

STATEMENT OF FINANCIAL POSITION	BANK UNAUDITED SEP 2015 (KSHS'000)	BANK AUDITED DEC 2015 (KSHS'000)	BANK UNAUDITED MAR 2016 (KSHS'000)	BANK UNAUDITED JUN 2016 (KSHS'000)	BANK UNAUDITED SEP 2016 (KSHS'000)	GROUP UNAUDITED SEP 2015 (KSHS'000)	GROUP AUDITED DEC 2015 (KSHS'000)	GROUP UNAUDITED MAR 2016 (KSHS'000)	GROUP UNAUDITED JUN 2016 (KSHS'000)	GROUP UNAUDITED SEP 2016 (KSHS'000)
A ASSETS										
01. Cash (both local and foreign)	1,195,003	1,026,976	947,396	1,043,313	1,027,004	1,495,334	1,410,068	1,205,470	1,282,774	1,262,600
02. Balances due from central banks	6,393,743	4,850,610	9,146,359	4,361,090	5,416,284	7,926,702	6,929,635	10,902,851	5,614,721	6,981,120
03. Kenya Government, and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
05. Investment Securities:	-	-	-	-	-	-	-	-	-	-
a) Held to Maturity:	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	15,249,153	15,336,539	17,555,738	19,694,096	19,282,305	15,249,153	15,336,539	17,555,738	19,694,096	19,282,305
b. Other securities	-	-	-	-	-	1,981,326	1,819,720	1,938,092	2,514,600	-
b) Available for sale:	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	13,288,856	15,670,421	16,670,030	21,474,851	19,851,696	13,288,856	15,670,421	16,670,030	21,474,851	19,851,696
b. Other securities	423,641	330,770	320,593	330,768	320,705	448,043	354,480	343,951	353,839	343,906
06. Deposits and Balances due from local banking institutions	3,758,190	643,404	125,117	660,163	1,173,892	4,016,089	933,173	448,234	1,920,428	2,009,370
07. Deposits and Balances due from banking Institutions abroad	1,398,010	1,539,396	1,543,082	4,172,326	491,418	1,398,200	1,865,720	2,138,955	4,401,031	786,210
08. Tax recoverable	-	2,144	-	-	-	-	4,354	-	-	-
09. Loans and advances to customers (net)	103,040,605	102,188,164	104,300,776	104,475,131	107,655,720	116,241,583	114,927,247	117,416,562	117,748,561	121,517,823
10. Balances due from banking institutions in the group	37,453	54,669	37,212	22,503	29,506	-	-	-	-	-
11. Investment in associates	-	-	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	1,123,111	1,123,111	1,123,111	1,123,011	1,942,031	-	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-
15. Property and equipment	663,448	724,691	718,330	700,622	674,998	2,341,337	2,388,852	2,420,405	947,118	917,872
16. Prepaid lease rentals	-	-	-	-	-	347,576	284,606	283,178	-	-
17. Intangible assets	233,354	172,810	181,582	183,992	176,101	909,730	844,271	856,218	855,280	845,165
18. Deferred tax asset	712,469	596,334	596,334	596,334	596,334	734,438	675,581	674,297	673,446	673,880
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20. Other assets	4,458,202	3,586,300	4,510,121	5,587,733	6,092,008	2,347,661	1,377,942	2,462,692	5,847,166	6,262,621
21. TOTAL ASSETS	151,975,238	147,846,339	157,775,781	164,425,933	164,730,002	168,726,027	164,822,609	175,283,990	182,751,403	183,249,168
B LIABILITIES										
22. Balances due to central banks	-	-	-	-	-	-	-	-	-	-
23. Customer deposits	105,201,356	103,740,626	110,098,482	116,183,658	114,855,915	117,388,619	116,791,317	122,119,761	130,139,014	128,953,029
24. Deposits and balances due to local banking institutions	176,712	182,265	457,082	119,969	2,650,677	381,685	337,422	689,863	119,969	2,918,249
25. Deposits and balances due to foreign banking institutions	6,194,602	3,653,266	5,872,970	6,162,412	3,112,672	7,945,571	5,381,342	7,366,207	6,342,006	3,387,046
26. Other money market deposits	-	-	-	-	-	28,394	-	-	-	-
27. Borrowed funds	13,734,258	12,281,869	12,241,570	11,062,343	11,072,762	15,082,147	13,636,819	14,805,016	13,554,795	13,609,057
28. Balances due to banking institutions in the group	36,851	97,932	82,237	231,210	51,695	-	-	-	-	-
29. Tax payable	57,765	-	627,856	111,723	226,271	129,172	64,504	713,836	125,441	310,815
30. Dividends Payable	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	75	75	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33. Other Liabilities	2,493,847	1,703,703	1,913,149	1,977,846	2,608,898	3,006,468	1,794,877	2,295,837	2,418,461	3,165,906
34. TOTAL LIABILITIES	127,895,389	121,659,661	131,293,346	135,849,161	134,578,890	143,962,056	138,006,356	147,990,595	152,699,686	152,344,102
C SHAREHOLDERS' EQUITY										
35. Paid up/ Assigned share capital	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245
36. Share premium/ (discount)	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237
37. Revaluation reserves - (Building)	-	-	-	-	-	629,739	629,739	629,739	-	-
38. Retained earnings/(Accumulated losses)	17,747,238	18,039,316	19,655,317	21,432,064	22,869,733	17,141,133	17,379,759	19,082,332	22,131,961	23,095,709
39. Statutory loan loss reserves	625,189	625,190	625,190	625,190	625,190	625,189	644,928	690,813	699,937	706,408
40. Other Reserves - (AFS portfolio)	[946,060]	[505,187]	[451,554]	[133,964]	2,707	[946,060]	[505,187]	[451,554]	[133,964]	2,707
41. Proposed dividends	-	1,373,877	-	-	-	-	1,373,877	-	-	-
42. Translation reserve	-	-	-	-	-	[130,105]	[157,650]	[172,812]	[185,836]	[180,622]
43. TOTAL SHAREHOLDERS' EQUITY	24,079,849	26,186,678	26,482,435	28,576,772	30,151,112	23,973,378	26,018,948	26,432,000	29,165,580	30,277,684
44. Non controlling interest	-	-	-	-	-	790,593	797,305	861,395	886,137	627,382
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	151,975,238	147,846,339	157,775,781	164,425,933	164,730,002	168,726,027	164,822,609	175,283,990	182,751,403	183,249,168

STATEMENT OF COMPREHENSIVE INCOME	BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	
	UNAUDITED SEP 2015 (KSHS'000)	AUDITED DEC 2015 (KSHS'000)	UNAUDITED MAR 2016 (KSHS'000)	UNAUDITED JUN 2016 (KSHS'000)	UNAUDITED SEP 2016 (KSHS'000)	UNAUDITED SEP 2015 (KSHS'000)	AUDITED DEC 2015 (KSHS'000)	UNAUDITED MAR 2016 (KSHS'000)	UNAUDITED JUN 2016 (KSHS'000)	UNAUDITED SEP 2016 (KSHS'000)
01. INTEREST INCOME										
1.1 Loans and advances	10,115,642	14,460,653	3,752,773	7,657,310	11,357,859	11,132,676	15,859,075	4,077,970	8,307,109	12,339,319
1.2 Government securities	2,429,472	3,321,682	937,141	2,027,865	3,126,428	2,653,263	3,586,880	1,009,190	2,174,370	3,356,003
1.3 Deposits and placements with banking institutions	117,373	140,161	8,817	17,799	28,486	140,444	168,445	15,440	46,055	73,782
1.4 Other interest income	36,588	48,633	10,176	20,352	30,639	36,588	48,634	10,176	20,352	30,639
1.5 Total interest income	12,699,075	17,971,129	4,708,907	9,723,326	14,543,412	13,962,971	19,663,034	5,112,776	10,547,886	15,799,743
02. INTEREST EXPENSE										
2.1 Customer deposits	4,720,483	6,872,779	1,772,852	3,469,339	5,036,914	5,158,648	7,493,015	1,903,958	3,737,612	5,459,746
2.2 Deposits and placements from banking institutions	210,338	228,416	43,493	92,475	157,477	280,995	256,700	58,573	112,071	180,073
2.3 Other interest expenses	608,132	808,660	194,586	383,385	574,156	664,902	895,800	219,241	442,913	670,617
2.4 Total interest expense	5,538,953	7,909,855	2,010,931	3,945,199	5,768,547	6,104,545	8,645,515	2,181,772	4,292,596	6,310,436
03. NET INTEREST INCOME/(LOSS)	7,160,122	10,061,274	2,697,976	5,778,127	8,774,865	7,858,426	11,017,519	2,931,004	6,255,290	9,489,307
04. OTHER OPERATING INCOME										
4.1 Fees and commissions on loans and advances	468,742	641,792	117,716	287,616	470,311	544,296	848,154	142,713	338,978	553,705
4.2 Other fees and commissions	840,323	1,156,666	323,780	639,732	971,606	967,257	1,183,351	371,049	704,280	1,074,348
4.3 Foreign exchange trading income (Loss)	844,812	1,049,906	322,341	648,385	926,715	973,251	1,203,694	348,518	699,230	1,010,573
4.4 Dividend income	21,118	21,118	-	95,000	95,000	-	-	-	-	-
4.5 Other income	153,800	245,090	105,795	270,704	343,773	214,751	321,733	111,437	296,230	357,986
4.6 Total non-interest income	2,328,795	3,114,572	869,632	1,941,437	2,807,405	2,699,555	3,556,932	973,717	2,038,718	2,996,612
05. TOTAL OPERATING INCOME	9,488,917	13,175,846	3,567,608	7,719,564	11,582,270	10,557,981	14,574,451	3,904,721	8,294,008	12,485,919
06. OTHER OPERATING EXPENSES										
6.1 Loan loss provisions	469,021	553,130	302,148	733,404	997,517	598,408	695,089	219,894	652,310	921,673
6.2 Staff costs	1,543,000	2,044,428	440,834	1,052,759	1,676,392	1,816,627	2,399,502	531,516	1,238,024	1,959,661
6.3 Directors' emoluments	43,223	57,741	15,453	31,430	51,529	48,035	64,195	16,973	34,955	56,579
6.4 Rentals charges	256,539	454,834	112,933	237,674	361,001	300,050	449,045	139,960	290,552	440,814
6.5 Depreciation charge on property and equipment	139,536	192,280	53,590	108,711	165,193	182,908	250,984	71,259	137,342	203,241
6.6 Amortisation charges	52,165	114,045	15,200	33,401	53,855	66,049	143,960	21,880	45,287	71,761
6.7 Other operating expenses	998,461	1,392,499	381,451	744,438	1,311,365	1,217,496	1,823,924	402,875	854,157	1,490,364
6.8 Total other Operating Expenses	3,501,945	4,808,957	1,321,609	2,941,817	4,616,852	4,229,573	5,826,699	1,404,357	3,252,627	5,144,093
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	5,986,972	8,366,889	2,245,999	4,777,747	6,965,418	6,328,408	8,747,752	2,500,364	5,041,381	7,341,826
08. EXCEPTIONAL ITEMS	-	-	-	-	-	-	-	-	-	-
09. PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	5,986,972	8,366,889	2,245,999	4,777,747	6,965,418	6,328,408	8,747,752	2,500,364	5,041,381	7,341,826
10. CURRENT TAX	(1,841,800)	(2,555,761)	(630,000)	(1,385,000)	(2,135,000)	(1,957,227)	(2,715,109)	(675,422)	(1,446,252)	(2,220,474)
11. DEFERRED TAX	-	-	-	-	-	-	-	-	-	-
12. PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	4,145,172	5,811,128	1,615,999	3,392,747	4,830,418	4,371,181	6,032,643	1,824,942	3,595,129	5,121,352
13. Non controlling interest	-	-	-	-	-	(103,485)	(132,707)	(76,481)	(111,865)	(151,068)
14. PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	4,145,172	5,811,128	1,615,999	3,392,747	4,830,418	4,267,696	5,899,936	1,748,461	3,483,264	4,970,284
15. OTHER COMPREHENSIVE INCOME										
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	(583,256)	(203,404)	(27,554)	(51,221)	(41,748)
15.2 Fair value changes in available for sale financial assets	(583,256)	(142,383)	53,633	371,223	507,894	(135,563)	(185,617)	53,633	371,223	507,894
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-
15.4 Fair value changes on employee benefits	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	61,021	-	-	-
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(583,256)	(142,383)	53,633	371,223	507,894	(718,819)	(328,000)	26,079	320,002	466,146
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	3,561,916	5,668,745	1,669,632	3,763,970	5,338,312	3,548,877	5,704,643	1,774,540	3,803,266	5,436,430