



	Sept 2016 SHS '000 (Unaudited)	Jun 2016 SHS '000 (Unaudited)	Mar 2016 SHS '000 (Unaudited)	Dec 2015 SHS '000 (Audited)	Sept 2015 SHS '000 (Unaudited)
I STATEMENT OF FINANCIAL POSITION					
A ASSETS					
1 Cash (local and foreign)	1,179,928	1,615,642	1,922,040	2,626,011	1,901,751
2 Balances due from Central Bank of Kenya	9,574,732	10,306,159	16,839,976	8,653,871	28,574,218
3 Kenya Government securities held for dealing purposes	19,465,077	25,901,678	18,571,517	16,065,972	12,922,491
4 Financial assets at fair value through profit and loss	171,854	164,741	194,842	185,072	204,640
5 Investment securities:					
a) Held to maturity:					
a. Kenya Government securities	-	-	-	-	-
b. Other securities	-	-	-	-	-
b) Available for sale:					
a. Kenya Government securities	35,090,790	33,362,699	38,558,269	32,328,600	18,267,933
b. Other securities	14,205	26,516	29,350	58,752	245,601
6 Deposits and balances due from local banking institutions	2,760,244	1,712,821	3,423,418	10,155,629	8,060,259
7 Deposits and balances due from banking institutions abroad	7,307,751	7,825,286	8,975,520	8,357,211	16,168,034
8 Tax recoverable	36,177	-	-	365,574	872,562
9 Loans and advances to customers (net)	106,675,316	108,486,104	103,560,807	101,576,227	104,730,329
10 Balances due from banking institutions in the group	37,357,681	2,662,511	6,301,832	8,074,088	2,376,943
11 Investment in associates	-	-	-	-	-
12 Investment in subsidiary companies	12	12	12	12	102
13 Investment in joint ventures	-	-	-	-	-
14 Investment properties	-	-	-	-	-
15 Property and equipment	2,151,227	2,196,026	2,171,577	2,237,967	2,616,980
16 Prepaid lease rentals	54,639	55,378	56,116	56,854	57,593
17 Intangible assets	359,195	374,962	387,312	413,660	185,233
18 Deferred tax asset	966,738	807,926	562,717	434,248	613,602
19 Retirement benefit asset	-	-	-	-	-
20 Other assets	6,701,321	6,796,277	6,732,440	6,988,266	10,369,437
21 TOTAL ASSETS	229,866,887	202,294,738	208,287,745	198,578,014	208,167,708
B LIABILITIES					
22 Balances due to Central Bank of Kenya	-	-	-	-	-
23 Customer deposits	139,398,034	114,780,743	108,797,579	108,130,026	113,557,352
24 Deposits and balances due to local banking institutions	245,485	269,086	1,754,622	281,369	811,250
25 Deposits and balances due to banking institutions abroad	31,115,777	30,662,579	36,026,668	32,869,447	21,059,480
26 Other money markets deposits	-	-	-	-	-
27 Borrowed funds	7,195,237	6,485,422	6,691,240	6,482,063	6,690,622
28 Balances due to banking institutions in the group	13,095,133	12,920,706	16,877,649	14,813,449	30,663,579
29 Taxation payable	1,111,512	795,836	395,416	80,305	-
30 Dividends payable	-	700,000	1,934,737	-	-
31 Deferred tax liability	-	-	-	-	-
32 Retirement benefit liabilities	-	-	-	-	-
33 Other liabilities	9,159,747	8,024,327	8,735,764	7,670,805	8,530,385
34 TOTAL LIABILITIES	201,320,925	174,638,699	181,213,675	170,327,464	181,312,668
C CAPITAL RESOURCES					
35 Paid up / Assigned capital	3,411,549	3,411,549	3,411,549	3,411,549	3,411,549
36 Share premium / (Discount)	3,444,639	3,444,639	3,444,639	3,444,639	3,444,639
37 Revaluation reserve	122,598	122,598	122,598	122,598	122,598
38 Retained earnings	21,370,664	20,382,824	19,854,412	19,024,785	19,814,234
39 Statutory loan loss reserve	-	-	-	195,697	395,400
40 Other reserves	196,512	294,429	240,872	116,545	(333,380)
41 Proposed dividends	-	-	-	1,934,737	-
42 Capital grants	-	-	-	-	-
43 SHAREHOLDERS' FUNDS	28,545,962	27,656,039	27,074,070	28,250,550	26,855,040
44 Minority interest	-	-	-	-	-
45 TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	229,866,887	202,294,738	208,287,745	198,578,014	208,167,708
II STATEMENT OF COMPREHENSIVE INCOME					
1 INTEREST INCOME					
1.1 Loans and advances	9,285,792	6,120,684	3,059,527	10,486,033	7,593,222
1.2 Government securities	3,594,882	2,463,058	1,228,014	2,842,722	1,875,702
1.3 Deposits and placements with banking institutions	288,545	244,831	150,987	1,336,788	1,026,060
1.4 Other interest income	-	-	-	-	-
1.5 Total interest income	13,169,219	8,828,573	4,438,528	14,665,543	10,494,984
2 INTEREST EXPENSES					
2.1 Customer deposits	2,835,328	2,021,628	1,009,884	3,300,543	2,180,340
2.2 Deposits and placements from banking institutions	1,468,808	993,863	439,420	1,351,727	897,776
2.3 Other interest expenses	553,696	417,237	209,176	838,413	626,122
2.4 Total interest expenses	4,857,832	3,432,728	1,658,480	5,490,683	3,704,288
3 NET INTEREST INCOME	8,311,387	5,395,845	2,780,048	9,174,860	6,790,696
4 NON-INTEREST INCOME					
4.1 Fees and commissions on loans and advances	196,063	129,826	53,439	175,346	130,235
4.2 Other fees and commissions	1,693,821	1,178,753	575,118	2,446,021	1,677,740
4.3 Foreign exchange trading income	2,077,537	1,499,457	976,772	3,098,093	1,856,564
4.4 Dividend income	-	-	-	-	-
4.5 Other income	2,100,701	1,001,133	302,826	1,454,689	1,192,535
4.6 Total non-interest income	6,068,122	3,809,169	1,908,155	7,174,149	4,857,074
5 TOTAL OPERATING INCOME	14,379,509	9,205,014	4,688,203	16,349,009	11,647,770
6 OTHER OPERATING EXPENSES					
6.1 Loan loss provision	1,201,743	874,003	568,161	1,000,743	569,914
6.2 Staff costs	3,672,761	2,381,970	1,143,224	4,580,477	3,450,638
6.3 Directors emoluments	181,557	129,858	74,340	289,374	191,439
6.4 Rental charges	302,819	193,287	103,886	389,697	299,843
6.5 Depreciation on property and equipment	262,725	174,534	85,533	344,955	249,242
6.6 Amortisation charges	88,094	58,668	29,244	110,349	80,293
6.7 Other expenses	3,785,417	1,800,944	850,311	2,556,395	2,604,254
6.8 Total other operating expenses	9,495,116	5,613,264	2,854,699	9,271,990	7,445,623
7 Profit / (Loss) before tax and exceptional items	4,884,393	3,591,750	1,833,504	7,077,019	4,202,147
8 Exceptional items	-	-	-	-	-
9 Profit / (Loss) after exceptional items	4,884,393	3,591,750	1,833,504	7,077,019	4,202,147
10 Current tax	1,985,927	1,606,517	813,845	1,360,980	399,485
11 Deferred tax	(518,117)	(375,347)	(168,162)	1,019,003	1,050,091
12 Profit / (Loss) after tax and exceptional items	3,416,583	2,360,580	1,187,821	4,697,036	2,752,571
13 Minority interest	-	-	-	-	-
14 Profit / (Loss) after tax, exceptional items and minority interest	3,416,583	2,360,580	1,187,821	4,697,036	2,752,571
15 Other comprehensive income					
15.1 Gains / (Losses) from translating the financial statements of foreign operations	(565,756)	(497,812)	(553,716)	(1,025,822)	75,672
15.2 Fair value changes in available for sale financial assets	37,276	209,199	156,250	(33,995)	(650,893)
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	23,092	(44,355)	(38,438)	70,719	140,165
16 Other comprehensive income for the year net of tax	(505,388)	(332,968)	(435,904)	(989,098)	(435,056)
17 Total comprehensive income for the year	2,911,195	2,027,612	751,917	3,707,938	2,317,515
18 EARNINGS PER SHARE - BASIC & DILUTED	20.03	13.84	6.96	27.54	16.14
19 DIVIDEND PER SHARE - DECLARED	0.00	4.10	0.00	11.34	0.00

III OTHER DISCLOSURES

1) NON-PERFORMING LOANS AND ADVANCES (NPLs)

	Sept 2016 SHS '000 (Unaudited)	Jun 2016 SHS '000 (Unaudited)	Mar 2016 SHS '000 (Unaudited)	Dec 2015 SHS '000 (Audited)	Sept 2015 SHS '000 (Unaudited)
a) Gross non-performing loans and advances	6,271,921	5,906,263	5,239,284	4,858,392	4,055,943
b) Less: Interest in suspense	1,109,215	939,254	794,752	687,954	588,626
c) Total non-performing loans and advances (a-b)	5,162,706	4,967,009	4,444,532	4,170,438	3,467,317
d) Less: loan loss provision	1,416,389	1,375,843	1,253,486	1,271,153	1,077,396
e) Net non-performing loans (c-d)	3,746,317	3,591,166	3,191,046	2,899,285	2,389,921
f) Discounted value of securities	3,746,317	3,591,166	3,191,046	2,899,285	2,389,921
g) Net NPLs exposure (e-f)	-	-	-	-	-

2) INSIDER LOANS, ADVANCES AND OTHER FACILITIES

	Sept 2016 SHS '000 (Unaudited)	Jun 2016 SHS '000 (Unaudited)	Mar 2016 SHS '000 (Unaudited)	Dec 2015 SHS '000 (Audited)	Sept 2015 SHS '000 (Unaudited)
a) Directors, shareholders and associates	762,836	955,466	1,089,235	1,549,089	1,634,160
b) Employees	3,833,360	3,616,990	3,660,683	3,710,047	3,638,472
c) Total insider loans, advances and other facilities	4,596,196	4,572,456	4,749,918	5,259,136	5,272,632

3) OFF BALANCE SHEET

	Sept 2016 SHS '000 (Unaudited)	Jun 2016 SHS '000 (Unaudited)	Mar 2016 SHS '000 (Unaudited)	Dec 2015 SHS '000 (Audited)	Sept 2015 SHS '000 (Unaudited)
a) Letters of credit, guarantees, acceptances	25,992,465	29,897,409	23,618,084	26,588,363	21,436,685
b) Forwards, swaps and options	93,078,038	77,525,284	112,653,548	108,732,674	83,345,222
c) Other contingent liabilities	-	-	-	-	-
d) Total contingent liabilities	119,070,503	107,422,693	136,271,632	135,321,037	104,781,907

4) CAPITAL STRENGTH

	Sept 2016 SHS '000 (Unaudited)	Jun 2016 SHS '000 (Unaudited)	Mar 2016 SHS '000 (Unaudited)	Dec 2015 SHS '000 (Audited)	Sept 2015 SHS '000 (Unaudited)
a) Core capital	26,518,560	26,058,722	26,116,689	25,880,973	25,294,135
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess / (Deficiency)	25,518,560	25,058,722	25,116,689	24,880,973	24,294,135
d) Supplementary capital	4,115,912	4,026,248	4,284,828	4,470,255	4,938,066
e) Total capital (a + d)	30,634,472	30,084,970	30,401,517	30,351,228	30,232,201
f) Total risk weighted assets	180,172,688	174,043,844	164,415,947	162,284,163	159,205,278
g) Core capital / Total deposit liabilities	18.6%	22.0%	22.5%	23.5%	20.9%
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess / (Deficiency)	10.6%	14.0%	14.5%	15.5%	12.9%
j) Core capital / Total risk weighted assets	14.7%	15.0%	15.9%	15.9%	15.9%
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess / (Deficiency)	4.2%	4.5%	5.4%	5.4%	5.4