

GUIDELINE NOTES FOR THE COMPILATION OF BANKING STATISTICS CBK BS (M) RETURN

*(FOR INSTITUTIONS REGISTERED UNDER THE BANKING ACT CAP 488 AND BUILDING
SOCIETIES ACT CAP 489)*

March 2012

FOREWORD

Institutions registered under the Banking Act, the Building Societies Act and the Microfinance Act (Deposit taking MFIs) are required to report to the Central Bank data or information that the Bank may deem necessary for carrying out its responsibilities as spelt out in the Acts. The Central Bank designs, and amends as necessary, returns that are used to collect the information from the institutions.

Being a member of the International Monetary Fund (IMF), Kenya reports regularly to the IMF information on all banking sector of the economy. The Central Bank of Kenya, on its part, collects and sends monetary and financial information to the IMF regularly in specified formats. Owing to new developments in world economies, the IMF recently revised its reporting formats and introduced standard reporting forms to be used by all member countries to allow for comparability. The current CBK BS (M) return has therefore been revised and the new compilation notes may contain new concepts and definitions in line with the revised return. A sample set of the returns is appended.

Additionally, in preparation for the envisaged East African Monetary Union, we have added more forms which separately identify transactions with each East African Community member state to facilitate preparation of various statistical reports for the union by the East African Community Secretariat.

In case of difficulties in completing these returns, assistance will be offered at telephone numbers 2863200, 2863202 or 2863214.

Completed returns should be submitted to the Director, Research and Policy Analysis Department, Central Bank of Kenya by e-mail to researchstat@centralbank.go.ke or through the official electronic mode of submission, at the frequency and on the dates indicated for the specific return.

**RESEARCH AND POLICY ANALYSIS DEPARTMENT
CENTRAL BANK OF KENYA**

March 12

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GENERAL INFORMATION AND DEFINITIONS

Frequency of Completion and Due Date

The completed Tables A-J should reach the Central Bank of Kenya by the 10th day of the month following the end of each month. In addition, Table A (Balance Sheet) and Table B (Analysis of Deposits) should be submitted on the 10th and 20th of every month.

Completion of Return

All amounts should be entered at their gross values and no liability to any customer or institution may be reduced by a corresponding asset or vice versa. The balance sheet should be compiled on accrual basis. The local currency and foreign currency (Kenya shilling equivalent) components should be reported separately in the respective columns in the tables.

Discrepancies between Monthly Statements and Audited Accounts

It is appreciated that adjustments or appropriations done after the reporting period may give rise to some discrepancies between the monthly statements and audited balance sheets. If such discrepancies occur, they should be explained when submitting the audited accounts.

Foreign Currency Denominated Assets and Liabilities

Liabilities and assets that are denominated in foreign currency should be converted to Kenya shillings at the mean exchange rate prevailing on the date to which the return refers.

Classification of Financial Assets

Financial assets (and liabilities) are classified into six categories, namely currency and deposits, loans, securities, financial derivatives, other accounts receivable/ payable, and shares and other equity.

Valuation of Financial Assets/Liabilities

All financial instruments should be recorded at market or fair values. In general, there are two methods of estimating the fair values of financial assets. Firstly, where the assets are traded in the market, their market prices are taken to be the fair values. Alternatively, where the assets are not traded, the fair value can be the present value of the future cash flows generated from the assets. Deposits and loans should be recorded inclusive of accrued interest. Securities should be reported at market value where there is an active market; otherwise the alternative method of estimating fair value should be used. The

valuation of a market traded security is the closing price of the security on the date to which the return refers.

For short term securities such as Treasury bills, market value can be calculated as cost price plus accrued interest up to the date to which the return refers. For long-term non-traded securities other fair value methods should be applied.

Residency

A fundamental distinction in monetary and financial statistics is made between residents and non-residents. This distinction generally stems more from the center of economic activity than the domicile of a unit. The resident sector is defined as all the units that have their economic interests within the country, including branches and subsidiaries. For example embassies and foreign missions in Kenya are treated as non-residents because their economic interests are in their home countries. Similarly, foreign staff of these embassies should be considered as non-resident, regardless of how long they reside in Kenya. Local staff of foreign embassies, however should be classified as residents.

The secondary criterion for defining residency is the domicile. For example, a Kenyan who has been residing in a foreign country for at least one year is classified as a non-resident for statistical purposes. Likewise a citizen of a foreign country who has been residing in Kenya for a minimum of one year, or intends to stay for longer than one year, should be treated as a resident. Business units should be treated as resident from the time they begin operations in Kenya, unless the business is meant to be temporary.

Non-resident Sector

The nonresident sector is broken down into 'non-resident banks' and 'other non-residents'. Non –resident banks refers to all banks operating outside Kenya. Other non-residents comprise individuals and business entities.

Resident Sector

The resident sector is grouped under the following economic units:

1. **Central Bank**
Refer to the Central Bank of Kenya.
2. **Central Government – Budgetary Accounts**
Consists of all Government ministries accounts
3. **Central Government – Autonomous Agencies Accounts.**
Consist of accounts of other Government units as listed in Appendix VIII. No other institution should be included in this category.
4. **Local Government**

Include county, municipal and urban councils as listed in Appendix IX.

5. Non-Financial Public Enterprises

Comprise all non-financial boards or enterprises that are subject to government control but are otherwise self accounting. They include revenue-earning enterprises in which the government has direct majority shareholding of 51 percent or more. A list of these units is presented in Appendix X. No other institution should be included in this category.

6. Commercial Banks

These are institutions licensed under the Banking Act, Cap. 488 and are listed in Appendix IV.

7. Non-bank Financial Institutions

These are non-bank financial institutions licensed under the Banking Act. At the moment, there are no non-bank financial institutions.

8. Other Depository Corporations (ODCs) Under Liquidation

They include commercial banks, non-bank financial institutions, mortgage finance companies and building societies under liquidation. These are listed in Appendix V(a).

9. Other Financial Corporations Under Liquidation

Include insurance companies, pension funds, hire purchase companies, mutual funds, investment trusts and unit trusts under liquidation as listed in Appendix V(b)

10. Mortgage Finance Companies

These are institutions which are licensed under the Mortgage Finance Act and are listed in Appendix VI.

11. Building Societies

These are institutions which are licensed under the Building Societies Act. At the moment, there are no building societies.

12 Savings and Credit Co-operative Societies (SACCOs)

13 Other Cooperative Societies

14 Insurance Companies

15 Hire Purchase Companies

16 Mutual Funds and Unit Trusts

17 Pension Funds (Excluding NSSF)

18 Private Enterprises

These include private companies, partnerships and sole proprietorships.

19 Nonprofit Organizations

20 Individuals

TABLE A, PART I: BALANCE SHEET

Table A of the CBK BS (M) return is the balance sheet of the reporting institution as at the date of the return. Some specific items in the balance sheet are explained below.

LIABILITIES

1. DEPOSITS

(Items 1.1-1.23)

Include all funds received or held by the reporting institution on behalf of third parties that are represented by evidence of deposit. This item covers the reporting institution's deposit liabilities of all maturities with credit balances. Deposits with debit balances should be treated as loans and reported under the relevant category in item 9. The amount to be reported should include accrued interest.

Deposits are further analyzed in Table B as follows:

- a) Demand deposits consist of deposits (in local and foreign currency) which are immediately convertible into cash and which are transferable by cheque, banker's order, debit entry etc, without significant restriction or penalty.
- b) Call deposits are deposits placed for a period of less than seven (7) days or those matured but not yet withdrawn or contract not yet renewed.
- c) 7-Days deposits are deposits placed for a fixed period of seven days.
- d) Time deposits are all deposits placed for a fixed period longer than seven days.
- e) Savings deposits are deposits evidenced by a passbook or withdrawal card or a written agreement and which the depositor is required to appear in person to make a withdrawal.

2. SECURITIES ISSUED

(Items 2.1-2.24)

Consists of negotiable instruments (which can be traded in an organized exchange or over-the-counter market) issued by the reporting institution and which act as evidence that the institutional units/sectors issuing them have obligations to settle by providing cash, financial instruments, or some other items of economic value

to the reporting institution. Examples of such securities are commercial paper, bonds, debentures, certificates of deposit and banker's acceptances. This category excludes shares issued by reporting institutions, which are reported under item 12. Securities issued should be further classified by the purchasing sectors and their maturity profile presented as in Table C, Part IV.

3. LOANS BORROWED

(Items 3.1-3.24)

These include all the funds borrowed by the reporting institution from institutional units/sectors which are evidenced by non-negotiable documents, including credit card. Loans from the Central Bank, other depository corporations and non-residents are reported as follows:

3.1 : Refers to loans and advances to the reporting institution from the Central Bank under repurchase agreement (REPO) facility.

3.2 : Refers to other loans to the reporting institution from the Central Bank including overnight loans.

3.7 : Refers to loans and advances to the reporting institution from commercial banks (inter-bank loans and REPOs).

3.23-3.24: Refers to loans and advances from nonresident banks (banks operating outside Kenya) and other nonresidents with special arrangements between the Kenya Government and other foreign governments, or donor agencies such as OPEC, USAID, GTZ, EIB, ADB, PTA Bank, CDC, etc for onward lending or distribution to specified sectors of the economy. Loans to the private sector from nonresidents are also reported under this category.

4. FINANCIAL DERIVATIVES ISSUED/TRADED

(Items 4.1-4.24)

Typically, accounting treatment of derivatives is to mark to market the daily value of the underlying asset or liability. The difference between the current value and contract value will either be a holding gain or holding loss. The gain is recorded in the asset side of the balance sheet while the loss is recorded in the liability side of the balance sheet. The contract value of the underlying derivative asset should be recorded in Table H.

The statistical treatment of financial derivatives is shown in Appendix III.

5. OTHER ACCOUNTS PAYABLE

(Items 5.1.1-5.2.4)

5.1 Creditors (Payables)

These cover obligations that arise from the purchase of goods and services for which payment is not yet due. The reporting institution's creditors' payables arise from acquisition of goods and services provided by non-financial corporations, as well as from their purchases of financial services from other financial corporations.

5.2 Other Liabilities

These cover liabilities of the reporting institution other than those itemized above.

5.2.16 Settlement Accounts for Financial Assets

Balances in settlement accounts are due to differences in the time of recording of purchases of financial assets on the trade dates when the change of ownership occurs and subsequent payment for the financial assets on the settlement dates. For example, suppose a reporting institution undertakes a financial transaction for which settlement is due on a future date. On the trading day, the institution records the increase in the holding of financial assets and a corresponding increase in the settlement account. On the settlement date, the institution records the payment for the acquired financial asset and a corresponding reduction in the settlement account.

6. CAPITAL AND RESERVES

(Items 6.1- 6.9)

Comprise the following:

- 6.1 Refers to paid up capital and/or assigned capital.
- 6.2 Share premium is the difference between the nominal value of shares and the price at which they are traded in the security market.
- 6.3 Shareholders loans are loans advanced by the shareholders to the institution.

- 6.4 Revenue reserves are accumulated retained earnings.
- 6.5 Revaluation reserves (valuation adjustments) are reserves that arise as a result of revaluation of assets and liabilities of the institution.
- 6.6 Dividends proposed but not approved.
- 6.7 Statutory loan loss provision (as explained in prudential guidelines).
- 6.8 Other reserves are reserves of the reporting institution other than those stated above.
- 6.9 Balances in profit and loss accounts (year to-date) are the current year results of the institution to the date of the return.

ASSETS

7. CURRENCY AND DEPOSITS

7.1 Currency Held

Includes all cash held in the tills and vaults of the reporting institution on the date to which the return refers. Foreign notes and coins should be valued at the mean exchange rate on the date to which the return refers.

7.2 Deposits (Placements)

(Items 7.2.1 -7.2.2.8)

- 7.21 Demand deposits placed in the listed institutions by the reporting institution including accrued interest (in local and foreign currency) which are immediately convertible into cash and which are transferable by cheque, banker's order, debit entry etc, without significant restriction or penalty.
- 7.22 Term Deposits placed in the listed institutions by the reporting institution including accrued interest (in local and foreign currency) other than demand deposits. These include 7-day, call, time and savings deposits.

8. SECURITIES PURCHASED

(Items 8.1-8.15)

This category consists of negotiable financial assets which are traded on the secondary market, and do not grant the holder any ownership rights in the institutional unit issuing them. Examples of such securities are commercial paper, debentures, Treasury Bills and bonds issued by the central government, certificates of deposits, corporate bonds, and banker's acceptances. They exclude shares issued by the institutional units/sectors which are reported under 'shares and other equity' (item 12). The maturity profile of these securities is presented in Table C, Part IV.

9. LOANS ADVANCED

(Items 9.1-9.25)

Gross loans before any provisions should be shown at book value. Provisions for bad and doubtful debts should be shown under other liabilities item 5.2. Loans to Central Bank and other depository corporations are reported as follows:

9.1: Refers to loans and advances by the reporting institution to the Central Bank under repurchase agreement (REPO) facility.

9.2: Refers to any other loans by the reporting institution to the Central Bank.

9.7: Refers to loans and advances by the reporting institution to other commercial banks including inter-bank loans and repurchase agreements

10. FINANCIAL DERIVATIVES TRADED

(Items 10.1-10.14)

The statistical treatment of financial derivatives is shown in Appendix III.

11. OTHER ACCOUNTS RECEIVABLE

(Items 11.1-11.2.13)

11.1 Debtors (Receivables)

Comprise claims that arise from the sale of goods and services for which payment is not yet due. The reporting institution's debtors (receivables) arise mainly from the sale of financial services to all sectors as itemized.

11.2 Other Assets

Cover other assets other than debtors (receivables).

11.2.10 Settlement Accounts Receivable for Financial Assets

The treatment of settlement accounts mirror that of item 5.2.16 above.

12. SHARES AND OTHER EQUITY

(Items 12.1-12.14)

These are investments in shares and other equity, held for trading or otherwise, by the reporting institution. The shares grant ownership rights to the buyer. Note that if the reporting institution purchases its own shares, that transaction is netted out of the funds contributed by owners (under capital and reserves).

13. FIXED ASSETS (Non-financial Assets)

(Items 13.1-13.8)

Cover tangible and intangible assets for which no corresponding liabilities are recorded. The tangible assets comprise fixed assets such as buildings, machinery and equipment, cultivated assets such as livestock for breeding, etc.

Intangible assets include such items as mineral exploration, computer software, entertainment, etc.

Foreclosed assets (item 13.8) include the value of properties offered as collateral, repossessed but not yet disposed of through auctions.

Fixed assets should be reported gross and the provisions for depreciation should be reported under item 5.2.6.

**TABLE A, PART II: ANALYSIS OF POSITIONS WITH EACH EAC
PARTNER STATES**

This set of forms capture the transactions described in table A, part I above for each of the East African Community (EAC) partner states, and other countries outside the EAC region (Rest of the world).

TABLE B: ANALYSIS OF DEPOSITS

TABLE B, PART I: ANALYSIS OF LOCAL CURRENCY DEPOSITS
(Table A, Part I Item 1)

This table analyses further the local currency deposits shown in Table A, Part I item 1 according to contractual maturity. The total should be equal to the total local currency deposits in Table A, Part I item 1.

TABLE B, PART II: ANALYSIS OF FOREIGN CURRENCY DEPOSITS
(Table A, Part I Item 1)

The table analyses the foreign currency deposits also by maturity. The total should be equal to the total foreign currency deposits reported in Table A, Part I item 1.

TABLE C: SECTORAL ANALYSIS OF LOANS

TABLE C, PART I: ANALYSIS OF LOANS AND ADVANCES

The table analyses bills, notes, loans, and advances to the private sector, by economic activities. The total for this table should add up to the totals of Table A, Part I item 9 but excluding items 9.1-9.8

A. ENTERPRISES:**1. Agriculture, Hunting, Fishing and Forestry:**

- (i) Agriculture: Includes the following activities:
 - (a) Raising of livestock, poultry, rabbits, bee keeping as well as the production of milk, wool, eggs and honey;
 - (b) Coffee, tea, sugar, sisal and pineapple plantations
 - (c) Growing of field crops, fruits, seeds, tree nurseries, vegetables and flowers;
 - (d) Processing of agricultural products on farms, plantations, and by cooperatives;
 - (e) Agricultural, animal husbandry and horticultural services on a fee or contract basis, such as harvesting, baling, threshing, husking, shelling, pest spraying, picking of fruits and vegetables, and, the operation of irrigation systems;
- (ii) Hunting and Fishing: Includes the following activities
 - (a) Hunting activities include trapping & game propagation for commercial purposes other than for sport;
 - (b) Fishing includes ocean, coastal, and inland water fishing;
- (iii) Forestry: Includes the following activities
 - (a) Operation of timber trucks, forest tree nurseries, gathering of uncultivated materials such as wild fruits and flowers;
 - (b) Forest charcoal burning, logging camps, logging contractors and any other services involving the production of forest products.

2. Mining and Quarrying:

This covers activities related to the extraction and dressing of natural minerals, and solids such as coal and ores, and liquids such as petroleum and natural gases.

3. **Manufacturing:**

Manufacturing is defined as the mechanical or chemical transformation of inorganic or organic substances into new products, whether by power driven machinery or manually in a factory or at home, and whether the products are sold wholesale or retail. The main activities are as below:

(i) **Processing of Food, Beverages and Tobacco:**

This covers the processing of food, dairy and bakery products; sugar and products; cocoa and chocolate; grain mill products; animal feeds, beverages and tobacco; slaughter, preparation and preservation of meat and products; processing, preservation, and canning of fish, fruits and vegetables; distillation, rectification, and blending of spirits, malt, malt liquor, and carbonated waters.

(ii) **Manufacture of Textile, Clothing and Leather:**

Textile and leather cover the following enterprises: cotton ginneries, spinning, weaving and knitting mills and other made up textile goods except wearing apparel; except footwear; cordage, rope & twine industries; wearing apparel except footwear; leather products, except footwear and apparel; footwear industries, tanneries and leather finishing.

(iii) **Manufacture of Wood, Wood Products and Furniture:**

This comprises wood and wood products covering sawmills and other mills, wooden cage containers, cork products, furniture and fixture, except metal and plastic products.

(iv) **Manufacture of Paper, Paper Products, Printing and Publishing:**

This covers the manufacture of pulp, paper and paperboard products and printing, publishing, and allied industries.

(v) **Manufacture of Chemicals, Petroleum, Rubber and Plastic Products:**

This covers the manufacture of basic industrial chemicals except fertilizers and pesticides; paints, varnishes and lacquers; drugs and medicines; soap and cleaning preparations; perfumes, cosmetics and other toilet preparations; petroleum refineries and, rubber and plastic products.

(vi) **Manufacture of Non-Metallic Mineral Products, Except Petroleum Products:**

The covers the manufacture of pottery, China and earthenware; glass and glass products and other non-metallic products such as structural clay products; i.e. cement, lime and plaster.

(vii) **Basic Metal Industries such as the Iron and Steel Basic Industries.**

(viii) **Manufacture of Fabricated Metal Products, Machinery and Equipment:**

This covers manufactures of fabricated metal products such as cutlery, hand tools and general hardware, metal furniture and fittings, structural metal products and fabricated metal products, except machinery; electrical equipment such as ship building and repairing, railroad, professional and scientific equipment.

(i) **Other Manufacturing Industries:**

Includes any manufacturing activities not included elsewhere.

4. Electricity and Water

This comprises the generation of electric power for private and commercial consumption.

(i) Electricity:

This comprises the generation of electric power.

(ii) Water:

This comprises the collection, purification and distribution of water to households, industrial and commercial users;

5. Building and Construction:

(i) Special trade contractors, such as electrical contractors, plumbers, structural steel erectors, painters, roof and minor repairs.

(ii) General trade contractors such as building construction as well as other construction.

6. Wholesale and Retail Trade, Restaurants and Hotels:

This includes wholesale and retail trade, and, restaurants and hotels,

7. Transport and Communication:

- (i) Transport: Includes land transport: road, rail; Water transport: ocean, coastal and inland water transport. Air transport: booking and travel agencies; storage, warehousing, and freight.
 - (ii) Communication: Includes postal, telephone, telex, telegraphic and telefax services, etc.
8. **Finance and Insurance:**
- Include Commercial Banks, Non-bank Financial Institutions, Mortgage Finance Companies, Building Societies and Other Financial Institutions.
9. **Real Estate:**
- Include property buying and developing companies as well as house and estate agents that derive their incomes from owning and letting real estate.
10. **Business Services:**
- These include services offered by various professional bodies, such as Law, Accounting, Auditing, and book keeping firms; data processing and tabulation; engineering, architectural, technical and advertising service; and any other business services not mentioned herein. The reporting institution should specify whether the loan is for Working Capital or any other purpose.
11. **Foreign Trade:**
- This includes bills, notes or loans and advances, to finance either imports, exports or re-exports.
12. **Consumer Durables:**
- Include credits for consumer goods such as cars, domestics' appliances, agricultural machinery and equipment, etc.
- 13 **Other Enterprises n.e.s.**
- B) SOCIAL, COMMUNITY AND PERSONAL SERVICES:**
- (i) **Social and Community Services**
- Include educational, research and scientific, welfare institutions, business, professional and labour associations, religious organizations and all community related services not mentioned above.

(ii) **Personal Services**

Include repair of footwear and other leather goods, electrical repair; motor vehicles and motor cycles, watch, clock and jewellery repairs, laundry and cleaning services, dyeing plants, domestic services, barber and beauty shops, photographic studios, including commercial photography, hunting and tourist guide services and any other personal service not mentioned herein.

(iii) **International Organizations**

Include establishments such as UN, AU, Foreign Embassies and Extra-Territorial Bodies.

C) ANY OTHER ECONOMIC ACTIVITIES n.e.s.

This section covers all other activities not mentioned under enterprises or social, community and personal services.

TABLE C, PART II: ANALYSIS OF DEMAND FOR CREDIT IN THE MONTH

The Table analyzes the number of loan applications and approvals during the month. The main components of the various sub-headings are itemized in accordance with International Standard Industrial Classifications (ISIC) of all Economic Activities, and Industrial Classification of Economic Activities (ICEA) published by the Central Bureau of Statistics in the Kenya Statistical Digest, and as may be amended from time to time. Copies may be purchased from the Government Printer.

TABLE C, PART III: ANALYSIS OF CHANGES IN STOCK OF LOANS DURING THE MONTH

The table analyses movement in loans and advances, Table A Item 9. The total loans at the close of month in this table must be equal to the total in Table A Item 9.

TABLE C, PART IV: ANALYSIS OF MATURITIES OF SECURITIES (Table A, Items 2 & 8)

The table analyses securities issued and purchased according to maturities. The respective totals must be equal to those reported under items 2 and 8 of Table A.

TABLE C, PART V: ANALYSIS OF CREDIT CARDS

The table analyses credit cards issued to customers by of number of accounts, amount utilized and category of customer namely individual, corporate or non-resident

TABLE D: MATURITY ANALYSIS OF LOANS

TABLE D, PART I: LOANS AND ADVANCES OTHER THAN MORTGAGES

This table analyses loans and advances other than mortgages, by number of applications, approvals, maturity and amount outstanding.

TABLE D, PART II: MORTGAGE LOANS

This table analyses mortgage financing, by number of applications, approvals, maturity and amount outstanding.

TABLE E: ANALYSIS OF AGRICULTURAL CREDIT

This Table replaces the previous CBK 202 Return. Data to be entered here should be balances at the time of reporting. Agricultural credit comprise credits to individual farming enterprises, partnerships, companies, cooperative societies and Cereals and Sugar Finance Corporation, but excluding stock in trade, and, crop and livestock trading. The total should add up to the figure in Table C Part I, item A1(i-iii).

(1). Definitions:

(a) **Small-scale farm enterprises:**

These include individual farmers, groups of farmers (excl. co-operative societies) and companies, owning farms of less than 50 hectares of land;

(b) **Large-scale farm enterprises:**

These include individual farmers, groups of farmers (excl. co-operatives societies) and companies, owning farms of more than 50 hectares of land.

(2) Farm activities cover the following:

(a) **Plantation Crops:**

This covers those farmers who only produce one type crop such as coffee, tea, etc.

(b) **Ranching:**

Covers those farmers who only rear and market cattle, sheep, goats and pigs.

(c) **Horticulture:**

Covers those farmers specializing in the growing of flowers, vegetables or fruits for sale, either locally or for export.

(d) **Crops and Ranching comprise crop farming and ranching.**

(d) **Other Mixed Farming:**

Includes all activities such as poultry, bee keeping, fishing, hunting, etc, all carried out simultaneously.

TABLE F: MONEY MARKET TRANSECTIONS

TABLE F, PART I: MONEY MARKET TRANSACTIONS (LOCAL CURRENCY):

This table records the local currency component of money market transactions by volume maturity and interest rates:

- (a) Inter-bank transactions
- (b) Horizontal Repo transactions
- (c) Savings and Deposits
- (d) Lending

TABLE F, PART II: MONEY MARKET TRANSACTIONS (FOREIGN CURRENCY):

This table records the foreign currency component of money market transactions showing the same details as in Table F, Part I above.

To compute the weighted average interest rates, the following worked example applies in all cases.

Consider the following **four overdraft accounts**:

Account	Overdraft (Kshs)	Interest Rate (%)	Working	Weighted ave. Interest Rate (%)
1	300,000.00	29.50	$\frac{29.50 \times 300,000}{2,850,000}$	3.1053
2	500,000.00	28.50	$\frac{28.50 \times 500,000}{2,850,000}$	5.0000
3	2,000,000.00	28.00	$\frac{28.00 \times 2,000,000}{2,850,000}$	19.6491
4	50,000.00	30.00	$\frac{30.00 \times 50,000}{2,850,000}$	0.5263
Overall	2,850,000.00			28.2807

The weighted interest rate is 28.28%.

TABLE G: INTERBANK DEPOSITS, LOANS AND SECURITIES

Table G1: Commercial banks' and mortgage finance institution' interbank deposits

The table allows the reporting institution to list the commercial banks and mortgage finance companies whose deposits are reported in items 1.6, 1.7 and 1.10 in Table A, part I. The deposits of commercial banks, once declared, will be exempted from the CRR requirements as per CBK Circular No. 3 of 1996.

Table G2: Commercial banks' and mortgage finance institution' loans

The table allows the reporting institution to list the commercial banks, and mortgage finance companies loans borrowed and advances (Repo and interbank)

Table G3: Commercial banks' and mortgage finance institution' Securities

The table allows the reporting institution to list the commercial banks, and mortgage finance companies securities position (securities issued and purchased)

TABLE H: MATURITY PROFILE OF FINANCIAL DERIVATIVES

The table captures the value of underlying assets for financial derivatives analyzed by the maturity structure indicated in the table.

TABLE I: ANALYSIS OF CONTINGENCIES

The table captures the contract value of the contingent items analyzed by the maturity structure indicated in the table.

TABLE J: ANALYSIS OF COMMITMENTS

The table analyses commitments by the maturity structure indicated in the table.

APPENDIX I:

CBK BS(M) REPORTING FORMS

Table A PART I
BALANCE SHEET

Code	LIABILITIES	Currency			Code	ASSETS	Currency		
		Local	Foreign Ksh equiv	TOTAL			Local	Foreign Ksh equiv	TOTAL
1	DEPOSITS				7	CURRENCY AND DEPOSITS			
1.1	Central Bank				7.1	CURRENCY HELD			
1.2	Central Govt - Budgetary accounts				7.1.1	Local notes & coin			
1.3	Central Govt - Autonomous agencies (appendix viii)				7.1.2	Foreign notes & coin			
1.4	Local Government								
1.5	Non-Financial public enterprises.				7.2	DEPOSITS WITH:			
1.6	Commercial banks				7.2.1	Demand Deposits			
1.7	Non-bank Financial Institutions				7.2.1.1	Central Bank			
1.8	Other Depository Corporations under Liquidation				7.2.1.2	Commercial Banks			
1.9	Other Financial Corporations Under Liquidation				7.2.1.3	Other Depository Corporations Under Liquidation			
1.10	Mortgage Finance Companies				7.2.1.4	Non-resident Banks			
1.11	Building Societies								
1.12	Savings and Credit Cooperatives (SACCO)								
1.13	Other Cooperative Societies				7.2.2	Term Deposits			
1.14	Post Office Savings Bank				7.2.2.1	Central Bank			
1.15	Insurance Companies				7.2.2.2	Commercial Banks			
1.16	Hire Purchase Companies				7.2.2.3	Non-Bank Financial Institutions			
1.17	Mutual Funds And Unit Trusts				7.2.2.4	Other Depository Corporations Under Liquidation			
1.18	Pension Funds (excluding NSSF)				7.2.2.5	Other Financial Corporations Under Liquidation			
1.19	Private Enterprises				7.2.2.6	Mortgage Finance Companies			
1.20	Non-Profit Institutions				7.2.2.7	Other Financial Corporations			
1.21	Individuals				7.2.2.8	Non-residents banks			
1.22	Non-resident Banks								
1.23	Other non-residents								
2	SECURITIES ISSUED				8	SECURITIES PURCHASED			
2.1	Central Bank				8.1	Central Bank			
2.2	Central Govt - Budgetary accounts				8.2	Central government			
2.3	Central Govt - Autonomous agencies (appendix viii)				8.2.1	i) Treasury Bills			
2.4	Local Government				8.2.2	ii) Treasury Bonds			
2.5	Non-Financial public enterprises.				8.2.3	iii) Stocks			
2.6	Commercial banks				8.3	Local Government			
2.7	Non-bank Financial Institutions				8.4	Non-Financial public enterprises.			
2.8	Other Depository Corporations under Liquidation				8.5	Commercial banks			
2.9	Other Financial Corporations Under Liquidation				8.6	Non-bank Financial Institutions.			
2.10	Mortgage Finance Companies				8.7	Other Depository Corporations under Liquidation			
2.11	Building Societies				8.8	Other Financial Corporations Under Liquidation			
2.12	Savings and Credit Cooperatives (SACCO)				8.9	Mortgage Finance Companies			
2.13	Other Cooperative Societies				8.10	Insurance Companies			
2.14	Post Office Savings Bank				8.11	Hire Purchase Companies			
2.15	Insurance Companies				8.12	Private Enterprises			
2.16	Hire Purchase Companies				8.13	Non-resident Banks			
2.17	Mutual Funds And Unit Trusts				8.14	Other non-residents			
2.18	Pension Funds (excluding NSSF)								
2.19	Private Enterprises								
2.20	Non-Profit Institutions								
2.21	Individuals								
2.22	Non-resident Banks								

5.1.4	Local Government			11.1.4	Local Government		
5.1.5	Non-Financial public enterprises			11.1.11	Non-Financial public enterprises		
5.1.6	Commercial banks			11.1.6	Commercial banks		
5.1.7	Non-bank Financial Institutions			11.1.7	Non-bank Financial Institutions		
5.1.8	Other Depository Corporations under Liquidation			11.1.8	Other Depository Corporations under Liquidation		
5.1.9	Other Financial Corporations Under Liquidation			11.1.9	Other Financial Corporations Under Liquidation		
5.1.10	Mortgage Finance Companies			11.1.10	Mortgage Finance Companies		
5.1.11	Building Societies			11.1.11	Building Societies		
5.1.12	Savings and Credit Cooperatives (SACCO)			11.1.12	Savings and Credit Cooperatives (SACCO)		
5.1.13	Other Cooperative Societies			11.1.13	Other Cooperative Societies		
5.1.14	Post Office Savings Bank			11.1.14	Post Office Savings Bank		
5.1.15	Insurance Companies			11.1.15	Insurance Companies		
5.1.16	Hire Purchase Companies			11.1.16	Hire Purchase Companies		
5.1.17	Mutual Funds And Unit Trusts			11.1.17	Mutual Funds And Unit Trusts		
5.1.18	Pension Funds (excluding NSSF)			11.1.18	Pension Funds (excluding NSSF)		
5.1.19	Private Enterprises			11.1.19	Private Enterprises		
5.1.20	Non-Profit Institutions			11.1.20	Non-Profit Institutions		
5.1.21	Individuals			11.1.21	Individuals		
5.1.22	Non-resident Banks			11.1.22	Non-resident Banks		
5.1.23	Other non-residents			11.1.23	Other non-residents		
5.2	Other liabilities			11.3	Other assets		
5.2.1	Balances Due to Own Branches in Kenya			11.3.1	Balances due by own Branches in Kenya		
5.3.2	Margins			11.3.2	Items in the Process of Collection Residents		
5.2.3	Provision for non-performing loans and advances			11.3.3	Items in the Process of Collection Non-residents		
5.2.4	Interest in suspense for loans and advances			11.3.4	Dividends Receivable		
5.2.5	Provisions for performing for loans and advances			11.3.5	Dividends Receivable Non-residents		
5.2.6	Provisions for depreciation			11.3.6	Tax Recoverable		
5.2.7	Provisions for other non-performing assets			11.3.7	Deferred Tax Assets		
5.2.8	Dividend Payable (residents)			11.3.8	Prepayment of Taxes		
5.2.9	Dividend Payable (non-residents)			11.3.9	Other prepayments		
5.2.10	Tax Payable			11.3.10	Settlement accounts receivable		
5.2.11	Deferred Tax Liability			11.3.11	Suspense account		
5.2.12	Amortization of Intangible Assets			11.3.12	Non-resident banks		
5.2.12	Accrued Wages, Rent, Other Operating Expenses			11.3.13	Other non-residents		
5.2.14	Bankers Cheques						
5.2.15	Bank Drafts			12	SHARES AND OTHER EQUITY		
5.2.16	Settlement accounts payable			12.1	Non-Financial Public Enterprises		
5.2.17	Suspense account			12.2	Commercial Banks		
5.2.18	Non-resident banks			12.3	Non-Bank Financial Institutions		
5.2.19	Other non-residents			12.4	Other Depository Corporations Under Liquidation		
				12.5	Other Financial Corporations Under Liquidation		
				12.6	Mortgage Finance Companies		
				12.7	Building Societies		
				12.8	Insurance Companies		
				12.9	Hire Purchase Companies		
				12.10	Mutual Funds and Unit Trusts		
				12.11	Private Enterprises		
				12.13	Non-resident banks		
				12.14	Other non-residents		
6	CAPITAL AND RESERVES						
6.1	Paid Up or Assigned Capital						
6.2	Share Premium			13	FIXED ASSETS		
6.3	Share Holders' Loans			13.1	Own Premises		
6.4	Revenue Reserves (accumulated retained earnings)			13.2	Staff Houses		
6.5	Revaluation Reserves (valuation adjustments)			13.3	Furniture and Equipment		
6.6	Dividend Proposed But Not Approved			13.4	Computer Equipment		
6.7	Statutory Loan Loss			13.5	Motor Vehicles		
6.8	Other Reserves			13.6	Land and Buildings		
6.9	Balances on P & L Account (Year to Date)			13.7	Intangible Assets		
				13.8	Foreclosed Assets		
	TOTAL LIABILITIES				TOTAL ASSETS		

TABLE A PART II
ANALYSIS OF POSITIONS WITH BURUNDI (Local Currency)

LIABILITIES	Deposits			Securities Issued	Loans Borrowed	Financial Derivatives	Other Accounts Payable	Total
	Transferable Deposits		Others	Total				
	Demand	Call						
Central Bank				0.00				0.00
Central Govt.- Budgetary accounts				0.00				0.00
Central Govt - Autonomous agencies (appendix viii)				0.00				0.00
Local Government				0.00				0.00
Non-Financial Public Enterprises.				0.00				0.00
Commercial Banks				0.00				0.00
Non-bank Financial Institutions				0.00				0.00
Other Depository Corporations Under Liquidation				0.00				0.00
Other Financial Corporations Under Liquidation				0.00				0.00
Mortgage Finance Companies				0.00				0.00
Building Societies				0.00				0.00
Savings and Credit Cooperatives (SACCO)				0.00				0.00
Other Cooperative Societies				0.00				0.00
Microfinance institutions				0.00				0.00
Post Office Savings Bank				0.00				0.00
Insurance Companies				0.00				0.00
Hire Purchase Companies				0.00				0.00
Mutual Funds and Unit Trusts				0.00				0.00
Pension Funds (excluding NSSF)				0.00				0.00
Private Enterprises				0.00				0.00
Non-Profit Institutions				0.00				0.00
Individuals				0.00				0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

ASSETS	Currency	Deposits			Securities Purchased	Loans Advanced	Financial Derivatives	Insurance Technical Reserves	Other Accounts Receivable	Shares and Other Equity	Total
		Demand	Term	Total							
Central Bank				0.00							0.00
Central Govt.- Budgetary accounts				0.00							0.00
Central Govt - Autonomous agencies (appendix viii)				0.00							0.00
Local Government				0.00							0.00
Non-Financial Public Enterprises.				0.00							0.00
Commercial Banks				0.00							0.00
Non-bank Financial Institutions				0.00							0.00
Other Depository Corporations Under Liquidation				0.00							0.00
Other Financial Corporations Under Liquidation				0.00							0.00
Mortgage Finance Companies				0.00							0.00
Building Societies				0.00							0.00
Savings and Credit Cooperatives (SACCO)				0.00							0.00
Other Cooperative Societies				0.00							0.00
Microfinance institutions				0.00							0.00
Post Office Savings Bank				0.00							0.00
Insurance Companies				0.00							0.00
Hire Purchase Companies				0.00							0.00
Mutual Funds and Unit Trusts				0.00							0.00
Pension Funds (excluding NSSF)				0.00							0.00
Private Enterprises				0.00							0.00
Non-Profit Institutions				0.00							0.00
Individuals				0.00							0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

TABLE A PART II
ANALYSIS OF POSITIONS WITH BURUNDI* (Foreign Currency)

LIABILITIES	Deposits			Securities Issued	Loans Borrowed	Financial Derivatives	Other Accounts Payable	Total
	Transferable Deposits		Total					
	Demand	Call	Others					
Central Bank			0.00					0.00
Central Govt - Budgetary accounts			0.00					0.00
Central Govt - Autonomous agencies (appendix viii)			0.00					0.00
Local Government			0.00					0.00
Non-Financial Public Enterprises			0.00					0.00
Commercial Banks			0.00					0.00
Non-bank Financial Institutions			0.00					0.00
Other Depository Corporations Under Liquidation			0.00					0.00
Other Financial Corporations Under Liquidation			0.00					0.00
Mortgage Finance Companies			0.00					0.00
Building Societies			0.00					0.00
Savings and Credit Cooperatives (SACCO)			0.00					0.00
Other Cooperative Societies			0.00					0.00
Microfinance institutions			0.00					0.00
Post Office Savings Bank			0.00					0.00
Insurance Companies			0.00					0.00
Hire Purchase Companies			0.00					0.00
Mutual Funds and Unit Trusts			0.00					0.00
Pension Funds (excluding NSSF)			0.00					0.00
Private Enterprises			0.00					0.00
Non-Profit Institutions			0.00					0.00
Individuals			0.00					0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

ASSETS	Currency	Deposits			Securities Purchased	Loans Advanced	Financial Derivatives	Insurance Technical Reserves	Other Accounts Receivable	Shares and Other Equity	Total
		Demand	Term	Total							
Central Bank				0.00							0.00
Central Govt - Budgetary accounts				0.00							0.00
Central Govt - Autonomous agencies (appendix viii)				0.00							0.00
Local Government				0.00							0.00
Non-Financial Public Enterprises				0.00							0.00
Commercial Banks				0.00							0.00
Non-bank Financial Institutions				0.00							0.00
Other Depository Corporations Under Liquidation				0.00							0.00
Other Financial Corporations Under Liquidation				0.00							0.00
Mortgage Finance Companies				0.00							0.00
Building Societies				0.00							0.00
Savings and Credit Cooperatives (SACCO)				0.00							0.00
Other Cooperative Societies				0.00							0.00
Microfinance institutions				0.00							0.00
Post Office Savings Bank				0.00							0.00
Insurance Companies				0.00							0.00
Hire Purchase Companies				0.00							0.00
Mutual Funds and Unit Trusts				0.00							0.00
Pension Funds (excluding NSSF)				0.00							0.00
Private Enterprises				0.00							0.00
Non-Profit Institutions				0.00							0.00
Individuals				0.00							0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Table A, Part II is replicated for other EAC countries (Rwanda, Uganda and Tanzania)

Table B PART I**ANALYSIS OF LOCAL CURRENCY DEPOSITS**

Code	Sector	Demand	Call	7-days	Time in months						Savings	Total
					3	6	9	12	Over12	Total		
1.1	Central Bank											
1.2	Central Govt.- Budgetary accounts											
1.3	Central Govt - Autonomous agencies											
1.4	Local Government											
1.5	Non-Financial public enterprises.											
1.6	Commercial banks											
1.7	Non-bank Financial Institutions											
1.8	Other Depository Corporations under Liquidation											
1.9	Other Financial Corporations Under Liquidation											
1.10	Mortgage Finance Companies											
1.11	Building Societies											
1.12	Savings and Credit Cooperatives (SACCO)											
1.13	Other Cooperative Societies											
1.14	Post Office Savings Bank											
1.15	Insurance Companies											
1.16	Hire Purchase Companies											
1.17	Mutual Funds And Unit Trusts											
1.18	Pension Funds (excluding NSSF)											
1.19	Private Enterprises											
1.20	Non-Profit Institutions											
1.21	Individuals											
1.22	Non-resident Banks											
1.23	Other non-residents											
1.22	Other non-residents											
1.23	Accrued interest											
1.24	Total											

Table B PART II**ANALYSIS OF FOREIGN CURRENCY DEPOSITS**

Code	Sector	Demand	Call	7-days	Time in months						Savings	Total
					3	6	9	12	Over12	Total		
1.1	Central Bank											
1.2	Central Govt.- Budgetary accounts											
1.3	Central Govt - Autonomous agencies											
1.4	Local Government											
1.5	Non-Financial public enterprises.											
1.6	Commercial banks											
1.7	Non-bank Financial Institutions											
1.8	Other Depository Corporations under Liquidation											
1.9	Other Financial Corporations Under Liquidation											
1.10	Mortgage Finance Companies											
1.11	Building Societies											
1.12	Savings and Credit Cooperatives (SACCO)											
1.13	Other Cooperative Societies											
1.14	Post Office Savings Bank											
1.15	Insurance Companies											

1.16	Hire Purchase Companies											
1.17	Mutual Funds And Unit Trusts											
1.18	Pension Funds (excluding NSSF)											
1.19	Private Enterprises											
1.20	Non-Profit Institutions											
1.21	Individuals											
1.22	Non-resident Banks											
1.23	Other non-residents											
1.22	Other non-residents											
1.23	Accrued interest											
1.24	Total											

Memorandum Items

	Ksh. '000'
Deposits on back to back loans	
Dormant deposits	
Deposits on letter of credits	
Other Margin deposits	

TABLE C PART I
ANALYSIS OF LOANS AND ADVANCES (Table A: Items 10.7 – 10.18, 10.20)

Code	Economic sectors		Loans and advances	Total
	A: ENTERPRISES			
1.	AGRICULTURE, FISHING, HUNTING & FORESTRY			
	(i) Agriculture			
	(ii) Hunting and fishing			
	(iii) Forestry			
2.	MINING AND QUARRYING			
	(i) Crude Petroleum and Natural Gas			
	(ii) Other Mining and Quarrying			
3.	MANUFACTURING			
	(i) Food Beverages and Tobacco			
	(ii) Textiles, Clothing and Leather			
	(iii) Wood, wood products and furniture			
	(iv) Paper, paper products, printing and publishing			
	(v) Chemicals, Petroleum, Rubber and Plastic products,			
	(vi) Non-Metallic Mineral Products except Petroleum Products			
	(vii) Basic Metal Industries			
	(viii) Fabricated Metal products			
	(ix) Other Manufacturing Industries			
4.	ELECTRICITY AND WATER			
	(i) Electricity, Water and Power			
	(ii) Water, Waterworks and Supply			
5.	BUILDING AND CONSTRUCTION			
	(i) Residential			
	(ii) Commercial			
	(iii) Roads			
6.	WHOLESALE AND RETAIL TRADE, RESTAURANTS AND HOTELS			
	(i) Wholesale and Retail Trade			
	(ii) Restaurants and Hotels			
7.	TRANSPORT AND COMMUNICATION			
	(i) Transport			
	(ii) Communication			
8.	FINANCE AND INSURANCE			
	(i) Commercial Banks			
	(ii) Financial Institutions			
	(iii) Mortgage Finance Companies			
	(iv) Insurance Companies			

9.	(v) Hire Purchase Companies (vi) Others (specify)			
10.	REAL ESTATE (i) Commercial (ii) Residential			
11.	BUSINESS SERVICES (i) Working capital (ii) Other			
12.	FOREIGN TRADE (i) Import (ii) Export (iii) Re-export			
13.	CONSUMER DURABLES (i) Domestic (ii) Other			
	OTHER ENTERPRISES n.e.s			
	B: SOCIAL, COMMUNITY AND PERSONAL SERVICES (i) Social and community services (ii) Personal services (iii) International Organizations			
	C: ANY OTHER ECONOMIC ACTIVITIES n.e.s			
	TOTAL			

TABLE C PART II
ANALYSIS OF DEMAND FOR CREDIT IN THE MONTH

	ECONOMIC SECTORS	NUMBER OF APPLICATIONS	NUMBER APPROVED
	A: ENTERPRISES 1. Agriculture, Hunting, Fishing and Forestry 2. Mining and Quarrying 3. Manufacturing 4. Electricity and Water 5. Building and Construction 6. Wholesale and Retail Trade, Restaurants and Hotels 7. Transport and Communication 8. Finance and Insurance 9. Real Estate 10. Business services 11. Foreign Trade 12. Consumer Durables 13. Other Enterprises B: SOCIAL, COMMUNITY AND PERSONAL SERVICES C: ANY OTHER ECONOMIC ACTIVITIES		
	TOTAL		

TABLE C PART III
ANALYSIS OF CHANGES IN STOCK OF LOANS IN THE MONTH (Table A, item 9)

	Ksh '000'
1. Total loans and Advances at the beginning of the month	
2. LESS: Repayments write offs, write down during the month	
3. ADD: Capitalised interest at the end of the month	
4. ADD: New loans advanced during the month	
5. Total loans at the close of the month	

Table C PART IV

ANALYSIS OF MATURITIES OF SECURITIES (Table A, items 2 & 8)

	Securities Issued (Table A: Item 2)	0-1 yr			over 1 yr			Total		
		For trading	Held To maturity	Total	For trading	Held To maturity	Total	For trading	Held To maturity	Total
1	Commercial paper									
2	Debentures									
3	Bankers acceptances									
4	Corporate bonds									
5	Others									
	TOTALS									
	Securities Purchased (Table A: Item 8)									
1	Treasury bills									
2	Treasury bonds									
3	Commercial paper									
4	Debentures									
5	Bankers acceptances									
6	Corporate bonds									
7	Others									
	TOTALS									

TABLE D PART I

ANALYSIS OF LOANS OTHER THAN MORTGAGES

Amount	Number of applications	Number of approvals	Loan Amounts Approved					Total
			Overdraft	Maturity of Term Loans in Years				
				0-1	1-2	2-3	Over 3	
Under 500								
500-999								
1000-1999								
2000-4999								
Over 5000								
Total								

Amount	Balance Outstanding		Overdraft	Period to Maturity of Term Loans				Outstanding loans
				0-1	1-2	2-3	Over 3	
Under 500								
500-999								
1000-1999								
2000-4999								
Over 5000								
Total								

TABLE D PART II
ANALYSIS OF MORTGAGES LOANS

ANALYSIS OF MORTGAGE LOANS								
Amount	Number of application	Number of approvals	Loans Amounts Approved					Total
			Overdraft	Maturity of Term Loans in Years				
				Under 5	5-9	10-15	Over 15	
Under 1000								
1000-2999								
3000-5999								
6100-9999								
Over 10000								
Total								

Amount	Balance Outstanding		Overdraft	Period to Maturity of Term Loans				Outstanding loans
				Under 5	5-9	10-15	Over 15	
Under 1000								
1000-2999								
3000-5999								
6000-9999								
Over 10000								
Total								

TABLE E
ANALYSIS OF AGRICULTURAL CREDIT

	Small scale farm enterprises				Large scale farm enterprises				Cooperative societies				Agricultural Boards				Grand Totals			
*	ST	MT	LT	T	ST	MT	LT	T	ST	MT	LT	T	ST	MT	LT	T	ST	MT	LT	T
1. Plantation																				
(1.1) Tea																				
(1.2) Coffee																				
(1.3) Sisal																				
(1.4) Sugar Cane																				
(1.5) Pyrethrum																				
(1.6) Cotton																				
(1.7) Wheat																				
(1.8) Barley																				
(1.9) Maize																				
2. Ranching																				
3. Horticultural crops																				
4. Others (fishing and hunting)																				
Total																				

* ST- Short term; MT – Medium term; LT – Long term; T- Total

TABLE F:
MONEY MARKET TRANSACTIONS (LOCAL CURRENCY)

Inter-bank Transactions	Volume	Weighted Ave. Rates (%)	Average Tenor	Savings & Deposit Rates	Volume	Lowest Rate (%)	Highest Rate (%)	Weighted ave. Rates (%)	Lending Rates	Volume	Lowest Rate (%)	Highest Rate (%)	Weighted ave. Rates (%)
				Corporate					Corporate				
Lending				Demand					Overdraft/Loan				
				0 to 3 months					0 to 3 months				
Borrowing				Over 3 to 12 months					Over 3 to 12 months				
				Over 1 to 2 years					Over 1 to 2 years				
Net position	-			Over 2 to 5 years					Over 2 to 5 years				
				Over 5 years					Over 5 years				
				Savings									
				Business*					Business*				
				Demand					Overdraft/Loan				
				0 to 3 months					0 to 3 months				
				Over 3 to 12 months					Over 3 to 12 months				
Horizontal Repo				Over 1 to 2 years					Over 1 to 2 years				
Lending				Over 2 to 5 years					Over 2 to 5 years				
				Over 5 years					Over 5 years				
Borrowing				Savings									
				Personal					Personal				
				Demand					Overdraft/Loan				
				0 to 3 months					0 to 3 months				
				Over 3 to 12 months					Over 3 to 12 months				
				Over 1 to 2 years					Over 1 to 2 years				
				Over 2 to 5 years					Over 2 to 5 years				
				Over 5 years					Over 5 years				
				Savings									
Net position	-			Total	0	0	0	0	Total	0	0	0	0

* Small and Medium size

TABLE F
MONEY MARKET TRANSACTIONS (FOREIGN CURRENCY)

Inter-bank Transactions	Volume	Weighted Ave. Rates (%)	Average Tenor	Savings & Deposit Rates	Volume	Lowest Rate (%)	Highest Rate (%)	Weighted ave. Rates (%)	Lending Rates	Volume	Lowest Rate (%)	Highest Rate (%)	Weighted ave. Rates (%)
				Corporate					Corporate				
Lending				Demand					Overdraft/Loan				
				0 to 3 months					0 to 3 months				
Borrowing				Over 3 to 12 months					Over 3 to 12 months				
				Over 1 to 2 years					Over 1 to 2 years				
Net position	-			Over 2 to 5 years					Over 2 to 5 years				
				over 5 years					over 5 years				
				Savings									
				Business*					Business*				
				Demand					Overdraft/Loan				
				0 to 3 months					0 to 3 months				
				Over 3 to 12 months					Over 3 to 12 months				
Horizontal Repo				Over 1 to 2 years					Over 1 to 2 years				
Lending				Over 2 to 5 years					Over 2 to 5 years				
				over 5 years					over 5 years				
Borrowing				Savings									
				Personal					Personal				
				Demand					Overdraft/Loan				
				0 to 3 months					0 to 3 months				
				Over 3 to 12 months					Over 3 to 12 months				
				Over 1 to 2 years					Over 1 to 2 years				
				Over 2 to 5 years					Over 2 to 5 years				
				over 5 years					over 5 years				
				Savings									
Net position	-			Total	0	0	0	0	Total	0	0	0	0

* Small and Medium size

(TABLE A: ITEMS 1.6, 1.7 and 1.10, and 7.2.1.2, 7.2.2.2, 7.2.2.3 and 7.2.2.6)

Deposits from: <i>(List the institutions involved)</i>	Amount Kshs ('000)
Total: <i>(Must equal 1.6 plus 1.7 plus 1.10)</i>	
Deposits placed with: <i>(List the institutions involved)</i>	
Total: <i>(Must equal 7.2.1.2 plus 7.2.2.2 plus 7.2.2.3 plus 7.2.2.6)</i>	

(TABLE A: Items 3.7, 3.8, 3.11, 9.7, 9.8, 9.11)

Loans borrowed -Horizontal REPO (<i>List the institutions involved</i>)	Amount Kshs.
Total	
Loans borrowed -Interbank (<i>List the institutions involved</i>)	
Total	
Total: (<i>Must equal 3.7 plus 3.8 plus 3.11</i>)	
Loans advanced -Horizontal REVERSE REPO (<i>List the institutions involved</i>)	
Total	
Loans advanced -Interbank (<i>List the institutions involved</i>)	
Total	
Total: (<i>Must equal 9.7 plus 9.8 plus 9.11</i>)	

TABLE G2
COMMERCIAL BANKS', NON BANK FINANCIAL INSTITUTIONS' (NBFIs) and MORTGAGE FINANCE COMPANIES' (MFC)
SECURITIES POSITION

(TABLE A: Items 2.6,2.10, 8.5,8.9)

Securities Issued (List the institutions involved)	
Total: (Must equal 2.6 plus 2.7 plus 2.10)	
Securities Purchased (List the institutions involved)	
Total: (Must equal 8.5 plus 8.6 plus 8.9)	

TABLE H
MEMORANDUM MATURITY PROFILE OF FINANCIAL DERIVATIVES (Ksh '000')

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

TABLE I
ANALYSIS OF CONTINGENCIES

	0-1 year	Over 1year	Total
Letters of Credit			
Guarantees			
Lines of credit			
Unutilized overdraft facilities			
Others (specify)			
Total			

APPENDIX II

APPENDIX II: TREATMENT OF REPURCHASE AGREEMENT

To regulate liquidity in the domestic money market, the Central Bank of Kenya undertakes repurchase agreement transactions (REPOs) to mop excess liquidity from the market and, reverse REPOs to inject liquidity to the market.

Conceptually, REPOs form a short-term borrowing collateralised by third party securities. The collateral (usually Treasury bills) is re-purchased at an agreed time. In principle, therefore, the security used as collateral **DOES NOT** change ownership.

Treatment of such transactions in the balance sheet should be as shown below.

Example 1: A bank, (HARAKA BANK) borrows shs 50m from CBK in a reverse REPO transaction. A Treasury bill is the collateral.

Balance Sheets before the transactions (shs m)

CENTRAL BANK OF KENYA			
Liabilities		Assets	
Currency in circulation	500	Foreign Assets	505
Deposits	780	Government securities	350
Government	50	Advance to banks	80
Local Banks	700	Other assets	550
Foreign Banks	30		
Other liabilities	5		
Capital	200		
TOTAL	1485		1485

HARAKA BANK			
Liabilities		Assets	
Balances due to CBK	80	Domestic notes & coin	20
Balances due to banks	15	Balances with CBK	400
Deposits	5000	Balances with banks	25
Foreign liabilities	300	Foreign assets	500
Other liabilities	350	Government securities	1200
Capital	1000	Loans and advances	4500
		Other assets	55
TOTAL	6700		6700

Balance Sheets after the transactions (shs m)

CENTRAL BANK OF KENYA			
Liabilities		Assets	
Currency in circulation	500	Foreign Assets	505
Deposits	830	Government securities	350
Government	50	Advances to banks	130
Local Banks	750	Other assets	550
Foreign Banks	30		
Other liabilities	5		
Capital	200		
TOTAL	1535		1535

HARAKA BANK			
Liabilities		Assets	
Balances due to CBK	130	Domestic notes & coin	20
Balances due to banks	15	Balances with CBK	450
Deposits	5000	Balances with banks	25
Foreign liabilities	300	Foreign assets	500
Other liabilities	305	Government securities	1200
Capital	1000	Loans and advances	4500
		Other assets	55
TOTAL	6750		6750

Example 2: The Central Bank wishes to reduce liquidity in the market by shs 50m and transacts a REPO agreement with HARAKA BANK

Balance Sheets before the transactions (shs m)

CENTRAL BANK OF KENYA			
Liabilities		Assets	
Currency in circulation	500	Foreign Assets	505
Deposits	780	Government securities	350
Government	50	Advance to banks	80
Local Banks	700	Other assets	550
Foreign Banks	30		
Other liabilities	5		
Capital	200		
TOTAL	1485		1485

HARAKA BANK			
Liabilities		Assets	
Balances due to CBK	80	Domestic notes & coin	20
Balances due to banks	15	Balances with CBK	400
Deposits	5000	Balances with banks	25
Foreign liabilities	300	Foreign assets	500
Other liabilities	350	Government securities	1200
Capital	1000	Loans and advances	4500
		Other assets	55

Balance Sheets after the transactions (shs m)

CENTRAL BANK OF KENYA			
Liabilities		Assets	
Currency in circulation	500	Foreign Assets	505
Deposits	730	Government securities	350
Government	50	Advances to banks	80
Local Banks	650	Other assets	550
Foreign Banks	30		
Other liabilities	55		
Capital	200		
TOTAL	1485		1485

HARAKA BANK			
Liabilities		Assets	
Balances due to CBK	80	Domestic notes & coin	20
Balances due to banks	15	Balances with CBK	350
Deposits	5000	Balances with banks	25
Foreign liabilities	300	Foreign assets	500
Other liabilities	305	Government securities	1200
Capital	1000	Loans and Advances	4550
		Other Assets	5

APPENDIX III

STATISTICAL TREATMENT OF FINANCIAL DERIVATIVES

The treatment of financial derivatives is still being developed internationally and currently there is no standard statistical treatment. Consequently, the CBK will revert to all reporting institutions when a common treatment on the same is agreed. Meanwhile, for the sake of comparability of financial derivative data in our market the CBK recommend the following treatment:

- 1) Recognize the exchange of claims and obligations at the inception of a derivative contract as a financial transaction creating asset and liability positions that have at inception zero value if the instrument is a forwards and value equal to the premium if the instrument is an option.
- 2) Treat any changes in the values of derivatives as holding gains or losses and either pass them through the profit and loss account or as assets (gains) or liabilities (losses) in the balance sheet under financial derivatives.
- 3) Show the actual underlying amounts of the derivative as an off-balance-sheet item in Table H.
- 4) Report any positions that are not marked to market as assets or liabilities in the balance sheet under financial derivatives.

APPENDIX IV

COMMERCIAL BANKS

African Banking Corporation Ltd
Bank of Africa Kenya Ltd.
Bank of Baroda (K) Ltd.
Bank of India
Barclays Bank of Kenya Ltd.
CFC Stanbic Bank Ltd.
Charterhouse Bank Ltd.
Chase Bank (K) Ltd.
Citibank N.A Kenya
Commercial Bank of Africa Ltd.
Consolidated Bank of Kenya Ltd.
Co-operative Bank of Kenya Ltd.
Credit Bank Ltd.
Development Bank of Kenya Ltd.
Diamond Trust Bank (K) Ltd.
Dubai Bank Kenya Ltd.
Ecobank Kenya Ltd.
Equatorial Commercial Bank Ltd.
Equity Bank Ltd.
Family Bank Ltd.
Fidelity Commercial Bank Ltd.
Fina Bank Ltd.

First Community Bank Ltd.
Giro Commercial Bank Ltd.
Guardian Bank Ltd.
Gulf African Bank Limited
Habib Bank A.G Zurich
Habib Bank Ltd.
Imperial Bank Ltd.
Investment & Mortgages Bank Ltd.
Jamii Bora Bank Ltd.
Kenya Commercial Bank Ltd.
K-Rep Bank Ltd.
Middle East Bank (K) Ltd.
National Bank of Kenya Ltd.
National Industrial Credit Bank Ltd.
Oriental Commercial Bank Ltd.
Paramount Universal Bank Ltd.
Prime Bank Ltd.
Standard Chartered Bank (K) Ltd.
Trans-National Bank Ltd.
UBA Kenya Bank Ltd.
Victoria Commercial Bank Ltd.

APPENDIX V

OTHER DEPOSITORY CORPORATION UNDER LIQUIDATION

- 1 Trade Bank Ltd.
- 2 Pan African Bank Ltd.
- 3 Meridien Biao Bank Ltd.
- 4 Heritage Bank Ltd.
- 5 Kenya Finance Bank Ltd.
- 6 Ari Bank Corporation Ltd
- 7 Prudential Bank Ltd.
- 8 Reliance Bank Ltd.
- 9 Trust Bank Ltd.
- 10 Euro Bank Ltd.
- 11 Prudential Building Society
- 12 Daima Bank Ltd.

OTHER FINACIAL CORPORATION UNDER LIQUIDATION

- 1 Central Finance Ltd.
- 2 Fortune Finance Ltd.
- 3 Inter-Africa Credit & Finance Ltd.
- 4 Middle Africa Finance Ltd.
- 5 Pan-African Credit & Finance Ltd.
- 6 Postbank Credit Ltd.
- 7 Thabiti Finance Ltd.

APPENDIX VI

MORTGAGE FINANCE COMPANIES Housing Finance Ltd

APPENDIX VII

CENTRAL GOVERNMENT

- | | | | |
|----|---|----|--|
| 1 | Agricultural Finance Corporation | 43 | Electricity Regulatory Board |
| 2 | Bomas of Kenya Ltd | 44 | Ewaso - Ng'iro North Development Authority |
| 3 | Capital Markets Authority | 45 | Ewaso-Ng'iro south Development Authority |
| 4 | Central Water Services Board | 46 | Film Censorship Board |
| 5 | Coast Development Authority | 47 | Gilgil Telecommunications Industry |
| 6 | Coffee Board of Kenya | 48 | Higher Education Loans Board |
| 7 | Commission for Higher Education | 49 | Hotels and Restaurants Authority |
| 8 | Development Bank of Kenya | 50 | Jomo Kenyatta University of Agriculture and Technology |
| 9 | Egerton University | 51 | Judicial Service Commission |
| 10 | Export Processing Zones Authority | 52 | Kenya Airports Authority |
| 11 | Export Promotion Council | 53 | Kenya Broadcasting Corporation |
| 12 | Horticultural Crops Development Authority | 54 | Kenya Bureau of Standards |
| 13 | Industrial and Commercial Development Corporation | 55 | Kenya Civil Aviation Authority |
| 14 | Industrial Development Bank | 56 | Kenya College of Communication Technology |
| 15 | Kenya Agricultural Research Institute | 57 | Kenya Forestry Research Institute |
| 16 | Kenya Anti-Corruption Authority | 58 | Kenya Industrial Estates |
| 17 | Kenya Dairy Board | 59 | Kenya Tourism Board |
| 18 | Kenya Ferry Services | 60 | Kenya Tourist Development Corporation |
| 19 | Kenya Industrial and Research Development Institute | 61 | Kenya Utalii College |
| 20 | Kenya Institute of Administration | 62 | Kenya Water Institute |
| 21 | Kenya National library Services | 63 | Kenya Wildlife Service |
| 22 | Kenya Marine and fisheries Research Institute | 64 | Kenya Wine Agencies |
| 23 | Kenya Medical Research Institute | 65 | Kenyatta International Conference Center |
| 24 | Kenya Medical Training College | 66 | Kenyatta University |
| 25 | Kenya National Examination Council | 67 | Kerio Valley Development Authority |
| 26 | Kenya National Trading Corporation (UR) | 68 | Local Authorities Provident Fund |
| 27 | Kenya Pipeline Company | 69 | Maseno University |
| 28 | Kenya Plant Health Inspectorate Services | 70 | Moi University |
| 29 | Kenya Re-insurance Corporation | 71 | National Aids Control Council |
| 30 | National Social Security Fund | 72 | National Council for Science & Technology |
| 31 | Pests Products Control Board | 73 | National Environmental Management Authority |
| 32 | Postal Corporation of Kenya | 74 | National Irrigation Board |
| 33 | Pyrethrum Board of Kenya | 75 | National museums of Kenya |
| 34 | Tana and Athi rivers Development Authority | 76 | Parliament Service Commission |
| 35 | Tea Board of Kenya | 77 | Pharmacy and poisons Board |
| 36 | Coast Water Services Board | 78 | Presidential Music Commission |
| 37 | Coffee Research Foundation | 79 | Public Service Commission |
| 38 | Commission for Gender and Development | 80 | Radiation Protection Board |
| 39 | Communications Commission of Kenya | 81 | Teachers Service Commission |
| 40 | Cooperative College of Kenya | 82 | University of Nairobi |
| 41 | Cotton Board of Kenya | 83 | Western University College of Technology |

APPENDIX VIII

LOCAL GOVERNMENT UNITS

CITY COUNCILS

- 1** Nairobi City Council

MUNICIPAL COUNCILS

- | | |
|--|---------------------------------------|
| 1 Bomet Municipal Council | 24 Lodwar Municipal Council |
| 2 Bungoma Municipal Council | 25 Machakos Municipal Council |
| 3 Busia Municipal Council | 26 Malindi Municipal Council |
| 4 Chuka Municipal Council | 27 Maua Municipal Council |
| 5 Eldoret Municipal Council | 28 Mavoko Municipal Council |
| 6 Embu Municipal Council | 29 Meru Municipal Council |
| 7 Garisa Municipal Council | 30 Migori Municipal Council |
| 8 Homa Bay Municipal Council | 31 Mombasa Municipal Council |
| 9 Kabarnet Municipal Council | 32 Mumias Municipal Council |
| 10 Kakamega Municipal Council | 33 Muranga Municipal Council |
| 11 Kapenguria Municipal Council | 34 Nahururu Municipal Council |
| 12 Kapsabet Municipal Council | 35 Naivasha Municipal Council |
| 13 Karatina Municipal Council | 36 Nakuru Municipal Council |
| 14 Kehancha Municipal Council | 37 Nanyuki Municipal Council |
| 15 Kericho Municipal Council | 38 Nyeri Municipal Council |
| 16 Kerugoya/Kutus Municipal Council | 39 Ruiru Municipal Council |
| 17 Kiambu Municipal Council | 40 Runyenjes Municipal Council |
| 18 Kimilili Municipal Council | 41 Siaya Municipal Council |
| 19 Kisii Municipal Council | 42 Thika Municipal Council |
| 20 Kisumu Municipal Council | 43 Vihiga Municipal Council |
| 21 Kitale Municipal Council | 44 Voi Municipal Council |
| 22 Kitui Municipal Council | 45 Webuye Municipal Council |
| 23 Limuru Municipal Council | |

LOCAL GOVERNMENT UNITS CONTD.

TOWN COUNCILS

- | | | | |
|-----------|----------------------------|-----------|----------------------------|
| 1 | Ahero Town Council | 32 | Masimba Town Council |
| 2 | Awendo Town Council | 33 | Matuu Town Council |
| 3 | Bondo Town Council | 34 | Mbita Point Town Council |
| 4 | Burnt Forest Town Council | 35 | Molo Town Council |
| 5 | Chepareria Town Council | 36 | Mtito Andei Town Council |
| 6 | Chogoria Town Council | 37 | Muhoroni Town Council |
| 7 | Eldama Ravine Town Council | 38 | Mwingi Town Council |
| 8 | Funyula Town Council | 39 | Nambale Town Council |
| 9 | Iten-Tambach Town Council | 40 | Nandi Hills Town Council |
| 10 | Kajiado Town Council | 41 | Narok Town Council |
| 11 | Kandara Town Council | 42 | Nyamache Town Council |
| 12 | Kangema Town Council | 43 | Nyamarambe Town Council |
| 13 | Kangudo Town Council | 44 | Nyamira Town Council |
| 14 | Karuri Town Council | 45 | Nyansiongo Town Council |
| 15 | Kendu Bay Town Council | 46 | Ogembo Town Council |
| 16 | Keroka Town Council | 47 | Olkalou Town Council |
| 17 | Kikuyu Town Council | 48 | Othaya Town Council |
| 18 | Kilifi Town Council | 49 | Oyugis Town Council |
| 19 | Kipkelion Town Council | 50 | Port Victoria Town Council |
| 20 | Kwale Town Council | 51 | Rongo Town Council |
| 21 | Litein Town Council | 52 | Rumuruti Town Council |
| 22 | Londiani Town Council | 53 | Sagana Town Council |
| 23 | Luanda Town Council | 54 | Sirisia Town Council |
| 24 | Makuyu Town Council | 55 | Sotik Town Council |
| 25 | Malaba Town Council | 56 | Suneka Town Council |
| 26 | Malakisi Town Council | 57 | Tabaka Town Council |
| 27 | Malava Town Council | 58 | Taveta Town Council |
| 28 | Mandera Town Council | 59 | Ugunja Town Council |
| 29 | Maragua Town Council | 60 | Ukwala Town Council |
| 30 | Maralal Town Council | 61 | Wote Town Council |
| 31 | Mariakani Town Council | 62 | Yala Town Council |

LOCAL GOVERNMENT UNITS CONTD.

COUNTY COUNCILS

- | | |
|-------------------------------|--------------------------------|
| 1 Bomet County Council | 35 Mbeere County Council |
| 2 Bondo County Council | 36 Meru County Council |
| 3 Bringo County Council | 37 Meru South County Council |
| 4 Bungoma County Council | 38 Migori County Council |
| 5 Buret County Council | 39 Moyale County Council |
| 6 Busia County Council | 40 Mt Elgon County Council |
| 7 Butere-Munia County Council | 41 Muranga County Council |
| 8 Embu County Council | 42 Mwingi County Council |
| 9 Garissa County Council | 43 Nakuru County Council |
| 10 Gucha County Council | 44 Nandi County Council |
| 11 Gusii County Council | 45 Narok County Council |
| 12 Homa Bay County Council | 46 Nyambene County Council |
| 13 Ijara County Council | 47 Nyamira County Council |
| 14 Isiolo County Council | 48 Nyandarua County Council |
| 15 Kakamega County Council | 49 Nyando County Council |
| 16 Keiyo County Council | 50 Nyeri County Council |
| 17 Kiambu County Council | 51 Nzoia County Council |
| 18 Kilifi County Council | 52 Olkejuado County Council |
| 19 Kipsigis County Council | 53 Pokot County Council |
| 20 Kirinyaga County Council | 54 Rachuonyo County Council |
| 21 Kisumu County Council | 55 Samburu County Council |
| 22 Kitui County Council | 56 Siaya County Council |
| 23 Koibatek County Council | 57 Suba County Council |
| 24 Kwale County Council | 58 Taita Taveta County Council |
| 25 Laikipia County Council | 59 Tana River County Council |
| 26 Lamu County Council | 60 Tansmara County Council |
| 27 Lugari County Council | 61 Teso County Council |
| 28 Makueni County Council | 62 Tharaka County Council |
| 29 Malindi County Council | 63 Thika County Council |
| 30 Mandera County Council | 64 Trukana County Council |
| 31 Maragua County Council | 65 Vihiga County Council |
| 32 Marakwet County Council | 66 Wajir County Council |
| 33 Marsabit County Council | 67 Wareng County Council |

APPENDIX IX

NON FINANCIAL PUBLIC ENTERPRISES

1	Agro-chemical and Food Company	35	Moi Referral and Teaching hospital
2	Agricultural Development Corporation	36	Muhoroni Sugar Company (UR)
3	Catering Levy Trustees	37	Nairobi Health Management Service Board
4	Chemelil Sugar Company	38	Nairobi Water Services Board
5	Eastern water Services Board	39	National Cereals and Produce Board
6	Jomo Kenyatta Foundation	40	National Commission on Gender and development
7	Kenya Electricity Generating Company	41	National Coordinating Agency for Population and Development
8	Kenya Film Commission	42	National Council for Children Services
9	Kenya Institute of Public Policy Research and Analysis	43	National Council for Law Reporting
10	Kenya Intellectual Property Institute	44	National Council for People with Disabilities
11	Kenya Investment Authority	45	National Hospital Insurance Fund
12	Kenya Literature Bureau	46	National Housing Corporation
13	Kenya Maritime Authority	47	National Oil Corporation of Kenya
14	Kenya Meat Commission	48	National Water Conservation and Pipeline Corporation
15	Kenya National Shipping Line	49	New KCC
16	Kenya National Assurance (2001)	50	NGO Coordination Bureau
17	Kenya Ordinance Factories Corporation	51	Northern Water Services Board
18	Kenya Petroleum Refineries Ltd	52	Nyahuru Water and San. Co.
19	Kenya Ports Authority	53	Nyeri Water & Sewerage co. Ltd
20	Kenya Power and lighting Company Ltd	54	Nzoia Sugar Company
21	Kenya Railways Corporations	55	Ol Kallou water Services Board
22	Kenya Revenue Authority	56	Registration of Accountants Board
23	Kenya seed Company	57	Registration of Certified Public Secretaries
24	Kenya Sisal Board	58	Rift Valley Textiles Ltd. (UR)
25	Kenya Sugar Board	59	Rift Valley Water Services Board
26	Kenya Sugar Research Foundation	60	Safaricom Limited
27	Kenya Tea and Conservation Corporation	61	School Equipment Production Unit
28	Kenya Trypanosomiasis Research Institute	62	South Nyanza Sugar Company
29	Kenya Veterinary Vaccines Production and Devt.	63	Sports Stadia Management Board
30	Kenyatta National Hospital	64	Sugar Development Fund
31	Kisumu Water & Sewerage Co. Ltd	65	Tea Research Foundation of Kenya
32	Lake Basin Development Authority	66	Telkom Kenya Ltd
33	Lake Victoria North Region Water Services Board	67	Water Service Trust Fund
34	Lake Victoria South Region Water Services Board	68	Water Services Regulatory Board

