## AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31ST DECEMBER 2014

STATEMENT OF FINANCIAL POSITION	GR0 31-Dec-13	31-Dec-14	BAI 31-Dec-13	31-Dec-14	OTHER DISCLOSURES	GR0 31-Dec-13	31-Dec-14	BAN 31-Dec-13	31-Dec-14
	Audited Shs.`000	Audited Shs.`000	Audited Shs.`000	Audited Shs.`000		Audited Shs.`000	Audited Shs.`000	Audited Shs.`000	Audited Shs.`000
A ASSETS 1 Cash ( both Local & Foreign)	2,178,975	2,297,220	2,178,975	2,297,220	1.0 NON-PERFORMING LOANS AND ADVANCES 1.1 (a) Gross Non-performing loans and advances				
2 Balances with Central Bank of Kenya	2,177,700	3,235,391	2,177,700	3,235,391	1.2 (b) Less Interest in Suspense	2,316,669 302,963	2,847,219 457,545	2,316,669 302,963	2,847,219 457,545
3 Kenya Government & other Securities held for dealing purposes 4 Financial Assets at Fair Value through Profit & Loss	-	-	-	-	1.3 (c)Total Non-Performing Loans and Advances (a-b) 1.4 (d) Less Loan Loss Provision	<b>2,013,707</b> 949,662	<b>2,389,674</b> 1,298,423	<b>2,013,707</b> 949,662	<b>2,389,674</b> 1,298,423
5 Investment Securities: (i) Held to Maturity:					1.5 (e) Net Non-Performing Loans and Advances(c-d)	1,064,045	1,091,251	1,064,045	1,091,251
(a) Kenya Government Securities	4,796,459	5,901,181	4,796,459	5,901,181	<ul><li>1.6 (f) Discounted Value of Securities</li><li>1.7 (g) Net NPLs Exposure (e-f)</li></ul>	1,064,045 -	1,091,251 -	1,064,045 -	1,091,251 -
(b) Other Securities (ii) Available for Sale:	588,412	1,254,829	588,412	1,254,829	2.0 INSIDER LOANS AND ADVANCES				
(a) Kenya Government Securities (b) Other Securities	-	150,000	-	150,000	<ul><li>2.1 (a) Directors, Shareholders and Associates</li><li>2.2 (b) Employees</li></ul>	382,893 1,393,094	662,950 1,643,962	382,893 1,393,094	662,950 1,643,962
6 Deposits and balances due from local banking institutions	2,201,264	7,240,953	2,201,264	7,240,953	2.3 (c)Total Insider Loans and Advances and other facilities	1,775,987	2,306,912	1,775,987	2,306,912
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	836,168 -	137,098	836,168 -	137,098 -	3.0 OFF-BALANCE SHEET ITEMS				
9 Loans and advances to customers (net) 10 Balances due from Banking Institutions in the Group	27,943,360	37,925,476	27,943,360 -	37,925,476 -	<ul><li>3.1 (a)Letters of credit,guarantees, acceptances</li><li>3.2 (b) Forwards Swaps &amp; Options</li></ul>	980,470	2,737,651 1,348,514	980,470	2,737,651 1,348,514
11 Investments in associates 12 Investments in subsidiary companies	-	-	- 1,000	1,000	3.3 (c)Other contingent liabilities	274,824	230,398	274,824	230,398
13 Investments in joint ventures	-	-	-	-	3.4 (d)Total Contingent Liabilities	1,255,294	4,316,563	1,255,294	4,316,563
14 Investment properties 15 Property and equipment	106,000 1,705,621	127,400 2,083,099	106,000 1,704,231	127,400 2,080,202	4.0 CAPITAL STRENGTH 4.1 (a)Core capital			5,631,062	10,184,192
16 Prepaid lease rentals 17 Intangible assets	167,190 328,214	162,579 317,621	167,190 328,214	162,579 316,530	4.2 (b) Minimum Statutory Capital 4.3 (c)Excess (a-b)			1,000,000 <b>4,631,062</b>	1,000,000 <b>9.184.192</b>
18 Deferred tax asset 19 Retirement benefit asset	-	-	-	-	4.4 (d) Supplementary Capital			264,977	366,335
20 Other assets	484,539	1,001,555	472,016	982,802	4.5 <b>(e) Total Capital (a+d)</b> 4.6 (f)Total risk weighted assets			<b>5,896,039</b> 31,126,625	<b>10,550,527</b> 52,067,367
TOTAL ASSETS	43,513,902	61,834,403	43,500,989	61,812,663	4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio			1 <b>6.3%</b> 8.0%	<b>21.6%</b> 8.0%
B LIABILITIES					4.9 (I) Excess			8.3%	13.6%
21 Balances due to Central Bank of Kenya 22 Customer deposits	34,582,587	47,136,480	34,614,686	47,186,425	4.10 (j) Core Capital / Total risk weighted assets 4.11 (k) Minimum Statutory Ratio			1 <b>8.1%</b> 8.0%	<b>19.6%</b> 10.5%
23 Deposits and balances due to local banking institutions 24 Deposits and balances due to foreign banking institutions	436,310 -	209,291	436,310 -	209,291	4.12 (l) Excess (j-k) 4.13 (m) Total Capital/Total risk weighted assets			10.1% <b>18.9%</b>	9.1% <b>20.3%</b>
25 Other money market deposits 26 Borrowed funds	- 1,343,810	- 2,900,334	- 1,343,810	- 2,900,334	4.14 (n) Minimum statutory Ratio			12.00%	14.5%
27 Balances due to Banking Institutions Group Companies	-	-	-	-	4.15 (o) Excess (m-n)			6.9%	5.8%
28 Tax payable 29 Dividends payable	221,021 6,516	222,607 12,587	215,454 6,516	221,970 12,587	5.0 LIQUIDITY 5.1 (a) Liquidity Ratio			36.5%	40.8%
30 Deferred tax liability 31 Retirement benefit liability	2,082	5,427	2,082	5,582	5.2 (b) Minimum Statutory Ratio			20.0%	20.0%
32 Other liabilities	913,555	658,116	913,834	655,822	5.3 (c) Excess (a-b)			16.5%	20.8%
TOTAL LIABILITIES	37,505,882	51,144,843	37,532,693	51,192,012	The above statement of financial position, statement of comprehensive	income and discl	osures are extrac	cts from the boo	ks of the Bank
C SHAREHOLDERS' FUNDS 33 Paid up /Assigned capital	1,114,047	1,245,187	1,114,047	1,245,187	as audited by Deloitte & Touche, Certified Public Accountants and receive				
34 Share premium	2,100,251	5,063,673	2,100,251	5,063,673	The complete set of audited financial statements, statutory and quality www.familybank.co.ke. They may also be accessed at the institutions H				
35 Revaluation reserves 36 Retained Earnings	81,089 2,456,489	78,956 3,944,241	81,089 2,416,764	78,956 3,875,332	Nairobi.				-
37 Statutory loan reserves 38 Other Reserves	256,145	357,503	256,145 -	357,503 -	KEY FINANCIAL PERFORMAN  • Profit Before Tax increased by 49% from Ksh 1.76B as at Decemb				
39 Proposed dividends 40 Capital grants	-	-	-	-	<ul> <li>Total Shareholders' funds grew by 78% from Ksh 5.97B as at Decem</li> </ul>	per 2013 to Ksh 1	0.62B as at Dece		
TOTAL SHAREHOLDERS' FUNDS	6,008,020	10,689,560	5,968,296	10,620,650	<ul> <li>Deposits grew by 36% from Ksh 34.6B as at December 2013 to Ksh</li> <li>Total assets grew by 42% from Ksh 43.5B as at December 2013 to k</li> </ul>				
42 Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	43,513,902	61,834,403	43,500,989	61,812,663	<ul> <li>Loans grew by 36% from Ksh 27.9B as at December 2013 to Ksh 37.</li> <li>The bank has over 1.5 Million customers</li> </ul>				
STATEMENT OF COMPREHENSIVE INCOME	31-Dec-13	31-Dec-14	31-Dec-13	31-Dec-14	Total Assets		<b>Profit Bef</b>	ore Tay	
	A				10 (417 (330 (3		I TOTIL DEL	OIC IAX	
	Audited Shs.`000	Audited Shs.`000	Audited Shs.`000	Audited Shs.`000	(In Ksh Billions)	3,000	(In Ksh Mi		2,618
INTEREST INCOME	Shs.`000	Shs.`000	Audited Shs.`000	Audited Shs.`000		3,000			2,618
1 Loans and advances 2 Government securities	<b>Shs.`000</b> 4,686,232 426,501	<b>Shs.`000</b> 6,216,205 527,148	Audited Shs.`000 4,686,232 426,501	Audited Shs.`000 6,216,205 527,148	(In Ksh Billions)			llions)	
1 Loans and advances	<b>Shs.`000</b> 4,686,232	<b>Shs.`000</b> 6,216,205	Audited Shs.`000 4,686,232	Audited Shs.`000 6,216,205	(In Ksh Billions) 70.0 61.8	3,000			
Loans and advances     Government securities     Deposits and placements with banking institutions	<b>Shs.`000</b> 4,686,232 426,501 166,319	<b>Shs.`000</b> 6,216,205 527,148 243,377	Audited Shs.`000 4,686,232 426,501 166,319	Audited Shs.`000 6,216,205 527,148 243,377	(In Ksh Billions)  60.0  60.0  43.5	2,500		llions)	
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE	\$hs.`000 4,686,232 426,501 166,319 75,389 5,354,441	\$\frac{5}{5}.000 6,216,205 527,148 243,377 134,845 7,121,576	Audited Shs. '000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b>	Audited Shs. '000 6,216,205 527,148 243,377 134,845 <b>7,121,576</b>	(In Ksh Billions)  70.0 60.0 50.0 40.0 31.0	2,500 2,000 1,500	(In Ksh Mi	llions)	
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 5,354,441	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576	Audited Shs. '000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576	(In Ksh Billions)  70.0  60.0  50.0  43.5  40.0  31.0	2,500 2,000		<b>llions)</b>	
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses	\$hs.`000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576	Audited Shs. '000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649 66,391	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280	(In Ksh Billions)  70.0 60.0 50.0 43.5 40.0 30.0 26.0 20.1	3,000 2,500 2,000 1,500	(In Ksh Mi	<b>llions)</b>	
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses	\$\ \cdot \cd	\$\hs\$.\`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220	Audited Shs. 000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649 66,391 <b>904,040</b>	Audited Shs. '000 6,216,205 527,148 243,377 134,845 <b>7,121,576</b> 1,547,577 203,280 <b>1,750,857</b>	(In Ksh Billions)  70.0 60.0 61.8  40.0 43.5 40.0 20.0 13.5	3,000 2,500 2,000 1,500 1,000 343	(In Ksh Mi	1,75 868	58
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME	\$hs.`000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576	Audited Shs. '000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649 66,391	Audited Shs. '000 6,216,205 527,148 243,377 134,845 <b>7,121,576</b> 1,547,577 203,280	(In Ksh Billions)  60.0  60.0  40.0  30.0  20.0  13.5  10.0  2009  2010  2011  2012  2013  2014	3,000 2,500 2,000 1,500 1,000 343 500	(In Ksh Mi	1,75 868 2012 2012	58
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses	\$\ \cdot \cd	\$\hs\$.\`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220	Audited Shs. 000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649 66,391 <b>904,040</b>	Audited Shs. '000 6,216,205 527,148 243,377 134,845 <b>7,121,576</b> 1,547,577 203,280 <b>1,750,857</b>	(In Ksh Billions)  70.0 60.0 61.8  40.0 43.5 40.0 20.0 13.5	3,000 2,500 2,000 1,500 1,000 343 500	(In Ksh Mi	1,75 868 2012 2010 (Net)	58
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions	\$hs.`000 4,686,232 426,501 166,319 75,389 5,354,441 837,202 66,391 903,593 4,450,848 671,894 989,681	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970	Audited Shs. 000 4,686,232 426,501 166,319 75,389 5,354,441 837,649 66,391 904,040 4,450,401 671,894 989,681	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970	(In Ksh Billions)  70.0 60.0 50.0 40.0 30.0 20.1 13.5 10.0  Customer Deposits (In Ksh Billions)  47.2	3,000 2,500 2,000 1,500 1,000 343 500 L	(In Ksh Mi  518 522  2010 2011  oan Portfo	1,75 868 2012 2010 (Net)	58
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 <b>5,354,441</b> 837,202 66,391 <b>903,593 4,450,848</b> 671,894 989,681 66,500	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444	Audited Shs. 000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649 66,391 <b>904,040</b> 4,450,401 671,894 989,681 66,500	Audited Shs. '000 6,216,205 527,148 243,377 134,845 <b>7,121,576</b> 1,547,577 203,280 1, <b>750,857 5,370,718</b> 703,886 1,480,970 111,444	(In Ksh Billions)  70.0 60.0 50.0 43.5 40.0 30.0 20.0 13.5 10.0  Customer Deposits (In Ksh Billions)  47.2	3,000 2,500 2,000 1,500 1,000 343 2009 L	(In Ksh Mi  518 522  2010 2011  oan Portfo	1,75 868 2012 2010 (Net)	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income	\$hs.`000 4,686,232 426,501 166,319 75,389 5,354,441 837,202 66,391 903,593 4,450,848 671,894 989,681	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970	Audited Shs. 000 4,686,232 426,501 166,319 75,389 5,354,441 837,649 66,391 904,040 4,450,401 671,894 989,681	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970	(In Ksh Billions)  70.0 60.0 50.0 43.5 40.0 20.0 20.0 20.1 20.0 20.1 20.0 20.1 20.0 20.1 20.0 20.1 20.0 20.1 20.1	3,000 2,500 2,000 1,500 1,000 343 500 40.0 35.0 30.0	(In Ksh Mi  518 522  2010 2011  oan Portfo	868 2012 2010 (Net)	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income	\$hs.`000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 342,815	Audited shs. 000 4,686,232 426,501 166,319 75,389 5,354,441 837,649 66,391 904,040 4,450,401 671,894 989,681 66,500 - 75,896	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 258,484	(In Ksh Billions)  70.0 60.0 50.0 43.5 40.0 20.0 20.0 20.0 20.0 20.0 20.0 20.0	3,000 2,500 2,000 1,500 1,000 343 2009 L	(In Ksh Mi  518 522  2010 2011  oan Portfo	868 2012 2010 (Net)	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 <b>5,354,441</b> 837,202 66,391 <b>903,593 4,450,848</b> 671,894 989,681 66,500 124,102 <b>1,852,177</b>	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 342,815 2,639,115	Audited Shs. 000 4,686,232 426,501 166,319 75,389 <b>5,354,441</b> 837,649 66,391 <b>904,040</b> 4,450,401 671,894 989,681 66,500 75,896 1,803,971	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970 111,444 258,484 2,554,784	(In Ksh Billions)  70.0 60.0 50.0 43.5 40.0 20.0 20.0 20.0 20.0 20.1 20.0 20.0 2	3,000 2,500 1,500 1,000 343 500 40.0 35.0 30.0 25.0 20.0 15.0	(In Ksh Mi 518 522 2010 2011 Oan Portfo (In Ksh Billions)	868 2012 2016 (Net) 27.	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 <b>5,354,441</b> 837,202 66,391 <b>903,593 4,450,848</b> 671,894 989,681 66,500 124,102 <b>1,852,177 6,303,025</b> 321,848	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 24,2815 2,639,115 8,012,471	Audited shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971 6,254,371  321,848	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503	(In Ksh Billions)  60.0  60.0  30.0  20.0  13.5  10.0  Customer Deposits (In Ksh Billions)  47.2  45  40  31.0  34.6  34.6  35  30  21  25  16  10	3,000 2,500 1,500 1,000 343 500 40.0 35.0 30.0 25.0 20.0	(In Ksh Mi 518 522 2010 2011 Oan Portfol (In Ksh Billions)	868 2012 2016 (Net) 27.	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 <b>5,354,441</b> 837,202 66,391 <b>903,593 4,450,848</b> 671,894 989,681 66,500 124,102 <b>1,852,177 6,303,025</b>	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 342,815 2,639,115 8,012,471	Audited Shs. 000 4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040 4,450,401  671,894 989,681 66,500 75,896 1,803,971 6,254,371	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970 111,444 2,554,784 7,925,503	(In Ksh Billions)  70.0 60.0 50.0 40.0 30.0 20.1 13.5 10.0  Customer Deposits (In Ksh Billions)  47.2 48.5 49.0 34.6 35.0 34.6 35.0 34.6 36.0 37.0 38.6 38.6 38.6 38.6 38.6 38.6 38.6 38.6	3,000 2,500 1,500 1,000 343 500 2009 L	(In Ksh Mi 518 522 2010 2011 Oan Portfol (In Ksh Billions)	868 2012 2016 (Net) 27.	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 <b>5,354,441</b> 837,202 66,391 <b>903,593 4,450,848</b> 671,894 989,681 66,500 124,102 <b>1,852,177 6,303,025</b> 321,848 1,761,713 375,660 279,414	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,363,9115 8,012,471 389,944 2,306,323 191,490 371,002	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 2009 40.0 35.0 30.0 25.0 20.0 15.0 7.7	(In Ksh Mi 518 522 2010 2011 Oan Portfo (In Ksh Billions) 16.3	1,79 1,79 1,79 1,79	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges	\$hs.`000  4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 11 2,364,39,115 8,012,471  389,944 2,306,323 191,490 371,002 372,186 94,634	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414 324,441 98,720	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 2009 L	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011	1,79  17.9  2012  2012  2012  2012	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME  8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 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 property and equipment	\$hs.`000  4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593  4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,363,9,115 8,012,471 389,944 2,306,323 191,490 371,002 372,186	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 258,484 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 2009 L	(In Ksh Mi 518 522 2010 2011 Oan Portfo (In Ksh Billions) 16.3	1,79  17.9  2012  2012  2012  Customei	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 <b>5,354,441</b> 837,202 66,391 <b>903,593 4,450,848</b> 671,894 989,681 66,500 124,102 <b>1,852,177 6,303,025</b> 321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 342,815 2,639,115 8,012,471  389,944 2,306,323 191,490 371,002 372,186 94,634 1,621,831	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414 324,441 98,720 1,354,680	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970 111,444 2,554,784 7,925,503 389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686	(In Ksh Billions)	3,000 2,500 2,000 1,500 1,000 343 500 2009 L 40.0 35.0 30.0 25.0 20.0 15.0 7.7 10.0 5.0 2009	(In Ksh Mi  518 522  2010 2011  Oan Portfo (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of	1,79  17.9  2012  2012  2012  Customei	37.9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,441 342,815 2,639,115 8,012,471 389,944 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414 38,720 1,354,685 4,496,453	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 2009 L 40.0 35.0 20.0 15.0 10.0 5.0 2009 N 1.6 1.4	(In Ksh Mi  518 522  2010 2011  Oan Portfo (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of	1,79  17.9  2012  2012  2012  Customei	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Exceptional Items 21 Current tax	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930	Audited shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414 324,441 324,441 324,441 324,441 324,441 38,720 1,354,680 4,496,453 1,757,918 1,757,918	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970 111,444 2,554,784 7,925,503 389,944 2,275,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 2,618,359 834,257	(In Ksh Billions)	3,000 2,500 2,000 1,500 1,000 343 500 2009 L 40.0 35.0 30.0 25.0 20.0 15.0 10.0 5.0 2009	(In Ksh Mi  518 522  2010 2011  Oan Portfo (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Exceptional Items	\$\frac{4}{686,232}\$ 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414 98,720 1,354,680 4,496,453 1,757,918	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 258,484 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 2,618,359	(In Ksh Billions)	3,000 2,500 2,000 1,500 1,000 343 500 2009 L 40.0 35.0 30.0 25.0 20.0 15.0 10.0 5.0 2009 N	(In Ksh Mi  518 522  2010 2011  Oan Portfo (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax Profit After Tax and Exceptional Items	\$\\$\\$.000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033)	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971  6,254,371  321,848 1,742,685 374,664 4324,441 98,720 1,354,680 4,496,453 1,757,918 1,557,918 553,548 (22,033)	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 834,257 3,500	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 2009 L 40.0 35.0 30.0 25.0 20.0 15.0 7.7 10.0 5.0 1.6 1.4 1.2 1.0 0.8	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses  Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of	\$\\$\\$.000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033)	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971  6,254,371  321,848 1,742,685 374,664 4324,441 98,720 1,354,680 4,496,453 1,757,918 1,557,918 553,548 (22,033)	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 834,257 3,500	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 30,0 25,0 20,0 15,0 7,7 1,6 1,4 1,2 1,0 0,8 0,6 0,6	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 11 Dividend Income 12 Other income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses  Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets	\$\\$\\$.000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033)	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971  6,254,371  321,848 1,742,685 374,664 4324,441 98,720 1,354,680 4,496,453 1,757,918 1,557,918 553,548 (22,033)	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 834,257 3,500	(In Ksh Billions)	3,000 2,500 2,000 1,500 1,000 343 500 30,0 25,0 20,0 15,0 7,7 5,0 2009  1.6 1.4 1.2 1.0 0.8 0.6 0.4	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations	\$\\$\\$.000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033)	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971  6,254,371  321,848 1,742,685 374,664 4324,441 98,720 1,354,680 4,496,453 1,757,918 1,557,918 553,548 (22,033)	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 834,257 3,500	(In Ksh Billions)	3,000 2,500 1,500 1,000 343 500 30,0 25,0 20,0 15,0 7,7 1,6 1,4 1,2 1,0 0,8 0,6 0,6	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income 12 Other income 13 Dividend Income 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses  Profit After Exceptional Items 20 Exceptional items Profit After Tax and Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive	\$\\$\\$.000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033)	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971  6,254,371  321,848 1,742,685 374,664 4324,441 98,720 1,354,680 4,496,453 1,757,918 1,557,918 553,548 (22,033)	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 834,257 3,500	(In Ksh Billions)	3,000 2,500 2,000 1,500 1,000 343 500 2009 L 40.0 35.0 30.0 25.0 20.0 15.0 17.7 5.0 2009 N 1.6 1.4 1.2 1.0 0.8 0.6 0.4 0.2	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi	1,79  17.9  2012  2012  2012  2012  Custome illion)	37.9 9 1.5 33 2014
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit After Exceptional Items 20 Exceptional items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income Other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of the Year Net of Tax	\$\frac{5}{4},686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033) 1,245,386	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345 1,809,785	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 75,896 1,803,971 6,254,371  321,848 1,742,685 374,664 279,414 324,441 98,720 1,354,680 4,496,453 1,757,918 1,757,918 1,757,918	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576 1,547,577 203,280 1,750,857 5,370,718 703,886 1,480,970 111,444 2,554,784 7,925,503 389,944 2,773,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 2,618,359 834,257 3,500 1,780,602	(In Ksh Billions)	3,000 2,500 2,000 1,500 1,000 343 500 30,0 25,0 20,0 15,0 7,7 1,00 5,0 1,00 5,0 1,00 6,0,4 1,4 1,2 1,0 0,8 0,6 0,4 0,2 2009 of the Sharehold	(In Ksh Mi  518 522  2010 2011  oan Portfo (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi  1.0  0.8  2010 2011  ers will be held	1,79  100 (Net)  2012 2012 2014 2015 2015 2015 2016 2016 2017 2017 2018 2018 2018 2018 2018 2018 2018 2018	37.9 9 9 1 1 3 2014
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses  NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 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 property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items 20 Exceptional items Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 17 Income	\$\\$\\$.000 4,686,232 426,501 166,319 75,389 5,354,441  837,202 66,391 903,593 4,450,848  671,894 989,681 66,500 124,102 1,852,177 6,303,025  321,848 1,761,713 375,660 279,414 324,747 98,720 1,355,885 4,517,987 1,785,038 561,684 (22,033)	\$hs.`000 6,216,205 527,148 243,377 134,845 7,121,576  1,544,940 203,280 1,748,220 5,373,356  703,886 1,480,970 111,444 2,306,323 191,490 371,002 372,186 94,634 1,621,831 5,347,410 2,665,060 851,930 3,345	Audited Shs. 000  4,686,232 426,501 166,319 75,389 5,354,441  837,649 66,391 904,040  4,450,401  671,894 989,681 66,500 - 75,896 1,803,971  6,254,371  321,848 1,742,685 374,664 4324,441 98,720 1,354,680 4,496,453 1,757,918 1,557,918 553,548 (22,033)	Audited Shs. '000 6,216,205 527,148 243,377 134,845 7,121,576  1,547,577 203,280 1,750,857 5,370,718  703,886 1,480,970 111,444 2,554,784 7,925,503  389,944 2,273,638 188,880 371,002 371,360 94,634 1,617,686 5,307,144 2,618,359 834,257 3,500	(In Ksh Billions)  (In Ksh Billions)  61.8  60.0  60.0  30.0  20.1  31.0  20.0  20.1	3,000 2,500 2,000 1,500 1,000 343 500 2009 L 40.0 35.0 20.0 15.0 7.7 2009 N 1.6 1.4 1.2 1.0 0.8 0.6 0.4 0.2 2009 of the Sharehold and the Annual	(In Ksh Mi  518 522  2010 2011  Oan Portfol (In Ksh Billions)  16.3  10.2  2010 2011  Jumber of (in Mi  1.0  0.8  2010 2011  ers will be held Report and Acco	1,79  100 (Net)  2012 2012 2014 2015 2015 2015 2016 2016 2017 2017 2018 2018 2018 2018 2018 2018 2018 2018	37.9 9 9 1 1 3 2014

**DIVIDEND PER SHARE -DECLARED** 

0.40

0.40

Peter Munyiri Managing Director & CEO



**Wilfred D. Kiboro** Chairman