FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2017

	UN-AUDITED FINANC								
	STATEMENT OF FINANCIAL POSITION	30-Sep-16	GROUP	70 Fee 17	70 Con 16	71 Dec 16	BANK 31-Mar-17	30-Jun-17	70 for 17
		Un-Audited	31-Dec-16 Audited	30-Sep-17 Un-Audited	30-Sep-16 Un-Audited	31-Dec-16 Audited	Un-Audited	Un-Audited	30-Sep-17 Un-Audited
Α	ASSETS	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
	Cash (both Local & Foreign) Balances with Central Bank of Kenya	3,119,495 4,471,372	3,391,886 2,100,529	2,956,921 3,950,442	3,119,495 4,471,372	3,391,886 2,100,529	3,061,901 3,491,868	3,173,208 2,806,948	2,956,921 3,950,442
	Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss	-	-		-	-	-	-	-
5	Investment Securities: (i) Held to Maturity:	-					-		
	(a) Kenya Government Securities (b) Other Securities	5,645,865 926,985	4,754,137 842,389	9,369,153 841,917	5,594,870 926,985	4,754,137 842,389	4,065,136 841,772	9,235,207 841,954	9,369,153 841,917
	(ii) Available for Sale:	-		041,517			041,772	041,934	041,517
	(a) Kenya Government Securities (b) Other Securities	450,000	251,007 -		450,000	251,007 -	-		-
	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	2,346 883,786	2,341 184,451	203,991 827,746	2,346 883,786	2,341 184,451	2,341 668,049	2,341 1,475,251	203,991 827,746
8		314,561 55,767,387	776,826 50,163,555	773,065 44,395,986	297,902 55,767,387	738,137 50,163,555	738,216 46,647,535	738,357 43,805,593	738,366 44,395,986
10	Balances due from Banking Institutions in the Group	-	-	-	-	-	-	-	-
	Investments in subsidiary companies	-	-	-	1,000	1,000	1,000	1,000	1,000
13 14	Investment properties	18,200	18,200	18,200	18,200	18,200	18,200	18,200	18,200
15 16	Property and equipment Prepaid lease rentals	4,009,797 154,508	4,167,845 153,359	3,763,835 149,898	4,000,496 154,508	4,158,968 153,359	4,015,614 152,222	3,911,875 151,060	3,756,432 149,898
17	Intangible assets Deferred tax asset	421,269 2,709	451,121	487,631	416,132 2,581	445,469	412,297	381,578	481,862
19	Retirement benefit asset	-	2.234.038	7 027750	2,627,271	2 226 046	2 500 420	2 040 476	7 707 000
20	Other assets TOTAL ASSETS	2,657,162 78,845,443	69,491,684	3,827,350 71,566,135	78,734,331	2,226,946 69,432,374	2,590,428 66,706,579	2,848,476 69,391,049	3,787,666 71,479,580
В	LIABILITIES								
21 22		2,279,199 53,473,867	4,393,608 41,395,232	2,148,782 48,156,089	2,279,199 53,515,421	4,393,608 41,473,321	44,558,167	- 47,641,990	2,148,782 48,212,565
23	Deposits and balances due to local banking institutions	257,443	922,654	-	257,443	922,654	185,147	67,524	
25	Other money market deposits	-			-	-	-		
26 27	Balances due to Banking Institutions Group Companies	8,862,182	8,933,191 -	8,305,459 -	8,862,182	8,933,191	8,743,628	8,771,615 -	8,305,459 -
28 29		5,789	- 4,720	- 2,947	5,789	4,720	3,318	- 2,952	- 2,947
30 31	Deferred tax liability		24,844	24,843	· -	24,883	24,883	24,883	24,883
32	Other liabilities	706,517	1,062,376	920,214	700,509	1,061,121	835,851	766,552	919,528
	TOTAL LIABILITIES	65,584,997	56,736,625	59,558,334	65,620,543	56,813,497	54,350,994 -	57,275,516	59,614,164
C 33	SHAREHOLDERS' FUNDS Paid up /Assigned capital	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108	1,287,108
34 35	Share premium Revaluation reserves	5,875,686 83,034	5,874,661 196,895	5,870,700 195,889	5,875,686 83,034	5,874,661 196,895	5,870,700 195,889	5,870,700 195,890	5,870,700 195,889
36	Retained Earnings	5,510,109 504,509	4,954,666 441,729	4,279,143 374,961	5,363,451 504,509	4,818,484 441,729	4,608,261 393,628	4,392,933 368,903	4,136,758 374,961
37 38	Other Reserves	304,305	441,725	-	-	441,725	393,020	- 300,903	-
39 40	Capital grants								
42	TOTAL SHAREHOLDERS' FUNDS Minority Interest	13,260,446	12,755,059	12,007,801	13,113,788	12,618,877	12,355,585	12,115,533	11,865,416
42			12,755,059 69,491,684	12,007,801 71,566,135	13,113,788 78,734,331	12,618,877 69,432,374	12,355,585 - 66,706,579	12,115,533 69,391,049	11,865,416 71,479,580
42	Minority Interest	78,845,443	69,491,684 GROUP	71,566,135	78,734,331	69,432,374	66,706,579 BANK	69,391,049	71,479,580
42	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	78,845,443 30-Sep-16 Un-Audited	69,491,684 GROUP 31-Dec-16 Audited	71,566,135 30-Sep-17 Un-Audited	78,734,331 30-Sep-16 Un-Audited	69,432,374 31-Dec-16 Audited	66,706,579 BANK 31-Mar-17 Un-Audited	69,391,049 30-Jun-17 Un-Audited	71,479,580 30-Sep-17 Un-Audited
	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	78,845,443 30-Sep-16 Un-Audited Shs.`000	69,491,684 GROUP 31-Dec-16 Audited Shs.`000	71,566,135 30-Sep-17 Un-Audited Shs.`000	78,734,331 30-Sep-16 Un-Audited Shs.`000	31-Dec-16 Audited Shs.`000	66,706,579 BANK 31-Mar-17 Un-Audited Shs.`000	30-Jun-17 Un-Audited Shs.`000	71,479,580 30-Sep-17 Un-Audited Shs.`000
1 2	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148	69,491,684 GROUP 31-Dec-16 Audited Shs.`000 9,758,719 657,752	30-Sep-17 Un-Audited Shs.`000 4,349,352 524,972	30-Sep-16 Un-Audited Shs. `000 7,909,360 518,148	69,432,374 31-Dec-16 Audited Shs.`000 9,758,719 657,752	66,706,579 BANK 31-Mar-17 Un-Audited Shs.`000 1,545,142 112,320	30-Jun-17 Un-Audited Shs.`000 2,988,379 283,311	30-Sep-17 Un-Audited Shs.`000 4,349,352 524,972
1 2 3	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360	69,491,684 GROUP 31-Dec-16 Audited Shs.`000 9,758,719	71,566,135 30-Sep-17 Un-Audited Shs.`000 4,349,352	78,734,331 30-Sep-16 Un-Audited Shs.`000 7,909,360	31-Dec-16 Audited Shs.`000 9,758,719	66,706,579 BANK 31-Mar-17 Un-Audited Shs. '000 1,545,142	30-Jun-17 Un-Audited Shs. `000	71,479,580 30-Sep-17 Un-Audited Shs.`000 4,349,352
1 2 3	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640	69,491,684 GROUP 31-Dec-16 Audited Shs.`000 9,758,719 657,752 211,707	71,566,135 30-Sep-17 Un-Audited Shs.`000 4,349,352 524,972 22,308	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640	31-Dec-16 Audited Shs.`000 9,758,719 657,752 211,707	66,706,579 BANK 31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289	30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income INTEREST EXPENSE	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830	69,491,684 GROUP 31-Dec-16 Audited Shs.`000 9,758,719 657,752 211,707 182,741 10,810,919	71,566,135 30-Sep-17 Un-Audited Shs.`000 4,349,352 524,972 22,308 79,046 4,975,678	78,734,331 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830	31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 182,741 10,810,919	66,706,579 BANK 31-Mar-17 Un-Audited Shs. 000 1,545,142 112,320 2,779 26,059 1,686,301	30-Jun-17 Un-Audited Shs. 000 2,988,379 283,311 8,289 52,408 3,332,387	30-Sep-17 Un-Audited Shs. '000 4,349,352 524,972 22,308 79,046 4,975,678
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	78,845,443 30-Sep-16 Un-Audited Shs: 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487	69,491,684 GROUP 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919	71,566,135 30-Sep-17 Un-Audited shs: 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052	78,734,331 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487	31-Dec-16 Audited Shs: 000 9,758,719 657,752 211,707 10,810,919 2,867,581 219,246	66,706,579 BANK 31-Mar-17 Un-Audited \$1.5,000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709	30-Jun-17 Un-Audited Shs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	78,845,443 30-Sep-16 Un-Audited Shs.`000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373	69,491,684 GROUP 31-Dec-16 Audited Shs.`000 9,758,719 657,752 211,707 182,741 10,810,919	71,566,135 30-Sep-17 Un-Audited Shs.`000 4,349,352 524,972 22,308 79,046 4,975,678	78,734,331 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627	31-Dec-16 Audited Shs. '000 9,758,719 657,752 211,707 182,741 10,810,919	66,706,579 BANK 31-Mar-17 Un-Audited Shs.`000 1,545,142 112,320 2,779 26,059 1,686,301	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289 52,408 3,332,387 745,465	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	78,845,443 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658	69,491,684 GROUP 31-Dec-16 Audited Shs. 000 9,758,752 211,707 182,741 10,810,919 2,853,750 219,246 1,025,041	71,566,135 30-Sep-17 Un-Audited Shs.`000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102	78,734,331 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658	31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919	BANK 31-Mar-17 Un-Audited Shs. 000 1,545,142 112,230 2,779 26,059 1,686,301 311,271 75,709 296,697	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102
1 2 3 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME	78,845,443 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518	69,491,684 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	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772	69,432,374 31-Dec-16 Audited 5hs. '000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 219,246 1,025,041 4,111,668	66,706,579 BANK 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	69,391,049 30-Jun-17 Un-Audited 5hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121
11 22 33 4 4	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,662 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312	69,491,684 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 6,712,882	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058	31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 182,741 10,810,919 2,867,581 1,025,041 4,111,868 6,699,051	BANK 31-Mar-17 Un-Audited 5hs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942	71,479,580 30-Sep-17 Un-Audited Shs. '000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557
1 2 3 3 4 4 5 6 6 7 7	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Fees and commissions on loans and advances Other fees and commissions Other fees and commissions Toreign exchange trading income	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 145,682 8,782,830 2,507,373 144,487 655,658 3,307,518	69,491,684 GROUP 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	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 1143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058	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	66,706,579 BANK 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	30-Jun-17 Un-Audited Shs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557
11 22 33 44 55 66 77	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income	78,845,443 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625	69,491,684 GROUP 31-Dec-16 Audited \$hs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,0225,041 4,098,037 6,712,882 479,650 1,471,877 235,681 	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,338 79,046 4,975,678 11,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 89,145	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 1,471,877 235,681 111,924	66,706,579 BANK 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 72,293 353,850 63,632 23,520	69,391,049 30-Jun-17 Un-Audited \$hs. 000 2,988,379 285,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055	71,479,580 30-Sep-17 Un-Audited Shs. '000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106
11 22 33 44 55 66 77	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Other income Other income Other income Other income Other income Total non-interest income	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,662 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625	69,491,684 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 6,712,882 479,650 1,471,877 235,681	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625	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 1,471,877 235,681	BANK 31-Mar-17 Un-Audited 5hs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942	71,479,580 30-Sep-17 Un-Audited Shs. '000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997
11 22 33 44 55 66 77	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income	78,845,443 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625	69,491,684 GROUP 31-Dec-16 Audited \$hs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,0225,041 4,098,037 6,712,882 479,650 1,471,877 235,681 	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,338 79,046 4,975,678 11,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 89,145	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 1,471,877 235,681 111,924	66,706,579 BANK 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 72,293 353,850 63,632 23,520	69,391,049 30-Jun-17 Un-Audited \$hs. 000 2,988,379 285,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055	71,479,580 30-Sep-17 Un-Audited Shs. '000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106
1 2 3 3 4 5 6 6 7 7	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 195,625 186,239 1,861,289 7,336,601	69,491,684 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 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 89,145 1,764,195 7,229,253	31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,681 1,11,924 2,299,132 8,998,183	66,706,579 BANK 31-Mart-17 Un-Audited Shs.000 1,545,142 112,520 2,779 26,059 1,686,301 311,271 75,709 286,697 683,678 1,002,623 72,293 353,850 63,632 23,520 513,296	30-Jun-17 Un-Audited Shs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686
1 2 3 4 4 5 5 6 6 7 7	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits 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 OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 145,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 1,861,289 7,336,601	69,491,684 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 6,712,882 479,650 1,471,877 235,681 2,2413,080 9,125,962 847,370 2,936,936	71,566,135 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 -156,435 1,868,458 4,808,530	78,734,331 30-Sep-16 Un-Audited 5hs. 000 7,909,360 518,148 211,640 143,680 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,933 193,652 1,764,195 7,229,253	51-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 1,471,877 235,681 111,924 2,299,132 8,998,183	66,706,579 BANK 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 1,002,623 72,293 353,850 63,632 25,520 513,296 1,515,919	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289 5,2,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686
11 22 33 4 5 66 7 7 8 8 9 9 10 11 12 12 13 14 15 15 16 16 16 17 16 16 16 16 16 16 16 16 16 16 16 16 16	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,600 145,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 186,1289 7,336,601 573,138 2,052,867 117,056 469,950	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 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 154,676 657,754	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 11,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 -156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151	78,734,331 30-Sep-16 Un-Audited 5hs. 000 7,909,360 518,148 211,640 1143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 1,764,195 7,229,253 573,138 2,002,749 115,784 469,950	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 1,471,877 235,681 11,924 2,299,132 8,998,183	BANK 31-Mar-17 Un-Audited 5hs. 000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 63,632 23,520 513,296 1,515,919	30-Jun-17 Un-Audited 5hs. '000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151
11 22 33 44 55 66 77 77 88 99 100 111 122	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 186,239 7,336,601 575,318 2,052,867 117,905	69,491,684 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 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 154,676	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,87 655,658 3,317,772 5,465,058 403,032 1,078,993 193,625 89,145 1,764,195 7,229,253 575,138 2,002,749 115,578	31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,681 111,924 2,299,132 8,998,183	66,706,579 BANK 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 72,293 353,850 63,632 23,520 513,296 1,515,919	30-Jun-17 Un-Audited Shs. '000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 47,690 1,081,949 3,038,892	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777
11 22 33 44 55 66 77 77 88 99 100 111 122	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Rees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 1,078,393 193,625 7,336,601 573,3138 2,052,867 117,905 469,950	69,491,684 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 6,712,882 479,650 1,471,877 235,681 2,2413,080 9,125,962 8473,70 2,936,936 154,676 637,754 693,466	71,566,135 30-Sep-17 Un-Audited Shs.000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 -156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 - 89,145 1,764,195 7,229,253 573,138 2,002,749 115,578 469,950 527,386	31-Dec-16 Audited Shs. 000 9,758,719 657,752 211,707 10,810,919 2,867,581 219,246 1,025,041 4,111,868 6,699,051 479,650 1,471,877 235,681 1,1924 2,299,132 8,998,183	66,706,579 BANK 31-Mar-17 Un-Audited Shs.000 1,545,142 112,520 2,7779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 63,652 23,520 513,296 1,515,919 247,940 516,125 35,341 16,226 186,608	30-Jun-17 Un-Audited Shs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 1,081,949 3,038,892	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686
11 22 33 44 55 66 77 77 88 99 100 111 122	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total operating expenses Total operating expenses	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 1,861,289 7,336,601 573,138 2,052,867 117,905 469,950 59,047 97,444 2,036,933 5,878,444	69,491,684 GROUP 31-Dec-16 Audited \$hs.000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,0225,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,956,936 154,676 154,676 154,675 3,071,443 8,461,320	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552	78,734,331 30-Sep-16 Un-Audited 5hs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 1,764,195 7,229,253 573,138 2,002,749 1,764,195 7,229,253 69,950 5,73,665 69,7444 2,020,094 5,806,339	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 1,471,877 235,681 111,924 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763	BANK 31-Mar-17 Un-Audited 5hs.000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 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	30-Jun-17 30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 - 47,690 1,081,949 3,038,892 391,793 1,056,741 65,308 333,184 373,834 68,685 1,267,723 3,537,268	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178
1 1 2 2 3 4 4 5 5 6 6 7 7 7 8 8 9 9 100 111 122 133 144 15 16 17 18 19 19	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 186,239 7,336,601 5753,138 2,052,867 117,905 469,950 530,207 97,444 2,036,933 5,878,444 1,458,157	69,491,684 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 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 6154,676 637,754 693,466 6119,675 3,071,443 8,461,320 664,6442	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 56,7406 106,820 2,055,877 5,547,552 (739,022)	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,877 655,658 3,317,772 5,465,058 403,032 1,078,993 193,625 - 89,145 1,764,195 7,229,253 575,138 2,002,749 115,578 469,950 527,386 97,444 2,020,094 5,806,339 1,422,914	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 1,471,877 235,681 111,924 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763	66,706,579 BANK 31-Mar-17 Un-Audited shs.000 1,545,142 112,320 2,779 26,059 1,886,301 311,271 75,709 296,697 683,678 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 34,309 591,623 1,774,242 (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 47,690 1,081,949 3,038,892 391,793 1,036,741 65,508 333,184 373,834 68,685 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178
1 1 2 2 3 3 4 4 4 5 6 6 7 7 7 8 8 9 9 100 111 12 12 13 14 15 16 17 18 19 19 20 20 21	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits 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 OTHER OPERATING INCOME Rees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Profit After Exceptional Items Profit After Exceptional Items	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 403,032 1,078,393 193,625 - 186,239 1,861,289 7,336,601 573,3138 2,052,867 117,905 469,500 530,207 97,444 2,035,933 5,878,444 1,458,157	69,491,684 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 6,712,882 479,650 1,471,877 235,681 2,2413,080 9,125,962 8473,70 2,936,936 154,676 637,754 693,466 119,675 3,071,443 8,461,320 664,642 413,695	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552	78,734,331 30-Sep-16 Un-Audited 5hs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 1,764,195 7,229,253 573,138 2,002,749 1,764,195 7,229,253 69,950 5,73,666,339	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 1,471,877 235,681 1,19,24 2,299,132 8,998,183 847,370 2,870,912 151,016 637,544 690,270 119,675 3,047,766 8,364,763	BANK 31-Mar-17 Un-Audited 5hs.000 1,545,142 112,320 2,779 26,059 1,686,301 311,271 75,709 296,697 683,678 1,002,623 72,293 353,850 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	30-Jun-17 30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 - 47,690 1,081,949 3,038,892 391,793 1,056,741 65,308 333,184 373,834 68,685 1,267,723 3,537,268	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178
1 1 2 2 3 3 4 4 4 5 6 6 7 7 7 8 8 9 9 100 111 12 12 13 14 15 16 17 18 19 19 20 20 21	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME THERE OF OPERATING INCOME Total non-interest income Total non-interest income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total operating expenses Profit After Exceptional Items Exceptional items Profit After Exceptional Items	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 1,93,625 166,239 7,336,601 573,138 2,052,867 117,905 550,207 79,444 2,036,933 5,878,444 1,458,157	GROUP 31-Dec-16 Audited \$hs.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 2,25,872 2,413,080 9,125,962 847,370 2,956,936 154,676 637,754 633,466 119,675 3,071,443 8,461,320 664,642 664,642	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) (739,022)	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 1,764,195 7,229,253 573,138 2,002,749 115,578 115,578 145,950 527,386 97,444 2,020,094 5,806,339 1,422,914 1,422,914	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 1,471,877 235,681 11,924 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763 633,419 633,419	66,706,579 BANK 31-Mar-17 Un-Audited shs.000 1,545,142 112,320 2,779 26,059 1,886,301 311,271 75,709 296,697 683,678 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 34,309 591,623 1,774,242 (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 47,690 1,081,949 3,038,892 391,793 1,036,741 65,508 333,184 373,834 68,685 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178
1 1 2 2 3 3 4 4 4 5 6 6 7 7 7 8 8 9 9 100 111 12 12 13 14 15 16 17 18 19 19 20 20 21	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest repenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 186,239 7,336,601 573,138 2,052,667 117,905 469,950 530,207 797,444 2,036,933 5,878,444 1,458,157 1,458,157	69,491,684 GROUP 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,0225,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 6154,676 637,754 693,466 6119,675 3,071,443 8,461,320 664,642 313,955 (1,592)	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) 4,070	78,734,331 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 2,7364 1,764,195 7,229,253 575,3138 2,002,749 2,002,749 2,002,094 5,806,339 1,422,914 481,393	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 1,471,877 235,681 111,924 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,765 633,419 303,864 (1,739)	BANK 31-Mar1-17 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 72,293 353,850 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 (258,323) (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892 31,036,741 65,308 333,184 373,834 68,665 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)
1 1 2 2 3 3 4 4 4 5 6 6 7 7 7 8 8 9 9 100 111 12 12 13 14 15 16 17 18 19 19 20 20 21	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges or property and equipment Amortisation charges or property and equipment Amortisation charges or property and equipment Profit After Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 186,239 7,336,601 573,138 2,052,667 117,905 469,950 530,207 797,444 2,036,933 5,878,444 1,458,157 1,458,157	69,491,684 GROUP 31-Dec-16 Audited Shs.'000 9,758,719 657,752 211,707 182,741 10,810,919 2,853,750 219,246 1,0225,041 4,098,037 6,712,882 479,650 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 6154,676 637,754 693,466 6119,675 3,071,443 8,461,320 664,642 313,955 (1,592)	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) 4,070	78,734,331 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 2,7364 1,764,195 7,229,253 575,3138 2,002,749 2,002,749 2,002,094 5,806,339 1,422,914 481,393	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 1,471,877 235,681 111,924 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,765 633,419 303,864 (1,739)	BANK 31-Mar1-17 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 72,293 353,850 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 (258,323) (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892 31,036,741 65,308 333,184 373,834 68,665 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)
1 1 2 2 3 3 4 4 5 5 6 6 7 7 7 8 8 9 9 100 111 12 2 13 14 14 15 15 16 16 17 7 18 19 19 20 21 22 23 24 24	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items Exceptional items Profit After Tax and Exceptional Items Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value Changes in Available-fo-sale Financial Assets	78,845,443 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 186,239 7,336,601 573,138 2,052,667 117,905 469,950 530,207 797,444 2,036,933 5,878,444 1,458,157 1,458,157	69,491,684 GROUP 31-Dec-16 Audited \$hs.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 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 154,676 637,754 633,466 119,675 3,071,443 8,461,320 664,642 313,955 (1,592) 352,279	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) 4,070	78,734,331 30-Sep-16 Un-Audited Shs.'000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,487 655,658 3,317,772 5,465,058 403,032 1,078,393 193,625 2,7364 1,764,195 7,229,253 575,3138 2,002,749 2,002,749 2,002,094 5,806,339 1,422,914 481,393	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 1,471,877 235,681 11,92-4 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763 633,419 633,419 303,864 (1,739) 331,294	BANK 31-Mar1-17 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 72,293 353,850 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 (258,323) (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892 31,036,741 65,308 333,184 373,834 68,665 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)
1 1 2 2 3 3 4 4 5 5 6 6 7 7 7 8 8 8 9 9 10 11 1 12 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest repenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions Foreign exchange trading income Dividend Income Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Fofit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Current tax Deferred tax Profit After Tax and Excepti	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 5,475,312 403,032 1,078,393 193,625 186,239 7,336,601 5753,138 2,052,867 117,905 469,950 530,207 97,444 2,036,933 5,878,444 1,458,157 1,458,157 494,950 (129) 965,330	69,491,684 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 6,712,882 479,650 1,471,877 2355,681 225,872 2,413,080 9,125,962 8473,70 2,936,936 154,676 637,754 693,466 119,675 3,071,443 8,461,320 664,642 313,955 (1,592) 3352,279	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) 4,070	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,87 655,658 3,317,772 5,465,058 403,032 1,078,993 193,625 89,145 1,764,195 7,229,253 573,138 2,002,749 115,578 469,950 527,366 97,444 2,020,094 5,806,339 1,422,914 481,393 941,521	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 1,471,877 235,681 111,924 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 619,675 3,047,766 8,364,763 63,419 303,864 (1,739) 331,294	BANK 31-Mar1-17 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 72,293 353,850 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 (258,323) (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892 31,036,741 65,308 333,184 373,834 68,665 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)
1 1 2 2 3 3 4 4 5 5 6 6 7 7 7 8 8 8 9 9 10 11 1 12 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government 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 Total interest expenses Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Directors' emoluments Rental charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items For Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment	78,845,443 30-Sep-16 Un-Audited Shs. '000 7,909,360 518,148 211,640 143,682 8,782,830 2,507,373 144,487 655,658 3,307,518 403,032 1,078,393 193,625 - 186,239 1,861,289 7,336,601 573,3138 2,052,867 117,905 469,950 550,207 97,444 2,035,933 5,878,444 1,458,157 1,458,157 1,458,157	69,491,684 GROUP 31-Dec-16 Audited \$hs.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 1,471,877 235,681 225,872 2,413,080 9,125,962 847,370 2,936,936 154,676 637,754 633,466 119,675 3,071,443 8,461,320 664,642 313,955 (1,592) 352,279	71,566,135 30-Sep-17 Un-Audited Shs.'000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,452 86,052 781,102 2,035,606 2,940,072 347,547 1,133,479 230,997 156,435 1,868,458 4,808,530 569,543 1,652,789 93,966 501,151 567,406 106,820 2,055,877 5,547,552 (739,022) 4,070	78,734,331 30-Sep-16 Un-Audited Shs. 000 7,909,360 518,148 211,640 143,682 8,782,830 2,517,627 144,87 655,658 3,317,772 5,465,058 403,032 1,078,993 193,625 89,145 1,764,195 7,229,253 573,138 2,002,749 115,578 469,950 527,366 97,444 2,020,094 5,806,339 1,422,914 481,393 941,521	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 1,471,877 235,681 11,92-4 2,299,132 8,998,183 847,370 2,870,912 151,016 637,754 690,270 119,675 3,047,766 8,364,763 633,419 633,419 303,864 (1,739) 331,294	BANK 31-Mar1-17 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 72,293 353,850 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 (258,323) (258,323)	30-Jun-17 Un-Audited \$hs. 000 2,988,379 283,311 8,289 52,408 3,332,387 745,465 77,218 552,762 1,375,445 1,956,942 169,913 720,291 144,055 47,690 1,081,949 3,038,892 31,036,741 65,308 333,184 373,834 68,665 1,267,723 3,537,268 (498,376)	71,479,580 30-Sep-17 Un-Audited Shs. 000 4,349,352 524,972 22,308 79,046 4,975,678 1,168,967 86,052 781,102 2,036,121 2,939,557 347,547 1,133,479 230,997 101,106 1,813,129 4,752,686 569,543 1,617,428 91,777 501,151 564,383 106,820 2,050,076 5,501,178 (748,492)

TOTAL COMPREHENSIVE INCOME FOR THE YEAR

	OTHER DISCLOSURES		GROUP				BANK		
		30-Sep-16 Un-Audited Shs.`000	31-Dec-16 Audited Shs.`000	30-Sep-17 Un-Audited Shs.`000	30-Sep-16 Un-Audited Shs.`000	31-Dec-16 Audited Shs.`000	31-Mar-17 Un-Audited Shs.`000	30-Jun-17 Un-Audited Shs.`000	30-Sep-17 Un-Audited Shs.`000
1.0	NON-PERFORMING LOANS AND ADVANCES								
1.1	(a) Gross Non-performing loans and advances	6,463,697	7,014,631	8,193,382	6,463,697	7,014,631	8,302,758	7,700,616	8,193,382
1.2	(b) Less Interest in Suspense	959,941	1,011,792	1,055,088	959,941	1,011,792	1,143,550	997,635	1,055,088
1.3	(c)Total Non-Performing Loans and Advances (a-b)	5,503,756	6,002,839	7,138,294	5,503,756	6,002,839	7,159,208	6,702,981	7,138,294
1.4	(d) Less Loan Loss Provision	2,054,416	2,309,749	2,147,341	2,054,416	2,309,749	2,546,120	1,961,523	2,147,341
1.5	(e) Net Non-Performing Loans and Advances(c-d)	3,449,340	3,693,090	4,990,953	3,449,340	3,693,090	4,613,088	4,741,458	4,990,953
1.6	(f) Discounted Value of Securities	3,359,454	3,561,257	4,990,953	3,359,454	3,561,257	4,602,644	4,620,723	4,990,953
1.7	(g) Net NPLs Exposure (e-f)	89,886	131,833		89,886	131,833	10,443	120,735	-
2.0	INSIDER LOANS AND ADVANCES								
2.1	(a) Directors, Shareholders and Associates	2,187,457	2,113,068	1,924,156	2,187,457	2,113,068	2,038,926	1,981,374	1,924,156
2.2	(b) Employees	1,872,444	1,715,285	1,357,163	1,872,444	1,715,285	1,599,433	1,407,659	1,357,163
2.3	(c)Total Insider Loans and Advances and other facilities	4,059,901	3,828,353	3,281,319	4,059,901	3,828,353	3,638,359	3,389,034	3,281,319
		-			-				
3.0	OFF-BALANCE SHEET ITEMS				-				
3.1	(a)Letters of credit,guarantees, acceptances	2,926,494	3,045,782	3,435,534	2,926,494	3,045,782	3,256,499	3,356,799	3,435,534
3.2	(b) Forwards Swaps & Options	1,811,104	675,609	3,162,363	1,811,104	675,609	2,414,677	4,007,989	3,162,363
3.3	(c)Other contingent liabilities	181,300	213,592	213,592	181,300	213,592	213,592	213,592	213,592
3.4	(d)Total Contingent Liabilities	4,918,898	3,934,983	6,811,489	4,918,898	3,934,983	5,884,768	7,578,380	6,811,489
4.0	CAPITAL STRENGTH								
4.1	(a)Core capital				12,055,484	11,980,252	11,766,069	11,550,741	11,294,567
4.2	(b) Minimum Statutory Capital				1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4.3	(c)Excess (a-b)				11,055,484	10,980,252	10,766,069	10,550,741	10,294,567
4.4	(d) Supplementary Capital				2,532,141	2,469,361	2,421,260	2,396,535	2,402,593
4.5	(e) Total Capital (a+d)				14,587,625	14,449,613	14,187,329	13,947,275	13,697,160
4.6	(f)Total risk weighted assets				73,979,168	69,533,671	68,029,613	65,321,645	66,509,820
4.7	(g) Core Capital/Total deposits Liabilities				22.5%	28.9%	26.4%	24.2%	23.4%
4.8	(h) Minimum statutory Ratio				8.0%	8.0%	8.0%	8.0%	8.0%
4.9	(I) Excess				14.5%	20.9%	18.4%	16.2%	15.4%
4.10	(j) Core Capital / Total risk weighted assets				16.3%	17.2%	17.3%	17.7%	17.0%
4.11	(k) Minimum Statutory Ratio				10.5%	10.5%	10.5%	10.5%	10.5%
4.12	(I) Excess (j-k)				5.8%	6.7%	6.8%	7.2%	6.5%
4.13	(m) Total Capital/Total risk weighted assets				19.7%	20.8%	20.9%	21.4%	20.6%
4.14	(n) Minimum statutory Ratio				14.5%	14.5%	14.5%	14.5%	14.5%
4.15	(o) Excess (m-n)				5.2%	6.3%	6.4%	6.9%	6.1%
5.0	LIQUIDITY								
5.1	(a) Liquidity Ratio				24.3%	14.4%	26.5%	36.8%	33.2%
5.2	(b) Minimum Statutory Ratio				20.0%	20.0%	20.0%	20.0%	20.0%
5.3	(c) Excess (a-b)				4.3%	-5.6%	6.5%	16.8%	13.2%
	The above statement of financial position, statement of comp	rehensive inco	me and dis	closures are e	xtracts from t	he Bank's fin	ancial statem	ents.	



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