FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS OSURES FOR THE QUARTER ENDED 31ST MARCH 2016

UN-AUDI	TED FINANCIA						
STATEMENT OF FINANCIAL P	OSITION	GROUP 31-Mar-15	31-Dec-15	31-Mar-16	BANK 31-Mar-15	31-Dec-15	31-Mar-16
		Un-Audited Shs.`000	Audited Shs.`000	Un-Audited Shs.`000		Audited Shs.`000	Un-Audited Shs.`000
A ASSETS 1 Cash (both Local & Foreign)		2,160,371	2,779,634	2,800,379	2,160,371	2,779,634	2,800,379
2 Balances with Central Bank of l 3 Kenya Government & other Sec		5,065,696	3,387,458	6,636,782	5,065,696	3,387,458	6,636,782
4 Financial Assets at Fair Value th		-	-	-	-	-	-
5 Investment Securities: (i) Held to Maturity:							
(a) Kenya Government Sec (b) Other Securities	urities	8,270,016 1,652,142	7,239,783 1,568,326	5,903,196 938,961	8,270,016 1,652,142	7,176,616 1,568,326	5,852,201 938,961
(ii) Available for Sale: (a) Kenya Government Sec	urities	250,000	450,000	450,000	250,000	450,000	450,000
(b) Other Securities6 Deposits and balances due from	n local banking institutions	7,612,913	4,688,360	4,011,834	7,612,913	4,688,360	4,011,834
7 Deposits and balances due from 8 Tax recoverable		329,468	203,999	850,416	329,468	203,999	850,416
9 Loans and advances to custom10 Balances due from Banking Ins		42,072,503	55,853,882	58,691,557	42,072,503	55,853,882	58,691,557
11 Investments in associates 12 Investments in subsidiary comp	•	-	-	-	1,000	1,000	1,000
13 Investments in joint ventures	odilies	127,400	100 200	-	· -	-	
14 Investment properties 15 Property and equipment		2,267,146	108,200 3,175,595	18,200 3,364,264	127,400 2,265,600	108,200 3,169,491	18,200 3,354,038
16 Prepaid lease rentals17 Intangible assets		161,442 312,486	157,969 318,801	156,819 311,853	161,442 311,458	157,969 317,624	156,819 310,785
18 Deferred tax asset19 Retirement benefit asset		-	2,767	2,710	-	2,581	2,581
20 Other assets TOTAL ASSETS		776,387 71,057,969	1,346,593 81,281,366	1,892,951 86,029,921	750,117 71,030,126	1,325,075 81,190,214	1,864,417 85,939,969
B LIABILITIES							
21 Balances due to Central Bank o22 Customer deposits	of Kenya	54,714,799	62,710,859	65,835,812	54,766,439	62,730,867	65,872,792
23 Deposits and balances due to I 24 Deposits and balances due to I		1,105,664	131,643	1,094,483	1,105,664	131,643	1,094,483
25 Other money market deposits 26 Borrowed funds	orcigii bullidha histitudions	- 2,823,966	- 5,587,720	5,608,000	- 2,823,966	- 5,587,720	5,608,000
27 Balances due to Banking Institu	utions Group Companies	-	-	-	-	-	-
28 Tax payable 29 Dividends payable		481,075 1,039	30,441 28,589	212,253 5,164	473,476 1,039	36,951 28,589	214,635 5,164
30 Deferred tax liability 31 Retirement benefit liability		37,009	-	-	36,854	-	-
32 Other liabilities TOTAL LIABILITIES		710,546 59,874,099	750,136 69,239,388	875,870 73,631,582	709,594 59,917,032	747,662 69,263,432	873,870 73,668,944
C SHAREHOLDERS' FUNDS							
33 Paid up /Assigned capital 34 Share premium		1,245,187 5,062,517	1,245,187 5,062,517	1,245,187 5,062,517	1,245,187 5,062,517	1,245,187 5,062,517	1,245,187 5,062,517
35 Revaluation reserves 36 Retained Earnings		79,750 4,394,683	70,045 5,136,746	71,615 5,472,482	79,750 4,323,908	70,045 5,021,549	71,615 5,345,168
37 Statutory loan reserves 38 Other Reserves		401,732	527,484	546,537	401,732	527,484	546,537
39 Proposed dividends 40 Capital grants		-	-	-	-	-	-
TOTAL SHAREHOLDERS' FUN	DS	11,183,870	12,041,979	12,398,339	11,113,094	11,926,782	12,271,025
42 Minority Interest							
42 Minority Interest TOTAL LIABILITIES AND SHAI	REHOLDERS' FUNDS	71,057,969	81,281,366	86,029,921	71,030,126	81,190,214	85,939,969
		GROUP			BANK		
TOTAL LIABILITIES AND SHAI		GROUP 31-Mar-15 Un-Audited	31-Dec-15 Audited	31-Mar-16 Un- Audited	BANK 31-Mar-15 Un-Audited	31-Dec-15 Audited	31-Mar-16 Un- Audited
TOTAL LIABILITIES AND SHAI STATEMENT OF COMPREHEN INTEREST INCOME		GROUP 31-Mar-15 Un-Audited Shs.`000	31-Dec-15 Audited Shs.`000	31-Mar-16 Un- Audited Shs.`000	BANK 31-Mar-15 Un-Audited Shs.`000	31-Dec-15 Audited Shs.`000	31-Mar-16 Un- Audited Shs.`000
STATEMENT OF COMPREHEN INTEREST INCOME 1 Loans and advances 2 Government securities	ISIVE INCOME	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854	31-Dec-15 Audited Shs.`000 8,258,102 787,648	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921	BANK 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854	31-Dec-15 Audited Shs.`000 8,258,102 787,648	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income	ISIVE INCOME	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income	ISIVE INCOME	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income	ISIVE INCOME	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from b	ASIVE INCOME banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496	31-Mar-16 Un- Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from the company of the compan	ASIVE INCOME banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217 10,032,314	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from too the interest income Other interest expenses	ASIVE INCOME banking institutions	31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414 530,241	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from to the composits of Deposits and placement from to the customer deposits Uniterest expenses Total interest expenses OTHER OPERATING INCOME	banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150	31-Dec-15 Audited Shs.'000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431	31-Mar-16 Un- Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833	31-Dec-15 Audited Shs. 100 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from to the company of	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from to the interest expenses INTEREST EXPENSE MET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loan Other fees and commissions Other fees and commissions	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833	31-Dec-15 Audited Shs. 100 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incom 11 Dividend Income 12 Other income	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incon 11 Dividend Income 12 Other income 13 Other income 14 Total non-interest income TOTAL OPERATING INCOME	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 71,751 694,708 2,243,541	31-Dec-15 Audited Shs. 100 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192	31-Dec-15 Audited Shs. 000 8.258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from b 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incon 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 71,751 694,708 2,243,541	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 2,977,029 9,376,958	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from total interest expenses Customer deposits Deposits and placement from total interest expenses INTEREST EXPENSE Other interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loan Other fees and commissions Dividend Income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Is Loan loss provision	banking institutions banking institutions banking institutions	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 71,751 694,708 2,243,541	31-Dec-15 Audited Shs.`000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 200,650 2,977,029 9,376,958	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192	31-Dec-15 Audited Shs.'000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from the composits of the composit of the composit of the composit of the composite of the composit	banking institutions banking institutions s and advances ne	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 - 71,751 694,708 2,243,541 53,573 590,017 60,481	31-Dec-15 Audited Shs. 100 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 3,70,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751	31-Dec-15 Audited Shs. 000 8.258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,844 41,316 684,532 2,286,157
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from the Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from the Other Interest Expenses INTEREST EXPENSE METINTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loan Other fees and commissions In Foreign exchange trading incom Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on propering Amortisation charges Other operating expenses	banking institutions banking institutions s and advances ne	31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 71,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890	31-Dec-15 Audited Shs.`000 8,258,58,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 356,568 100,557 2,194,005	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933	31-Dec-15 Audited Shs.'000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from the control of th	banking institutions banking institutions banking institutions s and advances ne	31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 - 71,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 225,714 486,890 1,446,388	31-Dec-15 Audited Shs.2000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 486,533 556,568 100,557 2,194,005 6,419,830	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from 10 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incon 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on proper 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses	banking institutions banking institutions banking institutions s and advances ne ty and equipment	GROUP 31-Mar-15 Un-Audited Shs. `000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 1,1751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,652,385 6,399,929 878,115 1,509,780 298,484 2,977,029 9,376,958 211,875 2,640,640 229,653 486,533 556,568 100,557 2,194,005 6,419,830 2,957,128	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610 775,582	31-Dec-15 Audited Shs. 000 8.258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,508 100,557 2,155,289 6,323,063	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 54,720 1,765,712 520,445
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from the Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from the Other Interest Expenses INTEREST EXPENSE METINTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loan Other fees and commissions Other fees and commissions In Dividend Income OTHER OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on proper Amortisation charge on Other operating expenses Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Exceptional Items Profit After Exceptional Items	banking institutions banking institutions banking institutions s and advances ne ty and equipment	31-Mar-15 Un-Audited Shs. `000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 71,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153 251,506	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 486,533 556,568 100,557 2,194,005 6,419,830 2,957,128 982,551	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 52,150 1,796,057 528,052 528,052 183,230	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 7123,218 25,714 482,933 1,431,610 775,582 775,582	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063 2,883,487 2,883,487 2,883,487	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from the composits and placement from the composits of the composition of the compositio	banking institutions banking institutions banking institutions s and advances ne ty and equipment tional Items s	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890	31-Dec-15 Audited Shs.'000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 25,6568 100,557 2,194,005 6,419,830 2,957,128	31-Mar-16 Un- Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 46,538 152,399 170,404 52,699 592,150 1,796,057 528,052	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 482,933 1,431,610 775,582	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063 2,883,487 2,883,487	31-Mar-16 Un- Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712 520,445
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from the control of th	banking institutions banking institutions banking institutions s and advances ne ty and equipment ional Items s nal Items e:	31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 171,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153 251,506 31,272 514,375	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,652,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 2111,875 2,640,640 229,653 486,533 556,568 100,557 2,194,005 6,419,830 2,957,128 982,531 (8,349) 1,982,946	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 183,230 (129)	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610 775,582 251,506 31,272 492,805	31-Dec-15 Audited Shs. 000 8.258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 5,005,57 2,155,289 6,323,063 2,883,487 2,883,487 9,883,487 9,883,487 9,883,487 9,883,487	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 544,720 1,765,712 520,445 177,773
INTEREST INCOME I Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from 1 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incon 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on proper 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Excepti 20 Exceptional items Profit After Exceptional Item 21 Current tax 22 Deferred tax Profit After Tax and Exception Other Comprehensive Incom 23 Gains/(Losses) from Translating Foreign Operations	banking institutions banking institutions banking institutions s and advances ne ty and equipment tonal Items s nal Items e: g the Financial Statements of	GROUP 31-Mar-15 Un-Audited Shs.`000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 1,7751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153 251,506 31,272	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 486,533 556,568 100,557 2,194,005 6,419,830 2,957,128 982,531 (8,349) 1,982,946	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 183,230 (129) 344,951	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610 775,582 251,506 31,272	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063 2,883,487 2,883,487 954,992 (8,163) 1,936,658	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712 520,445 177,773 342,673
INTEREST INCOME Loans and advances Government securities Deposits and placements with Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from the Total interest expenses INTEREST EXPENSE Customer deposits Deposits and placement from the Total interest expenses INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loan Other fees and commissions Foreign exchange trading incom Dividend Income OTHER OPERATING INCOME OTHER OPERATING INCOME Fees and commissions Foreign exchange trading incom Dividend Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on proper Amortisation charge on proper Amortisation charge on proper Exceptional items Profit After Exceptional Item Current tax Deferred tax Profit After Tax and Exception Gianis/(Losses) from Translating Foreign Operations Foreign Operations Foreign Operations Foreign Operations Availables	banking institutions banking institutions banking institutions s and advances ne ty and equipment ional Items s nal Items e: g the Financial Statements of of-sale Financial Assets erty, Plant and Equipment	31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 171,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153 251,506 31,272 514,375	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 25,6568 100,557 2,194,005 6,419,830 2,957,128 982,531 (8,349) 1,982,946	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 183,230 (129)	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610 775,582 251,506 31,272 492,805	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063 2,883,487 954,992 (8,163) 1,936,658	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 544,720 1,765,712 520,445 177,773
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incon 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on propert 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Item 21 Current tax 22 Deferred tax Profit After Exceptional Item 21 Current tax 22 Deferred tax Profit After Tax and Exceptio Other Comprehensive Incom 23 Gains/(Losses) from Translating Foreign Operations 24 Fair Value changes in Available-	banking institutions banking institutions banking institutions s and advances ne ty and equipment tonal Items s nal Items e: g the Financial Statements of fo-sale Financial Assets erty, Plant and Equipment Income of Associates	31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 171,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153 251,506 31,272 514,375	31-Dec-15 Audited Shs. 200 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 486,533 556,568 100,557 2,194,005 6,419,830 2,957,128 982,531 (8,349) 1,982,946	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 183,230 (129) 344,951	BANK 31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610 775,582 251,506 31,272 492,805	31-Dec-15 Audited Shs. 000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 878,115 1,509,780 298,484 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063 2,883,487 2,883,487 954,992 (8,163) 1,936,658	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712 520,445 177,773 342,673
INTEREST INCOME I Loans and advances 2 Government securities 3 Deposits and placements with 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from 1 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loan 9 Other fees and commissions 10 Foreign exchange trading incon 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on proper 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit After Exceptional Item 2 Current tax 2 Deferred tax Profit After Tax and Excepti Other Comprehensive Incom 23 Gains/(Losses) from Translating Foreign Operations 24 Fair Value changes in Available 25 Revaluatation Surplus on Prope	banking institutions banking institutions banking institutions sand advances ne ty and equipment tonal Items s nal Items e: g the Financial Statements of fo-sale Financial Assets rry, Plant and Equipment Income of Associates nents of other Comprehensive se for the Year Net of Tax	31-Mar-15 Un-Audited Shs. '000 1,719,175 179,854 218,255 33,129 2,150,414 526,559 75,023 601,581 1,548,833 197,096 350,970 74,890 171,751 694,708 2,243,541 53,573 590,017 60,481 106,287 123,425 25,714 486,890 1,446,388 797,153 251,506 31,272 514,375	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,261,998 370,387 3,632,385 6,399,929 878,115 1,509,780 298,484 290,650 2,977,029 9,376,958 211,875 2,640,640 229,653 25,6568 100,557 2,194,005 6,419,830 2,957,128 982,531 (8,349) 1,982,946	31-Mar-16 Un- Audited Shs. `000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 5,907 165,418 1,393,579 1,602,927 186,201 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 183,230 (129) 344,951	BANK 31-Mar-15 Un-Audited Shs. 000 1,719,175 179,854 218,255 33,129 2,150,414 530,241 75,023 605,264 1,545,150 197,096 350,970 74,890 39,086 662,042 2,207,192 53,573 580,134 59,751 106,287 123,218 25,714 482,933 1,431,610 775,582 251,506 31,272 492,805	31-Dec-15 Audited Shs. '000 8,258,102 787,648 764,346 222,217 10,032,314 3,269,496 370,387 3,639,883 6,392,431 127,739 2,814,118 9,206,549 211,875 2,590,411 223,390 486,533 555,008 100,557 2,155,289 6,323,063 2,883,487 954,992 (8,163) 1,936,658	31-Mar-16 Un- Audited Shs. 000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 41,316 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712 520,445 177,773 342,673

	SORES FOR THE GOARTE						
	OTHER DISCLOSURES	GROUP			BANK		
		31-Mar-15	31-Dec-15	31-Mar-16		31-Dec-15	31-Mar-16
		Un-Audited	Audited	Un-Audited		Audited	Un-Audited
		Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
	NON-PERFORMING LOANS AND ADVANCES						
1.1	(a) Gross Non-performing loans and advances	2,769,238	3,514,571	4,321,072		3,514,571	4,321,072
1.2	(b) Less Interest in Suspense	485,789	635,346	822,454	485,789	635,346	822,454
1.3	(c)Total Non-Performing Loans and Advances (a-b)	2,283,449		3,498,617			3,498,617
1.4	(-)	1,354,574	1,486,206	1,555,213		1,486,206	1,555,213
1.5	(e) Net Non-Performing Loans and Advances(c-d)	928,875	1,393,019	1,943,404	928,875	1,393,019	1,943,404
1.6	(f) Discounted Value of Securities	928,875	1,393,019	1,943,404	928,875	1,393,019	1,943,404
1.7	(g) Net NPLs Exposure (e-f)		-	-	-	-	
2.0	INSIDER LOANS AND ADVANCES						
2.1	(a) Directors, Shareholders and Associates	1,188,870	1,267,619	2,203,083	1,188,870	1,267,619	2,203,083
2.2	(b) Employees	1,690,306	1,849,722	2,312,847	1,690,306	1,849,722	2,312,847
2.3	(c)Total Insider Loans and Advances and other facilities	2,879,176	3,117,341	4,515,930	2,879,176	3,117,341	4,515,930
3.0	OFF-BALANCE SHEET ITEMS						
3.1	(a)Letters of credit, guarantees, acceptances	2,409,297	2,324,101	2,341,195	2,409,297	2,324,101	2,341,195
3.2	(b) Forwards Swaps & Options	5,104,555	1,130,658	4,283,095		1,130,658	4,283,095
3.3	(c)Other contingent liabilities	230,398	181,300	181,300	230,398	181,300	181,300
3.4	(d)Total Contingent Liabilities	7,744,250	3,636,059	6,805,590	7,744,250	3,636,059	6,805,590
40	CAPITAL STRENGTH						
4.1	(a)Core capital				10 385 210	11,329,253	11,481,536
4.2	(b) Minimum Statutory Capital				1,000,000	1,000,000	1,000,000
4.3	(c)Excess (a-b)					10,329,253	10,481,536
4.4	(d) Supplementary Capital				410,564	2,555,116	2,574,169
4.5	(e) Total Capital (a+d)					13,884,369	14,055,705
4.6	• • •					73,606,478	79,311,307
4.7	(g) Core Capital/Total deposits Liabilities				19.0%	18.1%	17.4%
4.8	(h) Minimum statutory Ratio				8.0%	8.0%	8.0%
4.9	(I) Excess				11.0%	10.1%	9.4%
4.10	(i) Core Capital / Total risk weighted assets				17.8%	15.4%	14.5%
4.11	(k) Minimum Statutory Ratio				10.5%	10.5%	10.5%
4.12	(l) Excess (j-k)				7.3%	4.9%	4.0%
4.13	(m) Total Capital/Total risk weighted assets				18.5%	18.9%	17.7%
4.14	(n) Minimum statutory Ratio				14.5%	14.5%	14.5%
4.15	(o) Excess (m-n)				4.0%	4.4%	3.2%
5.0	LIQUIDITY						
5.1	(a) Liquidity Ratio				40.7%	30.8%	30.1%
5.2	(b) Minimum Statutory Ratio				20.0%	20.0%	20.0%
5.3	(c) Excess (a-b)				20.7%	10.8%	10.1%
,,,,	(7)						

The above statement of financial position, statement of comprehensive income and disclosures are extracts from the Bank's financial statements.

Signed: David Thuku Managing Director & CEO

Wilfred D. Kiboro Chairman



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