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FIN	TEMENT OF ANCIAL 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)	GROU UNAUDITE JUN 201 (KSHS'000
А.	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	1,515,66
02.	Balances due from central banks Kenya Government and other securities held for	4,361,090	5,460,673	7,155,607	5,979,426	5,614,721	7,206,930	8,496,697	7,050,93
03.	dealing purposes	-	-	-	-	-		19	
04. 05.	Financial Assets at fair value through profit and loss Investment securities:	1	1	-	-	_		5	
	a) Held to maturity:	-	-		-	-	5.1-	-	
	a. Kenya Government securities b. Other securities	19,694,096	16,848,441	20,772,710	19,729,261	19,694,096 1,938,092	16,848,441 2,758,818	20,772,710 3,160,179	19,729,26 3,316,37
	b) Available for sale:	-	-	-	-	-	-	-	
	a. Kenya Government securities b. Other securities	21,474,851 330,768	21,592,275 3,830,992	23,634,871 3.820,704	23,029,614 3,832,041	21,474,851 353,839	21,592,275 3,854,644	23,634,870 3,843,883	23,029,61 3,855,33
06.	Deposits and balances due from local banking	660,163	1,083,504	7,868	256,999	1,920,428	1,083,504	7,868	257,54
07.	institutions Deposits and balances due from banking	4,172,326	1,646,542	5,374,828	1,809,397	4,401,031	2,169,765	5,946,509	2,362,67
08.	institutions abroad Tax recoverable		2,015	- 3,374,020	615,644	4,401,001	2,107,705	- 0,740,007	618,90
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	129,244,03
10. 11.	Balances due from banking institutions in the group Investment in associates	22,503	132,447	57,399	29,648	1	1	33,003	55
12.	Investment in subsidiary companies	1,123,011	2,324,126	2,324,126	2,324,126	-	-	-	
13. 14.	Investment in joint ventures Investment properties	-	-	-	-			-	
15. 16.	Property and equipment	700,622	655,069	660,914	676,321	947,118	891,796	816,871	906,5
16. 17.	Prepaid lease rentals Intangible assets	183,992	172,453	193,014	- 190,634	- 855,280	835,596	- 905,848	848,4
18.	Deferred tax asset Retirement benefit asset	596,334	677,926	677,926	677,926	673,446	781,962	779,906	780,4
19. 20.	Other assets	5,587,733	- 1,904,600	2,098,119	- 1,907,441	5,847,166	- 1,987,580	2,232,402	2,098,1
21.	TOTAL ASSETS	164,425,933	164,116,122	181,582,075	177,329,585	182,751,403	182,157,482	199,751,899	195,614,4
в	LIABILITIES			1.00			1		
22.	Balances due to central banks	-	11/ 070 501	-	-	120 120 014	120 / 2/ 0/5	-	1/0 /07 -
23. 24.	Customer deposits Deposits and balances due to local banking institutions	116,183,658 119,969	116,978,501 390,694	134,885,162 594,667	126,893,666 3,344,938	130,139,014 119,969	129,636,067 390,694	148,212,532 594,667	140,637,8 3,344,9
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	1,650,0
26. 27.	Other money market deposits Borrowed funds	- 11,062,343	- 9,994,671	- 10,096,672	- 9,129,474	- 13,554,795	- 12,513,267	- 12,579,948	11,499,9
28.	Balances due to banking institutions in the group	231,210	42,290	296,279	49,452		-	203,026	685,7
29. 30.	Tax payable Dividends payable	111,723		583,381	-	125,441	11,112	642,067 -	96,6
31.	Deferred tax liability	-	110-	-	-	-	-	-	
32. 33.	Retirement benefit liability Other liabilities	1,977,846	2,185,505	- 5,672,998	- 6,817,406	2,418,461	3,470,591	- 5,827,721	6,441,9
34	TOTAL LIABILITIES	135,849,161	132,811,293	152,837,009	146,854,641	152,699,686	150,070,970	170,201,275	164,357,1
;	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	2,880,2
36. 37.	Share premium/(discount) Revaluation reserves - (Building)	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,2
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	23,322,6
39. 40.	Statutory loan loss reserves Other reserves - (AFS portfolio)	625,190 (133,964)	630,390 (355,748)	753,639 (471,268)	753,639 (77,583)	699,937 (133,964)	698,894 (355,748)	822,143 (471,268)	817,2 (77,58
41.	Proposed dividends	-	1,447,323	-	-		1,447,323	-	
42. <b>43.</b>	Translation reserve TOTAL SHAREHOLDERS' EQUITY	- 28,576,772	- 31,304,829	- 28,745,066		(185,836) 29,165,580	(159,573) 31,372,761	(203,203) 28,830,661	(188,32 30,527,5
	Non controlling interest	-		-		886,137	713,751	719,963	
43. 44. 45.	Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	- 164,425,933	164,116,122	181,582,075	177,329,585	886,137		719,963 <b>199,751,899</b>	729,80 <b>195,614,4</b> 8
44. <b>45.</b>	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		164,116,122		177,329,585	886,137 <b>182,751,403</b>	713,751 182,157,482	199,751,899	729,8 <b>195,614,4</b>
44. 45. STA				181,582,075 BANK UNAUDITED MAR 2017 (KSHS'000)	-	886,137	713,751		729,8
44. 45. STA	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	BANK UNAUDITED JUN 2016	164,116,122 BANK AUDITED DEC 2016	BANK UNAUDITED MAR 2017	177,329,585 BANK UNAUDITED JUN 2017	886,137 182,751,403 GROUP UNAUDITED JUN 2016	713,751 182,157,482 GROUP AUDITED DEC 2016	GROUP UNAUDITED MAR 2017	729,8 195,614,4 GROU UNAUDIT JUN 20
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310	164,116,122 BANK AUDITED DEC 2016 (KSHS'000) 15,721,942	BANK UNAUDITED MAR 2017 (KSHS'000) 3,309,567	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSHS'000) 8,307,109	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000) 17,115,612	199,751,899 UNAUDITED MAR 2017 (KSHS'000 3,642,570	729,8 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF IPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843	BANK UNAUDITED MAR 2017 (KSHS'000) 3,309,567 1,097,064	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSHS'000)	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000)	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033	729,8 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF IPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352	164,116,122 BANK AUDITED DEC 2016 (KSHS'000) 15,721,942 4,197,843 39,539 40,927	BANK UNAUDITED MAR 2017 (KSHS'000) 3,309,567 1,097,064 4,724 10,064	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000) 17,115,612 4,529,729 89,096 40,927	199,751,899 CROUP UNAUDITED MAR 2017 (KSHS'000 1,202,033 11,526 10,064	729,8 195,614,4 GROU UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 26,8 20,2
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539	BANK UNAUDITED MAR 2017 (KSHS'000) 3,309,567 1,097,064 4,724	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSHS'000) 8,307,109 2,174,370 46,055	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000) 17,115,612 4,529,729 89,096	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526	729,8 195,614,4 GROU UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 26,8 20,2
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF IPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352	164,116,122 BANK AUDITED DEC 2016 (KSHS'000) 15,721,942 4,197,843 39,539 40,927	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000) 17,115,612 4,529,729 89,096 40,927	199,751,899 CROUP UNAUDITED MAR 2017 (KSHS'000 1,202,033 11,526 10,064	729,8 195,614,4 GROI UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 26,8 20,2 9,716,8
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 92,475	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139	886,137 <b>182,751,403</b> <b>UNAUDITED</b> <b>JUN 2016</b> <b>(KSH5'000)</b> 8,307,109 2,174,370 46,055 20,352 <b>10,547,886</b> 3,737,612 112,071	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602	199,751,899 GROUP MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 <b>4,866,193</b> 1,637,865 62,968	729,8 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 26,8 20,2 9,716,8 3,265,5 109,0
44. 45. COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	BANK UNAUDITED JUN 2016 (KSH5'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 92,475 383,385	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 700,519	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139 355,948	886,137 <b>182,751,403</b> <b>UNAUDITED</b> <b>JUN 2016</b> <b>(KSHS'000)</b> 8,307,109 2,174,370 46,055 20,352 <b>10,547,886</b> 3,737,612 112,071 442,913	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> 4,529,729 <b>89,096</b> 40,927 <b>21,775,364</b> <b>7,064,563</b> 249,602 <b>896,917</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789	729,8 195,614,4 GRO UNAUDT JUN 20 (KSHS'00 7,228,5 2,441,2 26,8 20,2 9,716,8 3,265,5 1090,0 435,2
44. 45. COI 01. 02.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS)	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 92,475	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139	886,137 <b>182,751,403</b> <b>UNAUDITED</b> <b>JUN 2016</b> <b>(KSH5'000)</b> 8,307,109 2,174,370 46,055 20,352 <b>10,547,886</b> 3,737,612 112,071	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602	199,751,899 GROUP MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 <b>4,866,193</b> 1,637,865 62,968	729,8 195,614,4 GRO UNAUDT JUN 20 (KSH5'00 7,228,5 2,441,2 26,8 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8
44. 45. <b>STA</b> <b>COI</b> 01. 02.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses IAT INTEREST INCOME/(LOSS) OTHER OPERATING INCOME	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 33,385 3,945,199 5,778,127	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 1,710,255 2,711,164	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSF5'000)</b> 17,115,612 4,529,729 <b>8</b> ,9096 <b>40,927</b> <b>21,775,364</b> 7,064,563 249,602 <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571	729,8 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 24,8 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0
44. 45. <b>STA</b> <b>COI</b> 01. 02.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF (PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 92,475 383,385 <b>3,945,199</b> <b>5,778,127</b> 287,616 639,732	164,116,122 BANK AUDITED DEC 2016 (KSHS'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,377,116	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139 355,948 3,350,948 3,350,948 3,350,948 3,390,195 5,395,313 656,578 441,670	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,593 6,255,290 338,978 704,280	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>89,096</b> <b>40,927</b> <b>21,775,364</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>7,64,189</b> <b>1,509,000</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 20,2 9,716,8 3,245,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6
44. 45. <b>STA</b> <b>COI</b> 01. 02.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.3 Other expenses 3.4 Other interest expenses 3.4 Other fees and commissions on loans and advances 4.3 Other fees and commissions 3.3 Comments of the fees and commissions	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 33,385 3,945,199 5,778,127 287,616 639,732 648,385	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 12,544,773 6,27,217 1,377,116 1,205,951	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352 10,547,886 3,737,612 112,071 142(,913 4,292,596 6,255,290 338,978	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSF5'000)</b> 17,115,612 4,529,729 <b>8</b> ,096 <b>8</b> ,9096 40,927 <b>21,775,364</b> <b>7</b> ,064,563 249,602 <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> 1,509,000 1,315,363	199,751,899 GROUP UNAUDITED MAR 2017 (KSH5'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 20,2 9,716,8 3,245,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6
4. 5. 5. 5. 6. 6. 11. 11.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF (PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income [Loss] 4.4 Dividend income 4.5 Other income	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 92,475 383,385 <b>3,945,199</b> <b>5,778,127</b> 287,616 639,732 648,385 95,000 270,704	164,116,122 BANK AUDITED DEC 2016 (KSHS'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 366,735	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,593 6,255,290 338,978 704,280	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>89,096</b> <b>40,927</b> <b>21,775,364</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>7,64,189</b> <b>1,509,000</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228, 5 2,441,2 20,2 9,714,8 3,245,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6 799,7 245,3
44. 45. STA COI 01. 02.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF (PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Poreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 740,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 366,735 3,714,841	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 28,275 942,343	177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139 355,948 2,940,108 94,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 296,230 2,038,718	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>8,529,729</b> <b>8,210,62</b> <b>87,045,563</b> <b>249,602</b> <b>876,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>7,064,189</b> <b>7,064,189</b> <b>7,509,000</b> <b>1,315,363</b> <b>9,5000</b> <b>0,328,291</b> <b>4,011,843</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893	729, E 195,614,4 GRO UNAUDIT JUN 2C (KSHS'00 7,228,5 2,441,2 20,2 9,714,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6 427,6 7799,7 245,3 2,273,3
44. 45. <b>STA</b> <b>COI</b> 01. 01. 02. 03. 04.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTIREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 92,475 383,385 <b>3,945,199</b> <b>5,778,127</b> 287,616 639,732 648,385 95,000 270,704	164,116,122 BANK AUDITED DEC 2016 (KSHS'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 366,735	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470	886,137 182,751,403 CROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352 10,547,886 3,737,612 112,071 442,912 12,071 442,925,96 6,255,290 338,978 704,280 699,230	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>89,096</b> <b>40,927</b> <b>21,775,364</b> <b>7,064,563</b> <b>249,602</b> <b>7,064,563</b> <b>249,602</b> <b>13,564,282</b> <b>13,564,282</b> <b>764,189</b> <b>1,509,000</b> <b>1,315,363</b> <b>95,000</b> <b>328,291</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912	729, E 195,614,4 GRO UNAUDIT JUN 2C (KSHS'00 7,228,5 2,441,2 20,2 9,714,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6 427,6 7799,7 245,3 2,273,3
44. 45. <b>STA</b> <b>COI</b> 01. 01. 02. 03. 04.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF (PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Poreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 740,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 366,735 3,714,841	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 28,275 942,343	177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139 355,948 2,940,108 94,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 296,230 2,038,718	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>8,529,729</b> <b>8,210,62</b> <b>87,045,563</b> <b>249,602</b> <b>876,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>7,064,189</b> <b>7,064,189</b> <b>7,509,000</b> <b>1,315,363</b> <b>9,5000</b> <b>0,328,291</b> <b>4,011,843</b>	199,751,899 GROUP UNAUDITED MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893	729,E 195,614,4 GRO UNAUDIT JUN 20 (KSH5'00 7,228,5 2,441,2 26,E 20,2,2 9,716,B 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6 7799,7 245,3 2,273,3 8,180,3
44. 45. <b>STA</b> <b>COI</b> 01. 02. 03. 04.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTIREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Income 5.5 UNIONE INCOME COTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 740,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 366,735 3,714,841 16,259,614 2,778,703 2,295,854	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 942,343 3,653,507 280,928 674,482	177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 8669,979 1,209,962	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 2,038,718 8,294,008 652,310 1,238,024	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>89,096</b> <b>40,927</b> <b>21,775,364</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> <b>7,50,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>17,576,125</b> <b>2,884,081</b> <b>2,514,500</b>	199,751,899 GROUP MAR 2017 (KSHS'000 3,642,570 1,202,033 11,526 0,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,968,571 397,073 205,928 406,980 -28,912 1,038,893 3,987,464 285,053 772,049	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 20,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 2,427,3 8,180,3 9,56,5 1,415,1
44. 45. <b>STA</b> <b>COI</b> 01. 01. 02. 03. 04.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF APREHENSIVE INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses I.1 Customer deposits 2.4 Otal interest expenses INTEREST INCOME/LLOSS) OTHER OPERATING INCOME A.1 Fees and commissions 4.3 Order income 4.5 Other income 4.5 Other income ITOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME COTHER OP	BANK UNAUDITED JUN 2016 (KSH5'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 287,616 639,732 287,616 639,732 287,616 639,737 7,719,564 7,33,404	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 92,989	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 206,146 383,055 942,343 3,653,507 280,928 674,482 20,707	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 6699,230 296,240 296,240 296,240 296,250 2	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> 17,115,612 4,529,729 <b>89,096</b> 40,927 <b>21,775,364</b> <b>7,064,563</b> 249,602 <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> 1,315,363 95,000 0,315,363 95,000 0,315,363 <b>17,576,125</b> <b>2,884,081</b> 2,514,500 165,822	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 2,3599	729,E 195,614,4 GRO UNAUDIT JUN 20 (KSH5'00 7,228,5 2,441,2 20,2 20,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6 7799,7 245,3 2,273,3 8,180,3 8,180,3 9,56,5 1,415,1 47,0
44. 45. STA COI 01. 02. 03. 04.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTEREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Income 5.5 Depreciation charge on property and equipment	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 740,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,6748,41 16,259,614 2,778,703 2,295,854 92,989 488,741 23,452	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939	177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 8,294,008 652,310 1,238,024 34,955 290,552 137,342	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> 17,115,612 4,529,729 <b>8</b> ,096 <b>8</b> ,096 <b>8</b> ,097 <b>21,775,364</b> <b>7</b> ,064,563 2,49,602 <b>896,917</b> <b>8,211,082</b> <b>7,064,189</b> <b>7,504,189</b> <b>7,504,189</b> <b>7,504,184</b> <b>13,564,282</b> <b>764,189</b> <b>7,50,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>17,576,125</b> <b>2,884,081</b> <b>2,514,500</b> <b>165,822</b> <b>570,467</b> <b>244,700</b>	199,751,899 GROUP MAR 2017 (KSH5'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 20,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 2,427,3 8,180,3 9,56,5 1,415,1 4,7,0 3,24,6 2,273,3 8,180,3 9,56,5 1,415,1 4,7,0 3,24,6 1,25,5 1,25,5 1,415,1 4,7,0 3,24,6 1,25,5 1,25,5 1,415,1 4,7,0 3,24,6 1,25,5 1,415,1 4,7,0 3,24,6 1,25,5 1,415,1 4,7,0 3,24,6 1,25,5 1,415,1 4,7,0 1,245,5 1,415,1 4,7,0 1,245,5 1,415,1 4,7,0 1,245,5 1,415,1 4,7,0 1,245,5 1,415,1 4,7,0 1,245,5 1,415,1 4,7,0 1,245,5 1,415,1 4,7,0 1,415,1 1,415,
44. 55. STA COI 11. 12. 13. 14. 15.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expense NET INTEREST INCOME/LOSS) OTHER OPERATING INCOME  4.1 Fees and commissions 4.3 Oreign exchange trading income [Loss] 4.4 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.2 Staff costs 6.3 Directors' emoluments 6.4 Mentals charges 5.5 Depreciation charges	BANK UNAUDITED JUN 2016 (KSH5'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 287,616 639,732 287,616 639,735 7,719,564 7,33,404 1,052,759 31,430 237,674 108,711 33,401	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,377,116 427,217 1,377,116 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 73,111	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056 383,057 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 4,1,115 285,443 104,030 38,775	886,137 182,751,403 I82,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 296,230 297,188 8,294,008 296,252,210 1,238,024 3,737,422 290,552 290,	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> 17,115,612 4,529,729 <b>89,096</b> 40,927 <b>21,775,364</b> <b>7,064,563</b> 249,602 <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> 1,315,363 95,000 0,315,363 95,000 328,291 <b>4,011,843</b> <b>17,576,125</b> <b>2,884,081</b> 2,514,500 165,822 570,467 2,64,700 264,7	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744	729, E 195,614,4 GRO UNAUDT JUN 20 (KSH5'00 7,228, 5 2,441,2 20,2 20,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 427,6 799,7 245,3 2,273,3 8,180,3 8,180,3 9,56,5 1,415,1 4,7,0 4,27,5 3,24,6 2,273,3 8,180,3 9,56,5 1,415,1 4,7,0 4,7,0 9,716,8 1,415,1 4,7,0 4,7,0 9,716,8 1,415,1 4,7,0 1,415,1 4,7,0 1,415,1 4,7,0 1,415,1 4,7,0 1,415,1 4,155,155,155,155,155,155,155,155,155,15
44. 55. STA COI 11. 12. 13. 14. 15.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTEREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Income 5.5 Depreciation charge on property and equipment	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 740,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,6748,41 16,259,614 2,778,703 2,295,854 92,989 488,741 23,452	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939	177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 8,294,008 652,310 1,238,024 34,955 290,552 137,342	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> 17,115,612 4,529,729 <b>8</b> ,096 <b>8</b> ,096 <b>8</b> ,097 <b>21,775,364</b> <b>7</b> ,064,563 2,49,602 <b>896,917</b> <b>8,211,082</b> <b>7,064,189</b> <b>7,504,189</b> <b>7,504,189</b> <b>7,50,000</b> 1,315,363 <b>95,000</b> 0,328,291 <b>4,011,843</b> <b>17,576,125</b> 2,884,081 2,514,500 165,822 570,467 264,700	199,751,899 GROUP MAR 2017 (KSH5'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671	729, [ 195,614,/ GRO UNAUDT JUN 22 (KSHS'0) 7,228, [ 2,441,2 26, [ 20,2 9,716, [ 3,265, [ 109, [ 435,2 9,716, [ 800, [ 427, 4 799, 7 245,2 2,273,3 8,180,3 9,56, [ 1,415,1 4,71, 20,4 1,20,4
44. 55. STA COI 11. 12. 13. 14. 15. 16. 17.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTEREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Income 5.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Amentis ation charges 7.7 Other Operating expenses 6.8 Total other Operating Expenses PROFIT/(LOSS)BEFORE TAX AND EXCEPTIONAL ITEMS	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 734,438	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 20,000,251 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 366,735 3,714,841 16,259,614 2,778,703 2,295,854 488,741 223,452 73,111 1,655,730	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056 282,275 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,508 2,940,108 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 2,038,718 8,294,008 8,294,008 652,310 1,238,024 3,237,42 2,90,552 137,342 45,287 854,157	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>89,096</b> <b>40,927</b> <b>21,775,364</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> <b>1,315,363</b> <b>95,000</b> <b>328,291</b> <b>4,011,843</b> <b>17,576,125</b> <b>2,884,081</b> <b>2,514,500</b> <b>1,514,502</b> <b>2,884,081</b> <b>2,514,500</b> <b>1,515,822</b> <b>570,467</b> <b>2,644,791</b> <b>2,054,912</b>	199,751,899 GROUP MAR2017 (KSH5'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 	729, [ 195,614,4  GRO UNAUDIT JUN 22 (KSH5'00  7,228, [ 2,441,2 20,2 20,2 9,714, [ 3,265,5 109,( 435,2 3,265,5 109,( 435,2 3,809,[ 5,907,C  800,( 427,4 799,7 245,5 2,273,3 8,180,5 427,4 799,7 245,5 1,415,1 47,( 3224,4 125,5 51,1 2,204,4 4,125,5
44. 45. <b>STA</b> <b>COI</b> 01. 01. 02. 03. 04. 04. 05. 06.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Other interest income INTEREST INCOME/(LOSS) OTHER OPERATING INCOME  OTHER OPERATING SUPPONESS 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	BANK UNAUDITED JUN 2016 (KSH5'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 33,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,715 33,401 744,438 2,941,817 4,777,747	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 12,544,773 12,544,773 137,816 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 16,55,730 7,608,580 8,651,034	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 206,146 383,056 282,757 280,928 674,822 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 225,443 104,030 38,775 1,040,840 3,590,144 3,931,516	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 669,230 2,038,718 8,294,008 652,310 1,238,024 34,955 290,552 200,552 200,525 200,555 200,5	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 8,9096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 1,509,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,354,400 1,354,500 1,355,472 2,884,081 2,514,500 165,822 570,467 2,654,712 8,550,652 9,025,473	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 2285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,978 2,078,466	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 20,2 20,2 9,716,8 3,265,5 109,0 435,2 3,265,5 109,0 435,2 3,265,5 109,0 435,2 3,265,5 109,0 435,2 3,265,5 109,0 40,0 40,0 5,907,0 800,6 40,0 40,0 5,907,0 800,6 40,0 1,415,1 47,0 3,24,6 5,507,0 1,415,1 4,15,9 4,054,3 4,054,5 4,055,5
44. 51. 51. 51. 51. 51. 51. 52. 53. 54. 55. 56. 57. 56. 57. 56. 57. 57. 56. 57. 57. 57. 57. 57. 57. 57. 57	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTEREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 5.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 7.7 Other Operating expenses 6.8 Total other Operating Expenses PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) A FTER EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) A FTER EXCEPTIONAL ITEMS EXCEPTIO	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 <b>9,723,326</b> 3,469,339 9,2,475 <b>3,345,199</b> <b>5,778,127</b> 287,616 639,732 648,385 <b>3,945,199</b> <b>5,778,127</b> 287,616 639,732 648,385 95,000 270,704 <b>1,941,437</b> <b>7,719,564</b> 733,404 1,052,759 31,430 237,674 108,711 33,401	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 9,539 40,927 20,000,251 6,475,313 219,646 7,455,5478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 9,2,989 488,741 223,452 7,3111 1,655,730 7,608,580	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056 28,275 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 3355,948 3,390,195 5,395,313 656,578 4,41,670 755,270 32,359 2,40,470 2,126,347 7,521,660 869,979 1,209,962 41,115 2,85,443 104,030 38,775 1,040,840 3,590,144	886,137 182,751,403 GROUP UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 46,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,593 6,255,290 338,978 704,280 699,230 2,038,718 8,294,008 652,310 1,238,024 3,4955 220,552 137,342 45,287 3,522,627	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSHS'000)</b> <b>17,115,612</b> <b>4,529,729</b> <b>8,920</b> <b>21,775,364</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>7,064,563</b> <b>249,602</b> <b>896,917</b> <b>3,21,082</b> <b>13,564,282</b> <b>7,64,189</b> <b>7,59,000</b> <b>1,315,363</b> <b>9,000</b> <b>0,382,291</b> <b>4,011,843</b> <b>17,576,125</b> <b>2,884,081</b> <b>2,514,500</b> <b>165,822</b> <b>570,467</b> <b>2,64,700</b> <b>9,6,170</b> <b>9,6,170</b> <b>9,6,170</b> <b>9,6,170</b> <b>9,6,170</b> <b>1,056,452</b> <b>1,056,452</b> <b>1,056,452</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,125</b> <b>1,057,1</b>	199,751,899 GROUP MAR2017 (KSH5'000 1,202,033 11,526 1,0064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998	729, E 195, 614, 4 GRO UNAUDT JUN 20 (KSH5'00 7,228, 5 2,441, 2 26, 8 20, 2, 9,716, 8 3,265, 5 109, C 435, 2 3,809, 8 5,907, 0 800, 6 427, 6 435, 2 3,809, 8 5,907, 0 800, 6 427, 6 3,809, 8 5,907, 0 800, 6 427, 6 3,809, 8 5,907, 0 800, 6 447, 6 324, 6 324, 6 1,204, 4 4,125, 9 4,054, 3 4,054, 3
44. 51. 51. 51. 51. 51. 51. 52. 53. 54. 55. 56. 57. 56. 57. 56. 57. 57. 56. 57. 57. 57. 57. 57. 57. 57. 57	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses I.2 Other operating income (Loss) 4.3 Dreigin exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 5.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Amortisation charges 6.7 Other Operating expenses 6.7 Other Operating expenses 6.8 Total other Operating Expenses PROFIT /(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS PROFIT /(LOSS) AFTER EXCEPTIONAL ITEMS PROFI	BANK UNAUDITED JUN 2016 (KSHS'000) 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,455,199 5,778,127 287,616 639,732 648,385 5,578,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 1,052,759 31,430 237,674 108,711 33,401	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 7,40,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,674,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 73,111 1,655,730 7,608,580 8,651,034 (2,308,445]	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,155 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,931,516 [1,215,492]	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 2,038,718 8,294,008 652,310 1,238,024 34,955 290,552 290,552 2137,342 45,287 3,325,2627 5,041,381 [1,446,252]	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSH5'000)</b> 17,115,612 4,529,729 <b>8</b> ,096 80,096 <b>7</b> ,064,563 249,602 <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> <b>7,64,189</b> <b>7,50,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>95,000</b> <b>1,315,363</b> <b>1,35,363</b> <b>1,35,363</b> <b>1,35,364</b> <b>1,35,363</b> <b>1,35,364</b> <b>1,35,365</b> <b>9,025,473</b> <b>1,35,365</b> <b>9,025,473</b> <b>1,35,365</b> <b>9,025,473</b> <b>1,35,365</b> <b>9,025,473</b> <b>1,35,365</b> <b>9,025,473</b> <b>1,35,365</b> <b>9,025,473</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,35,365</b> <b>1,365</b> <b>1,365</b> <b></b>	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 0,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (614,497)	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 20,2 9,716,8 3,265,5 109,0 435,2 3,265,5 109,0 435,2 3,809,8 5,907,0 2,45,3 2,273,3 8,180,3 9,56,5 1,415,1 4,70,54,3 1,284,88 4,054,3 (1,284,88 4,054,3 (1,284,88 1,28
44. 45. <b>STA</b> <b>COI</b> 01. 01. 02. 03. 04. 04. 05. 06. 07. 08. 09. 00. 11.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.3 Other interest expenses 4.2 Other fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 5.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.4 Amortisation charges 6.7 Other operating Expenses PROFIT (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 133,401 744,438 2,941,817 4,777,747	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,205,951 137,822 3,66,735 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 2,3452 7,608,580 8,651,034	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,057 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323	177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 355,948 3,390,195 5,395,313 656,578 441,670 7,55,270 32,359 240,470 7,521,660 869,979 1,209,962 4,1115 285,443 104,030 3,8775 1,040,840 3,590,144 3,931,516	886,137 182,751,403 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 8,294,008 652,310 1,238,024 34,955 290,552 137,342 45,287 8,294,008 652,310 1,238,024 3,4955 290,552 137,342 45,287 8,287 8,294,008 652,310 1,238,024 3,4955 290,552 137,342 45,287 8,287 8,294,008 652,310 1,238,024 3,555,129 3,555,12	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 8,9096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 7,509,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,365 2,884,081 2,514,500 165,822 9,025,473 [2,444,192] - 6,581,281	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 0,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 2285,053 3772,049 23,599 14,54,346 64,671 23,744 594,446 594,446 - 2,078,466 (614,497) - 1,463,969	729, [ 195,614,4 GRO UNAUDIT JUN 22 [KSHS'00 7,228, [ 2,441,2 20,2 20,2 9,716, [ 3,265, [ 109, [ 435,2 3,265, [ 109, [ 427,2] 3,809, [ 3,809, [ 3,8
44. 45. STA CON 01. 02. 03. 04. 05. 06. 06. 07. 08. 09. 10. 11. 12. 13.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expense INTEREST INCOME/(LOSS) OTHER OPERATING INCOME  OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME 0.5 Date income 4.5 Other income 5.2 Staff costs 4.3 Directors' emoluments 4.4 Rentals charges 4.5 Other operating expenses PROFT/(LOSS) AFTER EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS Current tax Deferred tax PROFT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest	BANK UNAUDITED JUN 2016 (KSHS'000) 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,455,199 5,778,127 287,616 639,732 648,385 5,578,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 1,052,759 31,430 237,674 108,711 33,401	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 7,40,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,674,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 73,111 1,655,730 7,608,580 8,651,034 (2,308,445]	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,155 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,931,516 [1,215,492]	886,137 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 2,038,718 8,294,008 652,310 1,238,024 34,955 290,552 290,552 2137,342 45,287 3,325,2627 5,041,381 [1,446,252]	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 80,096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 7,509,000 1,315,363 95,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,363 9,000 1,315,365 9,000 1,315,365 9,000 1,315,365 9,000 1,315,365 9,000 1,315,365 9,000 1,315,365 9,000 1,315,365 1,315	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 0,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (614,497)	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSHS'00 7,228,5 2,441,2 26,E 20,2 9,716,8 3,265,5 109,0 435,2 9,716,8 3,265,5 109,0 435,2 3,265,5 109,0 435,2 3,265,5 109,0 435,2 3,265,5 109,0 4427,6 7799,7 245,3 2,273,3 8,180,3 9,56,5 1,415,1 4,70,5 51,9 1,204,4 4,125,9 4,054,3 (1,284,88 2,769,5 2,769,5 1,276,5 1
44. 45. STA COI 01. 01. 02. 03. 04. 05. 06. 07. 08. 09. 0. 10. 11. 12. 13.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.3 Other interest expenses 4.2 Other fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 5.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.4 Amortisation charges 6.7 Other operating Expenses PROFIT (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	BANK UNAUDITED JUN 2016 (KSHS'000) 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,455,199 5,778,127 287,616 639,732 648,385 5,578,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 1,052,759 31,435 2,37,674 108,711 33,401	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 7,40,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,674,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 73,111 1,655,730 7,608,580 8,651,034 (2,308,445]	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,155 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,931,516 [1,215,492]	886,137 182,751,403 182,751,403 UNAUDITED JUN 2016 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 8,294,008 652,310 1,238,024 34,955 290,552 137,342 45,287 8,294,008 652,310 1,238,024 3,4955 290,552 137,342 45,287 8,287 8,294,008 652,310 1,238,024 3,4955 290,552 137,342 45,287 8,287 8,294,008 652,310 1,238,024 3,555,129 3,555,12	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 8,9096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 7,509,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,363 95,000 1,315,365 2,884,081 2,514,500 165,822 9,025,473 [2,444,192] - 6,581,281	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 11,526 0,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 2285,053 3772,049 23,599 14,54,346 64,671 23,744 594,446 594,446 - 2,078,466 (614,497) - 1,463,969	729, [ 195,614,4  GRO UNAUDIT JUN 22 (KSH5'00 7,228, [ 2,441,2 20,2 9,714, [ 3,265, [ 109,( 435,2 109,( 435,2 109,( 435,2 109,( 435,2 109,( 427,4 799,7 245,5 1,014,5 1,204,4 2,273,3 8,180,3 ( 1,284,8 2,769,5 ( 1,284,8 2,769,5 ( 19,7 19,7 19,7 19,7 19,7 19,7 10,7 10,7 10,7 10,7 10,7 10,7 10,7 10
44. 45. STA COI 01. 01. 02. 03. 04. 05. 06. 07. 08. 09. 00. 10. 11. 12. 13.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses INTIFREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 4.6 Total on-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME COTHER OPERATING INCOME OTHER OPERATING INCOME COTHER OPERATING INCOME COTHER OPERATING INCOME OTHER OPERATING INCOME COTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Amentis athrages 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges COTHER OPERATING EXPENSES C.7 Other Operating Expenses C.8 Total other Operating Expenses PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest COTHER OPERATING INTEREST OTHER COMPREHENSIVE INCOME	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 1,052,757 31,430 237,674 108,711 33,401 1,082,777,747 4,777,747 (1,385,000)	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 9,539 40,927 20,000,251 6,475,313 219,646 7,455,5478 12,544,773 627,217 1,377,116 1,205,951 13,7822 3,714,841 16,259,614 2,778,703 2,295,854 9,2,989 488,741 223,452 7,3111 1,655,730 7,608,580 8,651,034 (2,308,445) 	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056 282,275 942,343 3,653,507 280,928 674,482 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) 	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 7,521,660 869,979 1,209,962 4,1115 285,443 104,030 3,8775 1,040,840 3,590,144 3,931,516 (1,215,492) - - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,57 6,255,290 338,978 704,280 699,230 2,038,718 8,294,008 652,310 1,238,024 3,4955 220,552 137,342 45,287 5,041,381 [1,446,252] 	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000) 17,115,612 4,529,729 8,929 40,927 21,775,364 7,064,563 249,602 896,917 7,064,563 249,602 896,917 13,564,282 13,564,282 7,64,189 7,509,000 1,315,363 9,000 1,315,363 9,000 1,315,363 2,514,500 165,822 2,884,081 2,514,500 165,822 9,025,473 (2,444,192) 	199,751,899 GROUP MAR2017 (KSH5'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,794 145,436 64,671 23,797 145,436 145,436 145,436 145,436 157,578 146,576 157,578	729,1 195,614,7 GRO UNAUDIT JUN 22 (KSHS'0) 7,228,5 2,441,1 (KSHS'0) 7,228,5 2,441,2 3,265,5 109,0 435,3 3,265,5 109,0 435,3 8,00,0 427,4 7799,7 245,5 2,273,3 8,180,5 4,27,4 5,907,0 8,00,0 427,4 7,99,5 2,45,5 1,415,5 1,204,4 4,125,5 4,054,5 (1,284,8 2,769,5 (19,7
44. 45. STA COI 01. 01. 02. 03. 04. 05. 06. 07. 08. 09. 00. 10. 11. 12. 13.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Other interest income  INTEREST INCOME/ 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income [Loss] 4.4 Dividend income 4.5 Other income 4.5 Other income  TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME 0.1 Loan loss provisions 2.4 Staff costs 3.3 Directors' emoluments 4.6 Amotal condinges 2.5 Depreciation charges 3.6 Other operating expenses PROFT/(LOSS) AFTER EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFTI/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Deferred tax PROFTI/(LOSS) AFTER TAX, SCEPTIONAL ITEMS Non controlling interest PROFT/(LOSS) AFTER TAX, AND EXCEPTIONAL ITEMS Non controlling interest PROFT/(LOSS) AFTER TAX, SCEPTIONAL ITEMS Non controlLING INTEREST 0.1 Cains/(Losses) from translating the financial	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 1,052,757 31,430 237,674 108,711 33,401 1,082,777,747 4,777,747 (1,385,000)	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 9,539 40,927 20,000,251 6,475,313 219,646 7,455,5478 12,544,773 627,217 1,377,116 1,205,951 13,7822 3,714,841 16,259,614 2,778,703 2,295,854 9,2,989 488,741 223,452 7,3111 1,655,730 7,608,580 8,651,034 (2,308,445) 	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056 282,275 942,343 3,653,507 280,928 674,482 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) 	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 7,521,660 869,979 1,209,962 4,1115 285,443 104,030 3,8775 1,040,840 3,590,144 3,931,516 (1,215,492) - - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 10,547,886 3,737,612 112,071 442,913 4,292,57 6,255,290 338,978 704,280 699,230 2,038,718 8,294,008 652,310 1,238,024 3,4955 220,552 137,342 45,287 5,041,381 [1,446,252] 	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSHS'000) 17,115,612 4,529,729 8,929 40,927 21,775,364 7,064,563 249,602 896,917 7,064,563 249,602 896,917 13,564,282 13,564,282 7,64,189 7,509,000 1,315,363 9,000 1,315,363 9,000 1,315,363 2,514,500 165,822 2,884,081 2,514,500 165,822 9,025,473 (2,444,192) 	199,751,899 GROUP MAR2017 (KSH5'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,794 145,436 64,671 23,797 145,436 145,436 145,436 145,436 157,578 146,576 157,578	729, [ 195,614,4  GRO UNAUDIT JUN 22 (KSH5'00 7,228, [ 2,441,2 20,2 9,714, [ 3,265, [ 109,( 435,2 109,( 435,2 109,( 435,2 109,( 435,2 109,( 427,4 799,7 245,5 1,014,5 1,204,4 2,273,3 8,180,3 ( 1,284,8 2,769,5 1,215,5 4,054,3 ( 1,284,8 2,769,5 1,19,7 2,749,8
44. 45. STA COI 01. 02. 03. 04. 05. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest income INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.5 Other income 5.5 Depreciation charges 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges 6.7 Other operating expenses PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Current tax Deferred tax PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 1,052,757 31,430 237,674 108,711 33,401 1,082,777,747 4,777,747 (1,385,000)	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 9,539 40,927 20,000,251 6,475,313 219,646 7,455,5478 12,544,773 627,217 1,377,116 1,205,951 13,7822 3,714,841 16,259,614 2,778,703 2,295,854 9,2,989 488,741 223,452 7,3111 1,655,730 7,608,580 8,651,034 (2,308,445) 	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,056 282,275 942,343 3,653,507 280,928 674,482 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) 	177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 7,521,660 869,979 1,209,962 4,1115 285,443 104,030 3,8775 1,040,840 3,590,144 3,931,516 (1,215,492) - - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 296,230 296,230 296,230 296,230 296,230 296,230 296,230 296,230 296,230 295,22 137,342 290,552 290,552 137,342 290,552 290,552 137,342 5,041,381 [1,446,252] 5,041,381 [1,446,252] 5,041,381 [1,446,252] (111,865] 3,483,264	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 1,315,363 95,000 328,291 13,564,282 764,189 1,315,363 95,000 328,291 2,884,081 2,514,500 165,822 570,467 2,054,912 8,550,652 9,025,473 [2,444,192] - - - - - - - - - - - - -	199,751,899 GROUP MAR2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 62,968 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (614,4971 - 1,463,969 [21,057] 1,442,912	729, [ 195,614,/ GRO UNAUDIT JUN 22 [KSH5'0 7,228, [ 2,441,2 26, [ 20,2] 9,716, [ 3,265, [ 109, [ 435,2 3,809, [ 5,907, [ 435,2 3,809, [ 5,907, [ 435,2 3,809, [ 5,907, [ 435,2 3,809, [ 5,907, [ 245,2 2,441,2 3,265, [ 109, [ 435,2 3,809, [ 5,907, [ 435,2 4,054,3 1,204,4 4,125,5 1,204,4 4,125,5 1,204,4 4,125,5 1,204,4 4,054,3 (1,284,8 2,769, [ (19,7) 2,749, [ (43,3)
444. 445. STA COI 01. 02. 03. 04. 05. 06. 06. 07. 08. 09. 10. 11. 11. 11.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.2 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.3 Other interest expenses 3.4 Dividend income 4.5 Other income 5.1 Deperating INCOME 5.1 Deperating INCOME 5.1 Deperating expenses 5.2 Other operating expenses 5.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.5 Amortisation charges 6.7 Other operating Expenses 5.7 Other operating Expenses 5.7 ROFIT /LOSS JAFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT /LOSS JAFTER TAX AND EXCEPTIONAL ITEMS 5.0 Incontrolling interest 5.0 Exceptional ITEMS 5.0 CONTROLLING INTEREST 5.0 THER COMPREHENSIVE INCOME 5.1 Gains/Losses] from translating the financial statements of foreign operations 5.2 Fair value changes in available for sale financial assets 5.3 Revolution surplus on property, plant	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 744,438 2,941,817 4,777,747 (1,385,000) 	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 7,608,580 8,651,034 (2,308,445) - 6,342,589 - 6,342,589	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 282,275 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) - - 1,379,831	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 7,552,70 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,590,144 3,591,516 (1,215,492) - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 296,230 296,230 296,230 296,230 296,230 295,22 137,342 4,55 290,552 137,342 3,483,264 (111,865) 3,483,264 (51,221]	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 1,305,363 95,000 328,291 2,884,081 2,514,500 26,884,081 2,514,500 26,170 2,054,912 8,550,652 9,025,473 (2,444,192) - - - - - - - - - - - - -	199,751,899 GROUP MAR2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (514,497) 1,463,969 (21,057) 1,442,912 (60,258)	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSH5'00 7,228, 5 2,441,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 435,2 3,809,8 5,907,0 800,6 435,2 3,809,8 5,907,0 800,6 435,2 2,273,3 8,180,3 9,56,5 1,415,1 1,204,4 4,125,7 4,054,3 (1,284,88 2,769,5 (19,7) 2,749,8 (43,3) 278,1
44. 45. STA COI 01. 02. 03. 04. 05. 06. 06. 07. 08. 09. 10. 11. 11. 11. 11.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest income INTEREST INCOME/LIOSS) OTHER OPERATING INCOME 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING INCOME 0.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment 6.4 Arentals charges 6.7 Other operating expenses 6.7 Other opera	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 744,438 2,941,817 4,777,747 (1,385,000) 	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 7,608,580 8,651,034 (2,308,445) - 6,342,589 - 6,342,589	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 282,275 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) - - 1,379,831	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 7,552,70 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,590,144 3,591,516 (1,215,492) - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 296,230 296,230 296,230 296,230 296,230 295,22 137,342 4,55 290,552 137,342 3,483,264 (111,865) 3,483,264 (51,221]	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 1,305,363 95,000 328,291 2,884,081 2,514,500 26,884,081 2,514,500 26,170 2,054,912 8,550,652 9,025,473 (2,444,192) - - - - - - - - - - - - -	199,751,899 GROUP MAR2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (514,497) 1,463,969 (21,057) 1,442,912 (60,258)	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSH5'00 7,228, 5 2,441,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 435,2 3,809,8 5,907,0 800,6 435,2 3,809,8 5,907,0 800,6 435,2 2,273,3 8,180,3 9,56,5 1,415,1 1,204,4 4,125,7 4,054,3 (1,284,88 2,769,5 (19,7) 2,749,8 (43,3) 278,1
44. 45. STA COI	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.3 Other interest expenses 3.4 Other interest income 4.5 Other OPERATING INCOME 4.5 Other income 5.1 Deperating income 5.2 Staff costs 4.3 Directors' emoluments 4.4 Rotals charges 5.4 Other operating Expenses PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlli	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 744,438 2,941,817 4,777,747 (1,385,000) 	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 1,205,951 137,822 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 223,452 7,608,580 8,651,034 (2,308,445) - 6,342,589 - 6,342,589	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 282,275 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) - - 1,379,831	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 7,552,70 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,590,144 3,591,516 (1,215,492) - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 699,230 296,230 296,230 296,230 296,230 296,230 295,22 137,342 4,55 290,552 137,342 3,483,264 (111,865) 3,483,264 (51,221]	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 1,305,363 95,000 328,291 4,011,843 17,576,125 2,884,081 2,514,500 264,700 264,700 264,700 264,701 16,554,281 (76,4711 6,504,810 27,280 213,485 -	199,751,899 GROUP MAR2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (514,497) 1,463,969 (21,057) 1,442,912 (60,258)	729, E 195,614,4 GRO UNAUDIT JUN 20 (KSH5'00 7,228, 5 2,441,2 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 800,6 435,2 3,809,8 5,907,0 800,6 435,2 3,809,8 5,907,0 800,6 435,2 2,273,3 8,180,3 9,56,5 1,415,1 1,204,4 4,125,7 4,054,3 (1,284,88 2,769,5 (19,7) 2,749,8 (43,3) 278,1
444. 445. STA COI 01. 01. 02. 03. 04. 04. 05. 04. 05. 06. 07. 08. 09. 09. 11. 12. 13. 14. 15.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income  INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Other interest income  INTEREST INCOME/(LOSS)  OTHER OPERATING INCOME  OTHER OPERATING SUBJETIONE  C.2 Staff costs 4.3 Directors' emoluments 4.4 Rotals charges 4.5 Other operating expenses 4.5 Other operating expenses 4.6 Total other Operating Expenses  PROFT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS  Non controlling interest PROFT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS NDN CONTROLLING INTEREST  OTHER COMPREHENSIVE INCOME  1.1 Gains/(Losses) from translating the financial statements of foreign operations 1.5.1 Gains/(Losses) rom property, plant and equipment 1.5.4 Fair value changes on employee benefits 1.5.5 Income tax relating to components of other comprehensive income	BANK UNAUDITED JUN 2016 (KSH5'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 92,475 383,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 7,44,438 2,941,817 4,777,747 (1,385,000) - 3,392,747 - 3,392,747 - 3,392,747	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 7,40,519 7,455,478 12,544,773 627,217 1,377,116 1,205,951 137,822 3,6714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 22,365,1034 6,342,589 6,342,589 6,342,589 	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 52,689 178,093 1,710,255 2,711,164 324,866 206,146 206,146 206,146 206,146 233,055 942,343 3,653,507 2880,928 674,482 20,707 126,358 52,939 18,262 514,508 1,665,323 (585,492) 1,379,831 1,379,831	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 755,270 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 44,115 285,443 104,030 38,775 1,040,840 3,590,144 3,931,516 2,716,024 2,716,024 - 278,164	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 4,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 8,294,008 652,310 1,238,024 34,955 290,552 290,552 290,552 297,52 137,342 45,287 5,041,381 1,446,252] 5,041,381 1,446,252] 11,865 3,8595,129 (111,865) 3,483,264 (51,221] 371,223	713,751 <b>182,157,482</b> <b>GROUP</b> <b>AUDITED</b> <b>DEC 2016</b> <b>(KSHS'000)</b> 17,115,612 4,529,729 <b>8</b> ,096 80,096 80,097 <b>21,775,364</b> <b>7</b> ,064,563 249,602 <b>896,917</b> <b>8,211,082</b> <b>13,564,282</b> <b>764,189</b> <b>7,564,282</b> <b>764,189</b> <b>13,554,282</b> <b>764,189</b> <b>13,554,282</b> <b>2,884,081</b> <b>2,514,500</b> <b>145,822</b> <b>2,884,081</b> <b>2,514,500</b> <b>145,822</b> <b>570,467</b> <b>570,467</b> <b>2,64,710</b> <b>6,581,281</b> <b>(76,4711)</b> <b>6,504,810</b> <b>27,280</b> 213,485 <b>-</b> <b>75,364</b> <b>(64,046)</b>	199,751,899 GROUP MAR2017 (KSHS'000 3,642,570 1,202,033 1,526 0,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 - 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (614,497) 1,463,969 (21,057) 1,462,912 (60,258) (115,521) - -	729,8 195,614,4 GRO UNAUDT JUN 20 (KSHS'00 7,228,5 2,441,2 26,8 20,2 9,716,8 3,265,5 109,0 435,2 3,809,8 5,907,0 435,2 3,809,8 5,907,0 2,45,3 2,273,3 8,180,3 9,56,9 1,415,1 47,0 324,6 1,254,3 1,264,4 1,264,4 1,284,88 (1,284,88 (1,284,88,8) 2,769,5 (19,7) 2,769,8 (13,33) 2,78,1 1,23,2
44. 45. STA COI 01. 02. 03. 04. 05. 06. 06. 07. 08. 09. 10. 11. 11. 11. 11.	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  TEMENT OF APREHENSIVE INCOME  INTEREST INCOME  1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.3 Other interest expenses 3.4 Other interest income 4.5 Other OPERATING INCOME 4.5 Other income 5.1 Deperating income 5.2 Staff costs 4.3 Directors' emoluments 4.4 Rotals charges 5.4 Other operating Expenses PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT /(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlli	BANK UNAUDITED JUN 2016 (KSHS'000) 7,657,310 2,027,865 17,799 20,352 9,723,326 3,469,339 9,2,475 3,3,385 3,945,199 5,778,127 287,616 639,732 648,385 95,000 270,704 1,941,437 7,719,564 733,404 1,052,759 31,430 237,674 108,711 33,401 744,438 2,941,817 4,777,747 (1,385,000) 	164,116,122 BANK AUDITED DEC 2016 (KSH5'000) 15,721,942 4,197,843 39,539 40,927 20,000,251 6,475,313 219,646 760,519 7,455,478 12,544,773 627,217 137,812 3,714,841 16,259,614 2,778,703 2,295,854 92,989 488,741 2,278,703 2,278,854 92,989 488,741 1,655,730 7,608,580 8,651,034 (2,308,445) - 6,342,589 - - 6,342,589	BANK UNAUDITED MAR 2017 (KSH5'000) 3,309,567 1,097,064 4,724 10,064 4,421,419 1,476,473 55,689 178,093 1,710,255 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 2,711,164 324,866 206,146 383,055 282,275 942,343 3,653,507 280,928 674,482 20,707 126,358 52,939 18,262 514,508 1,688,184 1,965,323 (585,492) - - 1,379,831	177,329,585 177,329,585 UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 656,578 441,670 7,552,70 32,359 240,470 2,126,347 7,521,660 869,979 1,209,962 41,115 285,443 104,030 38,775 1,040,840 3,590,144 3,590,144 3,591,516 (1,215,492) - 2,716,024	886,137 182,751,403 (KSH5'000) 8,307,109 2,174,370 44,055 20,352 10,547,886 3,737,612 112,071 442,913 4,292,596 6,255,290 338,978 704,280 6,297,230 296,230 296,230 296,230 296,230 296,230 295,22 137,342 4,55 290,552 290,552 137,342 3,483,264 (111,865) 3,483,264 [51,221]	713,751 182,157,482 GROUP AUDITED DEC 2016 (KSH5'000) 17,115,612 4,529,729 89,096 40,927 21,775,364 7,064,563 249,602 896,917 8,211,082 13,564,282 764,189 1,509,000 328,291 4,011,843 17,576,125 2,884,081 2,514,500 165,822 570,467 2,054,912 8,550,652 9,025,473 (2,444,192) 6,581,281 (76,471) 6,504,810 27,280 213,485 	199,751,899 GROUP MAR2017 (KSHS'000 1,202,033 11,526 10,064 4,866,193 1,637,865 62,968 216,789 1,917,622 2,948,571 397,073 205,928 406,980 28,912 1,038,893 3,987,464 285,053 772,049 23,599 145,436 64,671 23,744 594,446 1,908,998 2,078,466 (514,497) 1,463,969 (21,057) 1,442,912 (60,258)	729,8 195,614,4 GROU UNAUDIT JUN 20

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ΟΤΙ	HER 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
	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	4,070,470	0,000,070	0,000,420	0,210,040
	d) Loan loss provisions	1,471,888	2,216,057	2,610,075	2,979,716
1	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 b) Employees	3,042,167 919,907	1,305,032 1,583,034	1,910,900	1,926,666 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 c) Excess/ (deficiency)	1,000,000	1,000,000	1,000,000	1,000,000
		24,255,515	23,684,820	24,438,009	25,106,103
_	d) Supplementary capital e) Total capital (a+d)	2,616,619 27,872,134	2,249,438 26,934,258	2,190,544 27,628,553	2,006,377 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 i) Excess /(Deficiency) (g-h)	8.00% 13.57%	8.00% 12.82%	8.00% 10.65%	8.00% 12.20%
		17.03%	16.64%	15.55%	16.07%
	<ul> <li>j) Core capital/Total risk weighted assets</li> <li>k) Minimum statutory ratio</li> </ul>	10.50%	10.04%	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%

## MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 30<sup>th</sup> June, 2017 include I&M Bank (T) Limited and I&M Insurance Agency. These statements can be accessed on the institution's website www.imbank.com as well as at the registered office at I&M Bank House, 2<sup>nd</sup> Ngong Avenue, Nairobi.

S B R Shah Chairman

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Kihara Maina Chief Executive Officer

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