FAMILY BANK LIMITED UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2017

UN-AUDITED FINANCIA						K DIJ
STATEMENT OF FINANCIAL POSITION		GROUP			BANK	
	31-Mar-16 Un-Audited Shs.`000	31-Dec-16 Audited Shs.`000	31-Mar-17 Un-Audited Shs.`000		31-Dec-16 Audited Shs.`000	31-Mar-17 Un-Audited Shs.`000
A ASSETS 1 Cash (both Local & Foreign)	2,800,379	3,391,886	3,061,901	2,800,379	3,391,886	3,061,901
2 Balances with Central Bank of Kenya 3 Kenya Government & other Securities held for dealing purposes 4 Financial Assets at Fair Value through Profit & Loss 5 Investment Securities:	6,636,782 - -	2,100,529 - -	3,491,868 - -	6,636,782 - -	2,100,529 - -	3,491,868 - -
(i) Held to Maturity: (a) Kenya Government Securities	5,903,196	4,754,137	4,065,136	5,852,201	4,754,137	4,065,136
(b) Other Securities (ii) Available for Sale:	938,961	842,389	841,772	938,961	842,389	841,772
(a) Kenya Government Securities (b) Other Securities 6 Deposits and balances due from local banking institutions	450,000 - 4,011,834	251,007 - 2,341	- 2,341	450,000 - 4,011,834	251,007 - 2,341	- - 2,341
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	850,416	184,451 776,826	668,049 776,741	850,416	184,451 738,137	668,049 738,216
9 Loans and advances to customers (net) 10 Balances due from Banking Institutions in the Group	58,691,557	50,163,555	46,647,535	58,691,557	50,163,555	46,647,535
11 Investments in associates 12 Investments in subsidiary companies	-	-	-	1,000	- 1,000	- 1,000
13 Investments in joint ventures 14 Investment properties	18,200	18,200	- 18,200	18,200	- 18,200	18,200
15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets	3,364,264 156,819 311,853	4,167,845 153,359 451,121	4,023,334 152,222 417,642	3,354,038 156,819 310,785	4,158,968 153,359 445,469	4,015,614 152,222 412,297
18 Deferred tax asset 19 Retirement benefit asset	2,710			2,581		
20 Other assets TOTAL ASSETS	1,892,951 86,029,921	2,234,038 69,491,684	2,606,278 66,773,019	1,864,417 85,939,969	2,226,946 69,432,374	2,590,428 66,706,579
B LIABILITIES		4 707 600			4 707 600 00	
21 Balances due to Central Bank of Kenya 22 Customer deposits 23 Deposits and balances due to local banking institutions	65,835,812 1,094,483	4,393,608 41,395,232 922,654	- 44,484,241 185,147	65,872,792 1,094,483	4,393,608.00 41,473,321.00 922,654.00	- 44,558,167 185,147
24 Deposits and balances due to foreign banking institutions 25 Other money market deposits		- - -			922,054.00 - -	
26 Borrowed funds 27 Balances due to Banking Institutions Group Companies	5,608,000	8,933,191	8,743,628	5,608,000	8,933,191.00 -	8,743,628
28 Tax payable 29 Dividends payable	212,253 5,164	- 4,720	- 3,318	214,635 5,164	- 4,720.00	- 3,318
30 Deferred tax liability 31 Retirement benefit liability 32 Other liabilities	- - 975 970	24,844	24,843	- - 070 570	24,883.00	24,883
32 Other liabilities TOTAL LIABILITIES	875,870 73,631,582	1,062,376 56,736,625	840,765 54,281,942	873,870 73,668,944	1,061,121.00 56,813,497.00	835,851 54,350,994
C SHAREHOLDERS' FUNDS 33 Paid up /Assigned capital	1,245,187	1,287,108	1,287,108	1,245,187	1,287,108	1,287,108
34 Share premium 35 Revaluation reserves	5,062,517 71,615	5,874,661 196,895	5,870,700 195,889	5,062,517 71,615	5,874,661 196,895	5,870,700 195,889
36 Retained Earnings 37 Statutory loan reserves	5,472,482 546,537	4,954,666 441,729	4,743,752 393,628	5,345,168 546,537	4,818,484 441,729	4,608,261 393,628
38 Other Reserves 39 Proposed dividends 40 Capital grants	-	-	-	-	-	-
40 Capital grants TOTAL SHAREHOLDERS' FUNDS 42 Minority Interest	12,398,339	12,755,059	12,491,077	12,271,025	12,618,877	12,355,585
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	86,029,921	69,491,684	66,773,019	85,939,969	69,432,374	66,706,579
	86,029,921 31-Mar-16	69,491,684 GROUP 31-Dec-16	66,773,019 31-Mar-17		69,432,374 BANK 31-Dec-16	66,706,579 31-Mar-17
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME		GROUP		31-Mar-16	BANK	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances	31-Mar-16 Un-Audited Shs.`000 2,627,112	GROUP 31-Dec-16 Audited Shs.`000 9,758,719	31-Mar-17 Un-Audited Shs.'000 1,545,142	31-Mar-16 Un-Audited Shs.`000 2,627,112	BANK 31-Dec-16 Audited Shs.`000 9,758,719	31-Mar-17 Un-Audited Shs.'000 1,545,142
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Interest Income I Loans and advances Covernment securities Deposits and placements with banking institutions	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517	GROUP 31-Dec-16 Audited Shs.`000 9,758,719 657,752 211,707	31-Mar-17 Un-Audited Shs.`000 1,545,142 112,320 2,779	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517	BANK 31-Dec-16 Audited Shs.`000 9,758,719 657,752 211,707	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME ILCans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956	GROUP 31-Dec-16 Audited Shs.`000 9,758,719 657,752	31-Mar-17 Un-Audited Shs.`000 1,545,142 112,320	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921	BANK 31-Dec-16 Audited Shs.`000 9,758,719 657,752	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 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	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956	GROUP 31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 26,059 1,686,301 310,645	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581	31-Mar-17 Un-Audited Shs. '000 1,545,142 112,320 2,779 26,059 1,686,301 311,271
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTERST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325	GROUP 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697	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	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I 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	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579	GROUP 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,520 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052	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	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868	31-Mar-17 Un-Audited Shs. '000 1,545,142 112,520 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTERST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325	GROUP 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697	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	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances Other fees and commissions	31-Mar-16 Un-Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 186,201 348,168	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850	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 1,234,881 1,601,625 186,201 348,168	BANK 31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Covernment securities Covernment securities Covernment securities Covernment securities Covernment from banking institutions Covernment securities Covernment deposits Covernment Covernmen	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 186,201 348,168 108,846	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,681	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,000 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633	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 1,594,881 1,601,625 186,201 348,168 108,846	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,680	31-Mar-17 Un-Audited Shs. 000 1,545,142 11,2,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 63,632
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Government securities Opeosits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME B Fees and commissions on loans and advances 9 Other fees and commissions	31-Mar-16 Un-Audited Shs. '000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 186,201 348,168	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850	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 1,234,881 1,601,625 186,201 348,168	BANK 31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Sees and commissions on loans and advances Other indexing income Dividend income Dividend income	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 186,201 348,168 108,846 108,846	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 11,707 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,681 - 225,871	31-Mar-17 Un-Audited Shs. '000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 	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 1,601,625 186,201 348,168 108,846 108,846 108,846 108,846	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 4,79,650 1,471,877 235,680 1,111,877	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 2,6059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 63,632 23,520
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME ILoans and advances Government securities Opeposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME THER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Differes exchange trading income Dividend Income Total one-interest income Total one-interest income DEPENDED DEPENDE	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 1,71,325 1,393,579 1,602,927 186,201 348,168 108,846 07,7967 711,182 2,324,109 80,894	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,022,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,871 2,25,871 2,25,871 9,125,961 847,370	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,520 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,496	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 08,846 684,532 2,286,157 80,894	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,687 2111,924 8,998,182 847,370	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,632 23,520 513,296 1,515,919
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME B Fees and commissions on loans and advances Other income Total one-interest income Total operating income Dividend Income Total OPERATING INCOME OTAL OPERATING INCOME OPERATING EXPENSE I Colon Income Total OPERATING INCOME OPERATING EXPENSES I Colon Income Total OPERATING INCOME OPERATING EXPENSES I Loan loss provision I S Staff costs I D Divident	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 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	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 2,55,681 2,413,079 9,125,961 847,370 2,936,936	31-Mar-17 Un-Audited Shs. '000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 1,529,496 247,940	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 1,601,625 186,201 348,168 108,846 108,846 2,286,157 80,894 704,997 40,276	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 4,71,877 235,680 1,471,877 235,680 1,111,924 2,299,131 8,998,182 847,370 2,870,912 151,016	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 2,6059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 63,632 23,520 513,296 1,515,919 244,940 516,125 35,541
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Operation and placements with banking institutions Other interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME Dividend Income Total non-interest income Total operating income Dividend Income Total operating Income Dividend Income DETAIL OPERATING INCOME DEPASITIONE DEP	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 186,201 348,168 108,846 108,846 2,77,967 721,182 2,324,109 80,894 720,973 46,538 152,399 170,404	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 11,707 11,707 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 2,355,681 2,413,079 9,125,961 847,370 2,366,356 154,676 637,754 633,466	31-Mar-17 Un-Audited Shs. '000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 333,850 63,633 36,470 3526,246 1,529,496 247,940 527,237 36,641 162,296 187,596	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,223,556 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,844 08,844 2,286,157 80,894 704,997 40,276 152,399	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,571,54 2,570,912 1,51,016 6,577,52 2,870,912 1,51,016 6,577,52 2,870,912 1,51,016 6,577,52 2,870,912 1,51,016 6,577,52 2,870,912 1,51,016 6,577,52 2,870,912 1,51,016 6,577,52 2,870,912 1,51,016 1,51,016 3,775 2,870,912 1,51,016 3,775 2,870,912 1,51,016 3,775 2,870,912 1,51,016 3,775 2,870,912 1,016 3,775 2,870,912 1,017 2,870,912 1,017 2,970,912 1,0170,912 1,0170,912 1,0170,912 1,0170,912 1,0170,912 1,	31-Mar-17 Un-Audited Shs. 000 1,545,142 1112,320 2,779 26,059 1,686,301 311,271 7,709 296,697 683,678 1,002,623 72,293 353,850 63,632 23,520 513,296 1,515,919 247,940 516,125 35,341 162,296 186,608
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Operating and placements with banking institutions Operating and placements with banking institutions Operating and placement from banking institutions Operating expanses Difference Dif	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 1,602,927 186,201 348,168 108,844 108,844 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 170,404 32,699 552,150	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,681 2,413,877 9,125,961 847,370 2,936,936 154,676 637,754 637,754	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,496 1,529,496 247,940 527,237 36,641 1162,296 187,596 34,309 553,051	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 108,846 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 4,79,650 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 847,370 2,870,912 151,016 637,754 690,270 119,675 5,047,766	31-Mar-17 Un-Audited Shs. 000 1,545,142 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,632 23,520 513,296 1,515,919 247,940 516,125 35,541 162,296 186,608 34,309 591,623
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Operating and placements with banking institutions Operating expenses Total interest income Total interest expenses Customer deposits Customer deposits Customer deposits Coutomer deposits Deposits and placement from banking institutions Cother interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Deperating exdange trading income Di Dividen Income Di Dviden	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 1,71,325 1,393,579 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 1,602,9	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,681 2,258,717 2,413,079 9,125,961 847,370 2,936,936 154,676 637,754 73,756 73,756 73,756 74,757 757 757 757 757 757 757 757 757 757	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 53,850 526,246 1,529,496 247,940 527,237 36,641 162,296 187,596	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727	BANK 31-Dec-16 Audited Shs.'000 9,758,719 65,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 1,471,877 235,680 1,471,877 235,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,471,877 2,55,680 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,19,275 1,29,275 1,19,275 1,29,275 1,19,275 1,20,275 1,20	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,652 23,520 513,296 1,515,919 247,940 516,125 35,341 162,296 186,608 34,309
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Covernment deposits Covernment deposits Covernment securities Covernments Cover	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 1,71,325 1,393,579 1,602,927 1,602,927 186,201 348,168 108,846 108,846 108,846 2,324,109 80,894 720,973 46,538 152,399 170,404 170,407 528,057 528,052 528,052	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,681 9,125,961 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 847,370 2,936,936 119,675 3,071,443 8,461,320 6644,641	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,4960 247,940 527,237 36,641 162,296 187,596 34,309 593,051 1,789,069	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 108,846 684,532 2,286,157 80,894 704,997 40,276 52,399 169,727 32,699 584,720 1,765,712 520,445	BANK 31-Dec-16 Audited Shs.'000 9,758,719 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,680 14,471,877 235,680 111,924 8,998,182 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763 633,419 633,419	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 3553,850 63,632 23,520 513,296 1,515,919 247,940 516,125 35,341 162,296 186,608 34,309 591,623 1,774,242
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Covernments Covernmen	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 528,052 133,230 (129)	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,022,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,871 2,413,079 9,125,961 847,370 2,236,936 154,676 637,754 757,754 757,756 757,756 7	31-Mar-17 Un-Audited Shs.'000 1,545,142 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,4960 247,940 527,237 36,641 162,296 187,596 187,596 187,596 (259,573)	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 684,532 2,286,157 80,894 704,997 40,276 152,399 169,727 32,699 584,720 1,765,712 520,445	BANK 31-Dec-16 Audited Shs.'000 9,758,719 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 4,79,650 1,471,877 2,35,680 1,471,877 2,35,680 1,11,924 2,299,131 8,998,182 847,370 2,870,912 111,924 6,37,754 7,375 7,575 7,575 7,5777 7,5777 7,5777 7,5777 7,57777 7,57777 7,57777 7,577777 7,577777777	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 3553,850 63,632 23,520 513,296 1,515,919 247,940 516,125 515,341 162,296 186,608 34,309 591,623 1,774,242 (258,323) (258,323)
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Covernment securities Deposits and placements with banking institutions Other interest income Total interest income Customer deposits Customer deposits Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME Deposits Of Foreign exchange trading income Other interest income Total operating expenses Dividend income Total operating Income Cotal operating expenses Subjectors' emoluments Cotal operating expenses Divident of the provision Subjectors' emoluments Expenses Divident on the provision Divident	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 1,602,927 1,602,927 1,602,927 2,334,168 108,846 108,846 7721,182 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 183,230	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 2,25,561 2,413,079 9,125,961 847,370 2,936,956 154,676 637,754 634,676 637,754 8,461,330 664,641 131,355	31-Mar-17 Un-Audited Shs.'000 1,545,142 112,320 2,779 2,6059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 53,850 526,246 1,529,496 247,940 527,237 36,641 162,296 187,596 34,309 593,051 1,789,069	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 108,846 684,532 2,286,157 80,894 704,997 40,276 52,399 169,727 32,699 584,720 1,765,712 520,445	BANK 31-Dec-16 Audited Shs.'000 9,758,719 65,752 211,707 182,741 10,810,919 2,867,581 219,246 1,022,041 4,111,868 6,699,051 4,716,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 235,680 1,471,877 2,870,912 2,870,912 2,870,912 3,047,766 8,364,763 633,419 303,864	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,652 23,520 513,296 1,515,919 247,940 516,125 35,341 162,296 186,608 34,309 591,623 1,774,242 (258,323)
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Covernments Covernmen	31-Mar-16 Un-Audited Shs.`000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 2,324,109 80,894 720,973 46,538 152,399 170,404 32,699 592,150 1,796,057 528,052 528,052 133,230 (129)	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,022,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,871 2,413,079 9,125,961 847,370 2,236,936 154,676 637,754 757,7567 757,7577,757777777777777	31-Mar-17 Un-Audited Shs.'000 1,545,142 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,4960 247,940 527,237 36,641 162,296 187,596 187,596 187,596 (259,573)	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 684,532 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	BANK 31-Dec-16 Audited Shs.'000 9,758,719 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 4,79,650 1,471,877 2,35,680 1,471,877 2,35,680 1,11,924 2,299,131 8,998,182 847,370 2,870,912 111,924 6,37,754 7,375 7,575 7,575 7,5777 7,5777 7,5777 7,5777 7,57777 7,57777 7,57777 7,577777 7,577777777	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,632 23,520 513,296 1,515,919 247,940 516,125 515,341 162,296 186,608 34,309 591,623 1,774,242 (258,323) (258,323)
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I. 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 0. THER OPERATING INCOME 0. OTHER OPERATING INCOME 1. Dividend Inc	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,222,254 171,325 1,333,579 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 2,334,168 108,846 108,846 108,846 7721,182 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	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,022,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,871 2,413,079 9,125,961 847,370 2,236,936 154,676 637,754 757,7567 757,7577,757777777777777	31-Mar-17 Un-Audited Shs.'000 1,545,142 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,4960 247,940 527,237 36,641 162,296 187,596 187,596 187,596 (259,573)	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 1,601,625 186,201 348,168 108,846 108,846 41,316 684,532 2,286,157 2,286,157 80,894 704,997 40,276 152,399 584,720 1,765,712 520,445 520,445	BANK 31-Dec-16 Audited Shs.'000 9,758,719 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 4,79,650 1,471,877 2,35,680 1,471,877 2,35,680 1,11,924 2,299,131 8,998,182 847,370 2,870,912 111,924 6,37,754 7,375 7,575 7,575 7,5777 7,5777 7,5777 7,5777 7,57777 7,57777 7,57777 7,577777 7,577777777	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,632 23,520 513,296 1,515,919 247,940 516,125 515,341 162,296 186,608 34,309 591,623 1,774,242 (258,323) (258,323)
ITTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME Deposite and placement from bank and advances Other income Total interest income Total operating expanses Deforeign exchange trading income Deforeign exchange trading income Deformed from the interest income Total operating expenses State operating expenses Defore operating expenses Directors' emoluments Rege on property and equipment Amortisation charges Defore tax and Exceptional Items Current tax Defore tax and Exceptional Items Current tax Defore income Current ax Defore income Cother comprehensive Income Current ax Defore income Current ax C	31-Mar-16 Un-Audited Shs.'000 2,627,112 176,921 159,517 32,956 2,996,506 1,222,254 171,325 1,393,579 1,602,927 1,602,927 1,602,927 1,862,01 348,168 108,846 77,967 721,182 2,324,109 80,894 720,973 46,538 45,538 45,538 152,399 170,404 32,699 592,150 1,796,057 528,052 528,052 528,052 528,052 528,052 528,052	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,671 2,413,079 9,125,961 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 845,370 2,936,936 154,676 637,754 845,370 2,936,936 19,675 3,071,443 8,461,320 664,641 313,955 (1,552) 352,279	31-Mar-17 Un-Audited Shs.'000 1,545,142 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,4960 247,940 527,237 36,641 162,296 187,596 187,596 187,596 (259,573)	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,223,556 5,907 165,418 1,394,881 1,601,625 186,201 348,168 108,846 684,532 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	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,680 111,924 2,299,131 8,998,182 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763 633,419 303,864 (1,739) 331,294	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,632 23,520 513,296 1,515,919 247,940 516,125 515,341 162,296 186,608 34,309 591,623 1,774,242 (258,323) (258,323)
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Covernment securities Covernments C	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 32,956 2,996,506 1,222,254 1,71,325 1,393,579 1,602,927 1,602,927 1,602,927 1,602,927 1,602,927 2,3348,168 108,846 779,67 21,182 2,324,109 80,894 720,973 46,538 46,538 46,538 152,599 1,796,057 528,052 1,796,057 528,052 1,796,057 528,052 1,796,057 528,052 1,796,057 528,052 1,796,057 528,052 1,796,057 528,052 1,299 532,150 1,796,057 528,052 1,299 532,150 1,796,057 528,052 1,299 532,150 1,796,057 528,052 1,299 532,150 1,796,057 528,052 1,299 532,150 1,299 532,150 1,796,057 528,052 1,299 532,150 1,299	CROUP 31-Dec-16 Audited Shs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041 4,098,037 6,712,882 479,650 1,471,877 235,671 2,413,079 9,125,961 847,370 2,936,936 154,676 637,754 847,370 2,936,936 154,676 637,754 845,370 2,936,936 154,676 637,754 845,370 2,936,936 19,675 3,071,443 8,461,320 664,641 313,955 (1,552) 352,279	31-Mar-17 Un-Audited Shs.'000 1,545,142 2,779 26,059 1,686,301 310,645 75,709 296,697 683,052 1,003,249 72,293 353,850 63,633 36,470 526,246 1,529,4960 247,940 527,237 36,641 162,296 187,596 187,596 187,596 (259,573)	31-Mar-16 Un-Audited Shs.'000 2,627,112 159,517 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	BANK 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,680 111,924 2,299,131 8,998,182 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763 633,419 303,864 (1,739) 331,294	31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,501 311,271 75,709 296,697 683,678 1,002,623 72,293 355,850 63,632 23,520 513,296 1,515,919 247,940 516,125 515,341 162,296 186,608 34,309 591,623 1,774,242 (258,323) (258,323)

OTHER DISCLOSURES	GROUP			BANK		
	31-Mar-16 Un-Audited Shs.`000	31-Dec-16 Audited Shs.`000	Un-Audited		31-Dec-16 Audited Shs.`000	31-Mar-17 Un-Audited Shs.`000
1.0 NON-PERFORMING LOANS AND ADVANCES						
1.1 (a) Gross Non-performing loans and advances	4,321,072	7,014,631	8,302,758	4,321,072	7,014,631	8,302,758
1.2 (b) Less Interest in Suspense	822,454	1,011,792		822,454	1,011,792	1,143,550
1.3 (c)Total Non-Performing Loans and Advances (a-b)	3,498,617			3,498,617	6,002,839	7,159,208
1.4 (d) Less Loan Loss Provision 1.5 (e) Net Non-Performing Loans and Advances(c-d)	1,555,213 1,943,404			1,555,213 1,943,404	2,309,749 3,693,090	2,546,120 4,613,088
1.6 (f) Discounted Value of Securities	1,943,404			1,943,404	3,561,257	4,602,644
1.7 (g) Net NPLs Exposure (e-f)	-	131,833	10,443	-	131,833	10,443
2.0 INSIDER LOANS AND ADVANCES						
2.1 (a) Directors, Shareholders and Associates	2,203,083	2,113,068	2,038,926	2,203,083	2,113,068	2,038,926
2.2 (b) Employees	2,312,847	1,715,285	1,599,433	2,312,847	1,715,285	1,599,433
2.3 (c)Total Insider Loans and Advances and other facilities	4,515,930	3,828,353	3,638,359	4,515,930	3,828,353	3,638,359
3.0 OFF-BALANCE SHEET ITEMS						
3.1 (a)Letters of credit, guarantees, acceptances	2,341,195	3,045,782		2,341,195	3,045,782	3,256,499
3.2 (b) Forwards Swaps & Options	4,283,095	675,609		4,283,095	675,609	2,414,677
3.3 (c)Other contingent liabilities 3.4 (d)Total Contingent Liabilities	181,300 6,805,590	213,592 3,934,983		181,300 6,805,590	213,592	213,592
3.4 (d) lotal contingent Liabilities	6,803,390	3,934,983	3,884,/08	0,803,390	3,934,983	5,884,768
4.0 CAPITAL STRENGTH						
4.1 (a)Core capital				11,481,536	11,980,252	11,766,069
4.2 (b) Minimum Statutory Capital				1,000,000	1,000,000	1,000,000
4.3 (c)Excess (a-b)				10,481,536	10,980,252	10,766,069
4.4 (d) Supplementary Capital4.5 (e) Total Capital (a+d)				2,574,169	2,469,361	2,421,260
4.6 (f)Total risk weighted assets				14,055,705 79,311,307	14,449,613 69,533,671	14,187,329 68,029,613
4.7 (g) Core Capital/Total deposits Liabilities				17.4%	28.9%	26.4 %
4.8 (h) Minimum statutory Ratio				8.0%	8.0%	8.0%
4.9 (I) Excess				9.4%	20.9%	18.4%
1.10 (j) Core Capital / Total risk weighted assets				14.5%	17.2%	17.3%
1.11 (k) Minimum Statutory Ratio				10.5%	10.5%	10.5%
1.12 (l) Excess (j-k)				4.0%	6.7%	6.8%
1.13 (m) Total Capital/Total risk weighted assets				17.7%	20.8 %	20.9%
1.14 (n) Minimum statutory Ratio				14.5%	14.5%	14.5%
1.15 (o) Excess (m-n)				3.2%	6.3%	6.4%
5.0 LIQUIDITY				70.10	14.00	26 54
5.1 (a) Liquidity Ratio				30.1%	14.4%	26.5%
5.2 (b) Minimum Statutory Ratio				20.0% 10.1%	20.0% -5.6%	20.0% 6.5%
5.3 (c) Excess (a-b)						6.3%
he above statement of financial position, statement of comprehensive	income and dise	closures are e	extracts from th			
igned: Dr. David Thuku				Dr. Wilfr	ed D. Kiboro	

Signed: Dr. David Thuku Managing Director & CEO



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