

STATEMENT OF FINANCIAL POSITION		BANK UNAUDITED JUN 2016 (KSHS'000)	BANK AUDITED DEC 2016 (KSHS'000)	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK UNAUDITED JUN 2017 (KSHS'000)	GROUP UNAUDITED JUN 2016 (KSHS'000)	GROUP AUDITED DEC 2016 (KSHS'000)	GROUP UNAUDITED MAR 2017 (KSHS'000)	GROUP UNAUDITED JUN 2017 (KSHS'000)
A. ASSETS									
01.	Cash (both local and foreign)	1,043,313	1,199,322	1,224,509	1,276,332	1,282,774	1,447,295	1,416,291	1,515,660
02.	Balances due from central banks	4,361,090	5,460,673	7,155,607	5,979,426	5,614,721	7,206,930	8,496,697	7,050,935
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	19,694,096	16,848,441	20,772,710	19,729,261	19,694,096	16,848,441	20,772,710	19,729,261
	b. Other securities	-	-	-	-	1,938,092	2,758,818	3,160,179	3,316,376
	b) Available for sale:	-	-	-	-	-	-	-	-
	a. Kenya Government securities	21,474,851	21,592,275	23,634,871	23,029,614	21,474,851	21,592,275	23,634,870	23,029,614
	b. Other securities	330,768	3,830,992	3,820,704	3,832,041	353,839	3,854,644	3,843,883	3,855,336
06.	Deposits and balances due from local banking institutions	660,163	1,083,504	7,868	256,999	1,920,428	1,083,504	7,868	257,549
07.	Deposits and balances due from banking institutions abroad	4,172,326	1,646,542	5,374,828	1,809,397	4,401,031	2,169,765	5,946,509	2,362,670
08.	Tax recoverable	-	2,015	-	615,644	-	2,015	-	618,903
09.	Loans and advances to customers (net)	104,475,131	106,585,737	113,579,480	114,994,775	117,748,561	120,696,861	127,704,862	129,244,036
10.	Balances due from banking institutions in the group	22,503	132,447	57,399	29,648	-	-	33,003	550
11.	Investment in associates	-	-	-	-	-	-	-	-
12.	Investment in subsidiary companies	1,123,011	2,324,126	2,324,126	2,324,126	-	-	-	-
13.	Investment in joint ventures	-	-	-	-	-	-	-	-
14.	Investment properties	-	-	-	-	-	-	-	-
15.	Property and equipment	700,622	655,069	660,914	676,321	947,118	891,796	816,871	906,582
16.	Prepaid lease rentals	-	-	-	-	-	-	-	-
17.	Intangible assets	183,992	172,453	193,014	190,634	855,280	835,596	905,848	848,455
18.	Deferred tax asset	596,334	677,926	677,926	677,926	673,446	781,962	779,906	780,409
19.	Retirement benefit asset	-	-	-	-	-	-	-	-
20.	Other assets	5,587,733	1,904,600	2,098,119	1,907,441	5,847,166	1,987,580	2,232,402	2,098,144
21.	TOTAL ASSETS	164,425,933	164,116,122	181,582,075	177,329,585	182,751,403	182,157,482	199,751,899	195,614,480
B LIABILITIES									
22.	Balances due to central banks	-	-	-	-	-	-	-	-
23.	Customer deposits	116,183,658	116,978,501	134,885,162	126,893,666	130,139,014	129,636,067	148,212,532	140,637,846
24.	Deposits and balances due to local banking institutions	119,969	390,694	594,667	3,344,938	119,969	390,694	594,667	3,344,938
25.	Deposits and balances due to foreign banking institutions	6,162,412	3,219,632	707,850	619,705	6,342,006	4,049,239	2,141,314	1,650,037
26.	Other money market deposits	-	-	-	-	-	-	-	-
27.	Borrowed funds	11,062,343	9,994,671	10,096,672	9,129,474	13,554,795	12,513,267	12,579,948	11,499,973
28.	Balances due to banking institutions in the group	231,210	42,290	296,279	49,452	-	-	203,026	685,758
29.	Tax payable	111,723	-	583,381	-	125,441	11,112	642,067	96,615
30.	Dividends payable	-	-	-	-	-	-	-	-
31.	Deferred tax liability	-	-	-	-	-	-	-	-
32.	Retirement benefit liability	-	-	-	-	-	-	-	-
33.	Other liabilities	1,977,846	2,185,505	5,672,998	6,817,406	2,418,461	3,470,591	5,827,721	6,441,950
34.	TOTAL LIABILITIES	135,849,161	132,811,293	152,837,009	146,854,641	152,699,686	150,070,970	170,201,275	164,357,117
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
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
37.	Revaluation reserves - (Building)	-	-	-	-	-	-	-	-
38.	Retained earnings/(Accumulated losses)	21,432,064	22,929,382	21,809,213	23,145,406	22,131,961	23,088,383	22,029,507	23,322,691
39.	Statutory loan loss reserves	625,190	630,390	753,639	753,639	699,937	698,894	822,143	817,242
40.	Other reserves - (AFS portfolio)	(133,964)	(355,748)	(471,268)	(77,583)	(133,964)	(355,748)	(471,268)	(77,583)
41.	Proposed dividends	-	1,447,323	-	-	-	1,447,323	-	-
42.	Translation reserve	-	-	-	-	(185,836)	(159,573)	(203,203)	(188,329)
43.	TOTAL SHAREHOLDERS' EQUITY	28,576,772	31,304,829	28,745,066	30,474,944	29,165,580	31,372,761	28,830,661	30,527,503
44.	Non controlling interest	-	-	-	-	886,137	713,751	719,963	729,860
45.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	164,425,933	164,116,122	181,582,075	177,329,585	182,751,403	182,157,482	199,751,899	195,614,480
STATEMENT OF COMPREHENSIVE INCOME		BANK UNAUDITED JUN 2016 (KSHS'000)	BANK AUDITED DEC 2016 (KSHS'000)	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK UNAUDITED JUN 2017 (KSHS'000)	GROUP UNAUDITED JUN 2016 (KSHS'000)	GROUP AUDITED DEC 2016 (KSHS'000)	GROUP UNAUDITED MAR 2017 (KSHS'000)	GROUP UNAUDITED JUN 2017 (KSHS'000)
01. INTEREST INCOME									
	1.1 Loans and advances	7,657,310	15,721,942	3,309,567	6,530,674	8,307,109	17,115,612	3,642,570	7,228,517
	1.2 Government securities	2,027,865	4,197,843	1,097,064	2,223,171	2,174,370	4,529,729	1,202,033	2,441,282
	1.3 Deposits and placements with banking institutions	17,799	39,539	4,724	11,423	46,055	89,096	11,526	26,810
	1.4 Other interest income	20,352	40,927	10,064	20,240	20,352	40,927	10,064	20,240
	1.5 Total interest income	9,723,326	20,000,251	4,421,419	8,785,508	10,547,886	21,775,364	4,866,193	9,716,849
02. INTEREST EXPENSE									
	2.1 Customer deposits	3,469,339	6,475,313	1,476,473	2,940,108	3,737,612	7,064,563	1,637,865	3,265,503
	2.2 Deposits and placements from banking institutions	92,475	219,646	55,689	94,139	112,071	249,602	62,968	109,024
	2.3 Other interest expenses	383,385	760,519	178,093	355,948	442,913	896,917	216,789	435,277
	2.4 Total interest expense	3,945,199	7,455,478	1,710,255	3,390,195	4,292,596	8,211,082	1,917,622	3,809,804
03.	NET INTEREST INCOME/(LOSS)	5,778,127	12,544,773	2,711,164	5,395,313	6,255,290	13,564,282	2,948,571	5,907,045
04. OTHER OPERATING INCOME									
	4.1 Fees and commissions on loans and advances	287,616	627,217	324,866	656,578	338,978	764,189	397,073	800,638
	4.2 Other fees and commissions	639,732	1,377,116	206,146	441,670	704,280	1,509,000	205,928	427,633
	4.3 Foreign exchange trading income (Loss)	648,385	1,205,951	383,056	755,270	699,230	1,315,363	406,980	799,744
	4.4 Dividend income	95,000	137,822	-	32,359	-	95,000	-	-
	4.5 Other income	270,704	366,735	28,275	240,470	296,230	328,291	28,912	245,302
	4.6 Total non-interest income	1,941,437	3,714,841	942,343	2,126,347	2,038,718	4,011,843	1,038,893	2,273,317
05.	TOTAL OPERATING INCOME	7,719,564	16,259,614	3,653,507	7,521,660	8,294,008	17,576,125	3,987,464	8,180,362
06. OTHER OPERATING EXPENSES									
	6.1 Loan loss provisions	733,404	2,778,703	280,928	869,979	652,310	2,884,081	285,053	956,944
	6.2 Staff costs	1,052,759	2,295,854	674,482	1,209,962	1,238,024	2,514,500	772,049	1,415,157
	6.3 Directors' emoluments	31,430	92,989	20,707	41,115	34,955	165,822	23,599	47,092
	6.4 Rentals charges	237,674	488,741	126,358	285,443	290,552	570,467	145,436	324,671
	6.5 Depreciation charge on property and equipment	108,711	223,452	52,939	104,030	137,342	264,700	64,671	125,726
	6.6 Amortisation charges	33,401	73,111	18,262	38,775	45,287	96,170	23,744	51,946
	6.7 Other operating expenses	744,438	1,655,730	514,508	1,040,840	854,157	2,054,912	594,446	1,204,456
	6.8 Total other Operating Expenses	2,941,817	7,608,580	1,688,184	3,590,144	3,252,627	8,550,652	1,908,998	4,125,992
07.	PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	4,777,747	8,651,034	1,965,323	3,931,516	5,041,381	9,025,473	2,078,466	4,054,370
08. EXCEPTIONAL ITEMS									
09.	PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	4,777,747	8,651,034	1,965,323	3,931,516	5,041,381	9,025,473	2,078,466	4,054,370
10.	Current tax	(1,385,000)	(2,308,445)	(585,492)	(1,215,492)	(1,446,252)	(2,444,192)	(614,497)	(1,284,805)
11.	Deferred tax	-	-	-	-	-	-	-	-
12.	PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	3,392,747	6,342,589	1,379,831	2,716,024	3,595,129	6,581,281	1,463,969	2,769,565
13.	<i>Non controlling interest</i>	-	-	-	-	(111,865)	(76,471)	(21,057)	(19,718)
14.	PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	3,392,747	6,342,589	1,379,831	2,716,024	3,483,264	6,504,810	1,442,912	2,749,847
15. OTHER COMPREHENSIVE INCOME									
	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	(51,221)	27,280	(60,258)	(43,391)
	15.2 Fair value changes in available for sale financial assets	371,223	213,485	(115,521)	278,164	371,223	213,485	(115,521)	278,164
	15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	123,249
	15.4 Fair value changes on employee benefits	-	-	-	-	-	75,364	-	-
	15.5 Income tax relating to components of other comprehensive income	-	(64,046)	-	-	-	(64,046)	-	-
16.	OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	371,223	149,439	(115,521)	278,164	320,002	252,083	(175,779)	358,022
17.	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	3,763,970	6,492,028	1,264,310	2,994,188	3,915,131	6,833,364	1,288,190	3,127,587

OTHER DISCLOSURES		BANK UNAUDITED JUN 2016 (KSHS'000)	BANK AUDITED DEC 2016 (KSHS'000)	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK UNAUDITED JUN 2017 (KSHS'000)
01.	NON-PERFORMING LOANS AND ADVANCES				
	a) Gross Non-performing Loans and advances	5,902,319	8,215,798	8,240,527	8,869,176
	Less				
	b) Interest in suspense	1,531,821	2,165,222	2,235,102	2,655,330
	c) Total Non-performing loans and advances (a-b)	4,370,498	6,050,576	6,005,425	6,213,846
	Less				
	d) Loan loss provisions	1,471,888	2,216,057	2,610,075	2,979,716
	e) Net Non Performing Loans (c-d)	2,898,610	3,834,519	3,395,350	3,234,130
	f) Discounted value of securities	2,898,610	3,834,519	3,395,350	3,234,130
	g) Net NPLs exposure (e-f)	-	-	-	-
02.	INSIDER LOANS AND ADVANCES				
	a) Directors, shareholders and associates	3,042,167	1,305,032	1,910,900	1,926,666
	b) Employees	919,907	1,583,034	1,220,732	1,256,978
	c) Total Insider Loans and Advances	3,962,074	2,888,066	3,131,632	3,183,644
03.	OFF-BALANCE SHEET ITEMS				
	a) Letters of Credit, Guarantees, Acceptances	30,164,381	28,799,259	32,478,080	36,553,806
	b) Forwards, swaps and options	28,440,763	19,041,170	27,227,498	35,172,574
	c) Other contingent liabilities	2,878,687	3,523,517	3,617,581	3,549,826
	d) Total Contingent liabilities	61,483,831	51,363,946	63,323,159	75,276,206
04.	CAPITAL STRENGTH				
	a) Core capital	25,255,515	24,684,820	25,438,009	26,106,103
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
	c) Excess/ (deficiency)	24,255,515	23,684,820	24,438,009	25,106,103
	d) Supplementary capital	2,616,619	2,249,438	2,190,544	2,006,377
	e) Total capital (a+d)	27,872,134	26,934,258	27,628,553	28,112,480
	f) Total risk weighted assets	148,285,772	148,383,014	163,589,578	162,501,459
	g) Core capital/Total deposit liabilities	21.57%	20.82%	18.65%	20.20%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
	i) Excess/(Deficiency) (g-h)	13.57%	12.82%	10.65%	12.20%
	j) Core capital/Total risk weighted assets	17.03%	16.64%	15.55%	16.07%
	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
	l) Excess/(Deficiency) (j-k)	6.53%	6.14%	5.05%	5.57%
	m) Total capital/Total risk weighted assets	18.80%	18.15%	16.89%	17.30%
	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
	o) Excess/(Deficiency) (m-n)	4.30%	3.65%	2.39%	2.80%
05.	LIQUIDITY				
	a)Liquidity ratio	38.18%	37.26%	40.79%	35.87%
	b)Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
	c)Excess/(Deficiency) (a-b)	18.18%	17.26%	20.79%	15.87%