Sheet Items Heters of credit,guarantees,acceptances onwards,swaps,and options their contingent Liabilities atlantices to al Contingent Liabilities appital Strength ore capital linimum Statutory Capital xeess upplementary capital other contingent capital strength or capital strength or capital strength or capital other capital strength or capital other capital strength or capital other	279,071 985,658 653,602 11,054 92 664,748 2,268,450 1,000,000 1,268,450 296,324 2,564,774	995,754 774,512 24,673 92 799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103	1,027,724 796,897 17,210 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,921			
In Tele Le N D D N Ir D D D D D D D D D D D D D D D D D D	irectors, shareholders and associates mployees tal Insider Loans, Advances and other facilities Hf-Balance Sheet Items steets of credit, guarantees, acceptances onwards, swaps, and options their contingent Liabilities otal Contingent Liabilities apital Strength ore capital liminum Statutory Capital scees upplementary capital strength of the	279,071 985,658 653,602 11,054 92 664,748 2,268,450 1,000,000 1,268,450 296,324 2,564,774 8,43,029 42,596	995,754 774,512 24,673 92 799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103 9,381,519 50.9%	1,027,724 796,897 17,210 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,921 11,970,911 46.5%			
Interest Int	irectors, shareholders and associates mployees otal Insider Loans, Advances and other facilities Iff-Balance Sheet Items settlers of credit, guarantees, acceptances onwards, swaps, and options there contingent Liabilities otal Contingent Liabilities apital Strength ore capital Itinimum Statutory Capital supplementary capital strength of the Capital Itinimum Statutory Capital strength of the Capital Strength of	279,071 985,658 653,602 11,054 92 664,748 2,268,450 1,000,000 1,268,450 296,324 2,564,774 8,843,029 42,5% 8,0% 8,0% 34,5%	995,754 774,512 24,673 92 799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103 9,381,519 50.9% 8.0% 42,9%	1,027,724 796,897 17,210 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,924 46.5% 8.0% 8.0% 38.5%			
International In	irectors, shareholders and associates mployees otal Insider Loans, Advances and other facilities ff-Balance Sheet Items etters of credit, guarantees, acceptances onwards, swaps, and options there contingent liabilities atal Contingent Liabilities apital Strength or capital liminum Statutory Capital xcess very liminum Statutory Capital verse spital (a+d) total capital (a+d) total risk weighted assets ore capital/total deposit liabilities liminum Statutory Ratio	279,071 985,658 653,602 11,054 92 664,748 2,268,450 296,324 2,564,744 8,43,029 42,5% 8,0%	995,754 774,512 24,673 92 799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103 9,381,519 50,9% 8,0%	1,027,724 796,897 17,210 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,921 11,970,961 46.50% 8.0%			
In Telescope Control of the Control	irectors, shareholders and associates mployees otal Insider Loans, Advances and other facilities Iff-Balance Sheet Items steets of credit, guarantees, acceptances onwards, swaps, and options there contingent Liabilities otal Contingent Liabilities apital Strength ore capital linimum Statutory Capital success supplementary capital value (a+d) total risk weighted assets ore capital deposit liabilities linimum Statutory Ratio scenario (a+d) otal risk weighted assets linimum Statutory Ratio scenario (a+d) ore capital/total risk weighted assets linimum Statutory Ratio scenario (a+d) ore capital/total risk weighted assets linimum Statutory Ratio scens (a+d) of the scenario (a+d) ore capital/total risk weighted assets linimum Statutory Ratio scenario (a+d) or the sce	279,071 985,658 653,602 11,054 2,268,450 1,000,000 1,268,450 296,324 2,564,474 8,843,029 42,594 42,594 10,596 34,596 10,596 25,796 10,596 29,096 14,596	995,754 774,512 24,673 29,799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103 9,381,519 50.9% 42.9% 12.7% 11.5% 11.5%	1,027,724 796,897 17,210 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,921 11,970,961 46,5% 8,0% 21,9% 10,5% 10,5% 11,4% 24,7% 11,4% 24,7% 11,4% 11,4% 14,5% 14,5%			
In Telescope In Te	irectors, shareholders and associates mployees that Insider Loans, Advances and other facilities Hf-Balance Sheet Items steets of credit, guarantees, acceptances onwards, swaps, and options there contingent Liabilities otal Contingent Liabilities apital Strength ore capital Itimizers that the contingent Liabilities apital Strength ore capital Itimizers and Loans and Loans are steet to the contingent Liabilities applies the contingent Liabilities are steet to the contingent Liabilities are capital lotted as the contingent Liabilities are capital lotted as the contingent Liabilities are capital lotted deposit liabilities linimum Statutory Ratio crees(s; h) ore capital/total risk weighted assets linimum Statutory Ratio (xcess(j-k)) and capital/total risk weighted assets linimum Statutory Ratio (xcess(j-k)) linimum Statutory Ratio (xcess(j-k)) distribution linimum Statutory Ratio (xcess(j-k)) distribution linimum Statutory Ratio (xcess(m-n)) dijusted Core Capital/Total Deposits Liabilities	279,071 985,658 653,602 11,054 2,664,748 2,268,450 1,000,000 1,266,450 296,324 2,564,748 8,435,029 42,564 10,5% 13,2% 25,7% 10,5% 14,5% 14,5% 14,5% 14,5% 49,2%	995,754 774,512 24,673 24,673 92 799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103 3,811,519 50,599 8,096 42,996 17,796 31,596 17,796 11,596 17,796 17,796 52,796	796,897 796,897 796,897 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,921 11,970,961 21,996 21,996 11,496 24,796 14,596			
In Tri lea Li N D D N Ir Ir I D D E Tri C C C M e e C C M e e C M e e C M e e A A A A A	irectors, shareholders and associates mployees otal Insider Loans, Advances and other facilities iff-Balance Sheet Items letters of credit, guarantees, acceptances orwards, savaps, and options there contingent Liabilities otal Contingent Liabilities apital Strength ore capital liminum Statutory Capital xcess upplementary capital votal capital (a+d) otal risk weighted assets ore capital/total deposit liabilities liminum Statutory Ratio xcess(g+t) capital/total risk weighted assets ore capital/total risk weighted assets liminum Statutory Ratio xcess(g+t) capital/total ris	279,071 985,658 653,602 11,054 92 664,748 2,268,450 1,000,000 1,268,450 296,324 2,564,774 8,843,029 42,579 610,5% 10,5% 115,2% 15,2% 14,5% 14,5%	995,754 774,512 24,673 92 799,277 2,649,048 1,000,000 1,649,048 303,055 2,952,103 9,381,519 50,9% 42,9% 10,5% 11,7% 31,5% 14,5% 17,7%	1,027,724 796,897 17,210 92 814,199 2,625,497 1,000,000 1,625,497 335,424 2,960,921 1,970,961 46,596 10,596 11,496 21,996 11,496 10,596 11,496 14,596 11,496			

Message from the Directors
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-wow. development. Com.
They may also be accessed at the institutions head office located at Finance house, Loita street, Nairobi.

SIGNED: VICTOR KIDIWA SAMMY CHEPKWONY CHIEF EXECUTIVE DIRECTOR