FAMILY BANK LIMITED

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31ST DECEMBER 2015

STATEMENT OF FINANCIAL POSITION GROUP						
Δ	ASSETS	31-Dec-14 Audited Shs.`000	31-Dec-15 Audited Shs.`000	31-Dec-14 Audited Shs.`000	31-Dec-15 Audited Shs.`000	
1	Cash (both Local & Foreign)	2,297,220	2,779,634	2,297,220	2,779,634	
2	Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes	3,235,391 -	3,387,458	3,235,391 -	3,387,458	
4	Financial Assets at Fair Value through Profit & Loss Investment Securities:	-	-	-	-	
5	(i) Held to Maturity:					
	(a) Kenya Government Securities (b) Other Securities	5,901,181 1,254,829	7,239,783 1,568,326	5,901,181 1,254,829	7,176,616 1,568,326	
	(ii) Available for Sale:					
	(a) Kenya Government Securities (b) Other Securities	150,000	450,000 -	150,000 -	450,000	
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	7,240,953 137,098	4,688,360 203,999	7,240,953 137,098	4,688,360 203,999	
8 9	Tax recoverable Loans and advances to customers (net)	-	· -		-	
10	Balances due from Banking Institutions in the Group	37,925,476 -	55,853,882 -	37,925,476 -	55,853,882	
	Investments in associates Investments in subsidiary companies	-	-	- 1,000	1,000	
	Investments in joint ventures Investment properties	127,400	108,200	- 127,400	108,200	
15	Property and equipment	2,083,099	3,175,595	2,080,202	3,169,491	
16 17	Prepaid lease rentals Intangible assets	162,579 317,621	157,969 318,801	162,579 316,530	157,969 317,624	
18 19	Deferred tax asset Retirement benefit asset	-	2,767	-	2,581	
	Other assets	1,001,555	1,346,593	982,802	1,325,075	
	TOTAL ASSETS	61,834,403	81,281,366	61,812,663	81,190,214	
	LIABILITIES Balances due to Central Bank of Kenya					
22	Customer deposits	47,136,480	62,710,859	47,186,425	62,730,867	
24	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	209,291	131,643	209,291 -	131,643	
	Other money market deposits Borrowed funds	2,900,334	- 5,587,720	- 2,900,334	5,587,720	
27	Balances due to Banking Institutions Group Companies	-	-			
29	Tax payable Dividends payable	222,607 12,587	30,441 28,589	221,970 12,587	36,951 28,589	
30 31	Deferred tax liability Retirement benefit liability	5,427	-	5,582 -	-	
32	Other liabilities TOTAL LIABILITIES	658,116	750,136	655,822	747,662	
		51,144,843	69,239,388	51,192,012	69,263,432	
C 33	SHAREHOLDERS' FUNDS Paid up /Assigned capital	1,245,187	1,245,187	1,245,187	1,245,187	
34	Share premium Revaluation reserves	5,063,673 78,956	5,062,517 70,045	5,063,673 78,956	5,062,517 70,045	
36	Retained Earnings	3,944,241	5,136,746	3,875,332	5,021,549	
37	Statutory loan reserves	357,503	527,484	357,503	527,484	
38	Other Reserves	-	-	· -	_	
39	Proposed dividends	-	·	· -		
39 40	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	10,689,560	12,041,979	10,620,650	11,926,782	
39 40	Proposed dividends Capital grants	· - -	· -	10,620,650	11,926,782 81,190,214	
39 40	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	10,689,560 61,834,403	12,041,979 81,281,366	10,620,650 61,812,663	81,190,214	
39 40	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest	10,689,560 61,834,403 GRC 31-Dec-14	12,041,979 81,281,366 DUP 31-Dec-15	10,620,650 61,812,663 BA 31-Dec-14	81,190,214 NK 31-Dec-15	
39 40	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	10,689,560 61,834,403	12,041,979 81,281,366	10,620,650 61,812,663 BA	81,190,214 NK	
39 40 42	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES	10,689,560 61,834,403 GRC 31-Dec-14 Audited Shs. 000	12,041,979 81,281,366 OUP 31-Dec-15 Audited Shs.'000	10,620,650 61,812,663 BA 31-Dec-14 Audited Shs.'000	81,190,214 NK 31-Dec-15 Audited Shs.`000	
39 40 42 1.0 1.1 1.2	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense	10,689,560 61,834,403 31-Dec-14 Audited Shs.'000 2,847,219 457,545	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs.`000 3,514,571 635,346	10,620,650 61,812,663 BA 31-Dec-14 Audited Shs. 000 2,847,219 457,545	81,190,214 NK 31-Dec-15 Audited Shs.`000 3,514,571 635,346	
39 40 42 1.0 1.1	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b)	10,689,560 61,834,403 GRC 31-Dec-14 Audited Shs. 000 2,847,219	12,041,979 81,281,366 OUP 31-Dec-15 Audited Shs. 000	10,620,650 61,812,663 BA 31-Dec-14 Audited Shs. 000 2,847,219	81,190,214 NK 31-Dec-15 Audited Shs.`000 3,514,571	
39 40 42 1.0 1.1 1.2 1.3 1.4 1.5	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d)	10,689,560 61,834,403 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,642 1,298,423 1,091,251	12,041,979 81,281,366 OUP 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019	10,620,650 61,812,663 BA 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019	
39 40 42 1.0 1.1 1.2 1.3 1.4	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision	10,689,560 61,834,403 GRC 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs.`000 3,514,571 635,346 2,879,225 1,486,206	10,620,650 61,812,663 BAI 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423	81,190,214 NIK 31-Dec-15 Audited Shs.`000 3,514,571 635,346 2,879,225 1,486,206	
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1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 3.3 3.1 3.2 3.3 3.4 4.0 4.1	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 BAI 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 2,737,651 1,348,514 230,398 4,316,563	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059	
1.0 1.1 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 2.2 2.3 3.3 3.4 4.0 4.1 4.2 4.3 4.4	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c)Other contingent liabilities (d)Total Contingent Liabilities CAPITAL STRENGTH (a)Core capital (b) Minimum Statutory Capital (c)Excess (a-b) (d) Supplementary Capital	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 BAI 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,043,962 2,306,912 2,737,651 1,348,514 220,398 4,316,563	81,190,214 NIK 31-Dec-15 Audited Shs.`000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059	
1.0 42 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 3.3 3.4 4.0 4.1 4.2 4.3 4.4 4.5	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a)Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c)Other contingent liabilities (d)Total Contingent Liabilities CAPITAL STRENGTH (a)Core capital (b) Minimum Statutory Capital (c)Excess (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f)Total risk weighted assets	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 BAI 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,091,251 2,737,651 1,348,514 230,398 4,316,563 10,184,192 1,000,000 9,184,192	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059	
1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 3.3 3.4 4.0 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c) Other contingent Liabilities (d)Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,091,251 1,348,514 230,398 4,316,563 10,184,192 1,000,000 9,184,192 366,335 10,550,526 52,067,367 21.6%	81,190,214 NIK 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059 11,329,253 1,000,000 10,329,253 1,000,000 10,329,255 1,555,116 13,884,369 73,606,478 18.1%	
1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 3.3 3.4 4.0 4.1 4.2 4.3 4.4 4.4 4.4 4.7 4.8 4.9	Proposed dividends Capital grants TOTAL SAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 2,737,651 1,348,514 230,398 4,316,563 10,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,0550,526 52,067,367 21.6% 8.0% 8.0%	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059 11,329,253 1,000,000 10,329,253 2,555,116 13,884,369 73,606,478 18.1% 8.0% 8.0%	
1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 2.2 2.3 3.4 4.1 4.2 4.3 4.4 4.5 4.7 4.8 4.7 4.8 4.10 4.10 4.10 4.10 4.10	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c)Other contingent liabilities (d)Total Contingent Liabilities CAPITAL STRENGTH (a)Core capital (b) Minimum Statutory Capital (c) Excess (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f)Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 2,737,651 1,248,514 250,398 4,316,563 10,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000	81,190,214 NIK 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059 11,329,253 1,000,000 10,329,253 1,000,000 10,329,255 1,384,369 73,606,478 18.1% 8.0%	
39 40 42 1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 2.2 2.3 3.3 3.4 4.0 4.5 4.6 4.7 4.8 4.9 4.10 4.11 4.12	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess (j) Core Capital / Total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (j-k)	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,091,251 2,737,651 1,348,514 230,398 4,316,563 10,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,19	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 11,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253	
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1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 3.3 3.4 4.0 4.1 4.2 4.3 4.4 4.4 4.15 4.10 4.11 4.13 4.14 4.15	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Fonwards Swaps & Options (c) Other contingent liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (l) Excess (j) Core Capital / Total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (j) Core Capital/Total risk weighted assets (n) Minimum statutory Ratio (o) Excess (m-n)	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,091,251 2,737,651 1,348,514 230,398 4,316,563 10,184,192 1,000,000 9,184,192 366,335 10,550,526 52,067,367 21.6% 8.0% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5%	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059 11,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253	
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39 40 42 1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 2.2 2.3 3.3 3.4 4.0 4.0 4.10 4.11 4.12 4.13 4.14 4.15 5.0 5.0 5.15 5.16 5.16 5.16 6.17 6.17 6.17 6.17 6.17 6.17 6.17 6	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (i) Excess (j) Core Capital / Total risk weighted assets (k) Minimum statutory Ratio (i) Excess (j-k) (m) Total Capital/Total risk weighted assets (n) Minimum statutory Ratio (o) Excess (m-n) LIQUIDITY (a) Liquidity Ratio (b) Minimum Statutory Ratio (b) Minimum Statutory Ratio (c) Excess (m-n)	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 31-Dec-14 Audited Shs. '000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,091,251 1,348,514 230,398 4,316,563 10,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 9,184,194 1,000,000 1,000,000 1,000,000 1,000,000	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059 11,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,329,253 1,000,000 10,3	
1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 2.0 2.1 3.3 3.4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.15 5.0 5.1	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards Swaps & Options (c) Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio (i) Excess (j) Core Capital / Total risk weighted assets (k) Minimum statutory Ratio (i) Excess (j-k) (m) Total Capital/Total risk weighted assets (n) Minimum statutory Ratio (o) Excess (m-n) LIQUIDITY (a) Liquidity Ratio (b) Minimum Statutory Ratio (b) Minimum Statutory Ratio (c) Excess (m-n)	10,689,560 61,834,403 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,643,962 2,306,912 2,737,651 1,348,514 230,398	12,041,979 81,281,366 DUP 31-Dec-15 Audited Shs. '000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300	10,620,650 61,812,663 BAI 31-Dec-14 Audited Shs. 000 2,847,219 457,545 2,389,674 1,298,423 1,091,251 1,091,251 1,091,251 1,348,514 220,398 4,316,563 10,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000,000 9,184,192 1,000	81,190,214 NIK 31-Dec-15 Audited Shs. 000 3,514,571 635,346 2,879,225 1,486,206 1,393,019 1,393,019 1,267,619 1,849,722 3,117,341 2,324,101 1,130,658 181,300 3,636,059 11,329,253 1,000,000 10,329,253 1,000,000 10,329,255 1,3884,369 73,606,478 18.1% 8.0% 10.1% 15.4% 10.5% 4.9% 14.50% 4.4%	

	STATEMENT OF COMPREHENSIVE INCOME	GROUP		BANK	
		31-Dec-14 Audited	31-Dec-15 Audited	31-Dec-14 Audited	31-Dec-15 Audited
		Shs.`000	Shs.`000	Shs.`000	Shs.`000
	INTEREST INCOME	3	3		
1	Loans and advances	6,216,205	8,258,102	6,216,205	8,258,102
2	Government securities	527,148	787,648	527,148	787,648
3	Deposits and placements with banking institutions	243,377	764,346	243,377	764,346
4	Other Interest Income Total interest income	134,845 7,121,576	222,217 10,032,314	134,845 7,121,576	222,217 10,032,314
	ioui interest intollic	1,121,510	10,032,314	1,121,510	10,052,514
	INTEREST EXPENSE				
5	Customer deposits	1,544,940	3,261,998	1,547,577	3,269,496
6	Deposits and placement from banking institutions	207 200	770 707	207 200	770 707
7	Other interest expenses Total interest expenses	203,280 1,748,220	370,387 3,632,385	203,280 1,750,857	370,387 3,639,883
	iotal interest expenses	1,740,220	3,032,303	1,730,037	3,033,003
	NET INTEREST INCOME	5,373,356	6,399,929	5,370,718	6,392,431
	OTHER OPERATING INCOME				
8	Fees and commissions on loans and advances	703,886	878,115	703,886	878,115
9	Other fees and commissions	1,480,970	1,509,780	1,480,970	1,509,780
	Foreign exchange trading income	111,444	298,484	111,444	298,484
	Dividend Income Other income	342,815	290,650	- 258,484	127,739
12	Total non-interest income	2,639,115	2,977,029	2,554,784	2,814,118
	TOTAL OPERATING INCOME	8,012,471	9,376,958	7,925,503	9,206,549
	OPERATING EXPENSES				
13	Loan loss provision	389,944	211,875	389,944	211,875
	Staff costs	2,306,323	2,640,640	2,273,638	2,590,411
15	Directors' emoluments	191,490	229,653	188,880	223,390
	Rental charges	371,002	486,533	371,002	486,533
	Depreciation charge on property and equipment	372,186	556,568	371,360	555,008
	Amortisation charges Other operating expenses	94,634 1,621,831	100,557 2,194,005	94,634 1,617,686	100,557 2,155,289
13	Total operating expenses	5,347,410	6,419,830	5,307,144	6,323,063
	Profit Before Tax and Exceptional Items	2,665,060	2,957,128	2,618,359	2,883,487
20	Exceptional items	-	-		
21	Profit After Exceptional Items	2,665,060	2,957,128	2,618,359	2,883,487
	Current tax Deferred tax	851,930 3,345	982,531 (8,349)	834,257 3,500	954,992 (8,163)
	Profit After Tax and Exceptional Items	1,809,785	1,982,946	1,780,602	1,936,658
	•			- · · · • · · · ·	
27	Other Comprehensive Income:				
23	Gains/(Losses) from Translating the Financial Statements of Foreign	-	-	-	-
24	Operations Fair Value changes in Available-fo-sale Financial Assets	_	(6,778)	_	(6,778)
	Revaluatation Surplus on Property, Plant and Equipment	-	(0,773)	-	(0,770)
26	Share of other Comprehensive Income of Associates	-	-	-	-
27		-		-	
	Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	- 1,809,785	(6,778) 1,976,168	- 1,780,602	(6,778) 1,929,880
	EARNINGS PER SHARE- BASIC & DILUTED	1.94	1.59	1.43	1.55
	DIVIDEND PER SHARE -DECLARED	0.5		0.5	
		0.5		0.5	

The above statement of financial position, statement of comprehensive income and disclosures are extracts from the books of the Bank as audited by Deloitte & Touche, Certified Public Accountants and received unqualified opinion.

The complete set of audited financial statements, statutory and qualitative disclosures can be accessed on the Institution's website www.familybank.co.ke. They may also be accessed at the institutions Head office located at Family Bank Towers, Muindi Mbingu street, Nairobi.

Profit Before Tax

KEY FINANCIAL PERFORMANCE HIGHLIGHTS-BANK

- Profit Before Tax increased by 10% from Ksh.2.62B for the year ended 31st December 2014 to Ksh.2.88B for the year ended 31st December 2015.
- enace 31* December 2015.
 Total Shareholders' funds grew by 12% from Ksh.10.62B as at December 2014 to Ksh. 11.93B as at December 2015.
 Deposits grew by 33% from Ksh.47.2B as at December 2014 to Ksh.62.7B as at December 2015.
 Total assets grew by 31% from Ksh.61.8B as at December 2014 to Ksh.81.2B as at December 2015.
 Loans grew by 47% from Ksh.37.9B as at December 2014 to Ksh.55.9B as at December 2015.
 The bank has over 1.7 Million customers.

Total Assets



