



	Sept 2017 SHS '000 (Unaudited)	Jun 2017 SHS '000 (Unaudited)	Mar 2017 SHS '000 (Unaudited)	Dec 2016 SHS '000 (Audited)	Sept 2016 SHS '000 (*Unaudited)
I STATEMENT OF FINANCIAL POSITION					
A ASSETS					
1 Cash (local and foreign)	1,695,626	1,588,093	1,331,985	1,571,640	1,179,928
2 Balances due from Central Bank of Kenya	8,865,912	4,885,724	36,251,054	7,049,588	9,574,732
3 Kenya Government securities held for dealing purposes	35,948,358	28,595,709	3,848,646	15,851,696	19,465,077
4 Financial assets at fair value through profit and loss	304,574	130,051	147,983	143,498	171,854
5 Investment securities:					
a) Held to maturity:					
a. Kenya Government securities	-	-	-	-	-
b. Other securities	2,622,438	-	-	-	-
b) Available for sale:					
a. Kenya Government securities	46,507,858	43,092,335	25,495,284	36,925,608	35,090,790
b. Other securities	-	2,751	2,898	6,386	14,205
6 Deposits and balances due from local banking institutions	9,473	32,419	1,156,701	1,191,886	2,760,244
7 Deposits and balances due from banking institutions abroad	5,716,277	13,632,210	6,156,483	5,929,689	7,307,751
8 Tax recoverable	181,870	824,314	25,768	33,965	36,177
9 Loans and advances to customers (net)	121,348,510	117,944,960	115,365,303	115,587,723	106,675,316
10 Balances due from banking institutions in the group	1,983,761	1,906,284	13,717,413	9,762,676	37,357,681
11 Investment in associates	-	-	-	-	-
12 Investment in subsidiary companies	2	2	12	12	12
13 Investment in joint ventures	-	-	-	-	-
14 Investment properties	-	-	-	-	-
15 Property and equipment	2,296,116	2,270,724	2,219,465	2,203,745	2,209,180
16 Prepaid lease rentals	53,901	52,424	53,162	53,901	54,639
17 Intangible assets	884,330	898,896	906,965	823,213	359,601
18 Deferred tax asset	1,595,580	1,451,071	1,062,740	1,475,972	966,738
19 Retirement benefit asset	-	-	-	-	-
20 Other assets	6,532,792	7,496,461	4,891,340	6,283,959	6,701,321
21 TOTAL ASSETS	236,547,378	224,804,428	212,633,202	204,895,157	229,925,246
B LIABILITIES					
23 Customer deposits	150,851,863	130,163,885	130,558,353	121,989,234	139,398,034
24 Deposits and balances due to local banking institutions	2,014,521	7,824,695	27,622	2,091,634	245,485
25 Deposits and balances due to banking institutions abroad	23,966,315	30,587,985	32,162,361	30,696,014	31,115,777
26 Other money markets deposits	-	-	-	-	-
27 Borrowed funds	8,460,917	8,339,453	7,000,301	6,608,082	7,195,237
28 Balances due to banking institutions in the group	12,263,295	9,184,086	3,925,545	4,146,682	13,095,133
29 Taxation payable	74,746	-	1,416,293	1,384,938	1,111,512
30 Dividends payable	-	-	1,400,000	-	-
31 Deferred tax liability	-	-	9,123	7,699	10,085
32 Retirement benefit liabilities	-	-	-	-	-
33 Other liabilities	6,993,212	7,873,843	6,865,766	7,733,370	9,159,747
34 TOTAL LIABILITIES	204,624,869	193,973,947	183,365,364	174,657,653	201,331,010
C CAPITAL RESOURCES					
35 Paid up / assigned capital	3,411,549	3,411,549	3,411,549	3,411,549	3,411,549
36 Share premium / (discount)	3,444,639	3,444,639	3,444,639	3,444,639	3,444,639
37 Revaluation reserve	122,598	122,598	122,598	122,598	122,598
38 Retained earnings	24,436,111	23,521,943	22,726,543	21,734,588	21,418,938
39 Statutory loan loss reserve	-	-	-	65,597	-
40 Other reserves	507,612	329,752	(437,491)	58,533	196,512
41 Proposed dividends	-	-	-	1,400,000	-
42 Capital grants	-	-	-	-	-
43 SHAREHOLDERS' FUNDS	31,922,509	30,830,481	29,267,838	30,237,504	28,594,236
44 Minority interest	-	-	-	-	-
45 TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	236,547,378	224,804,428	212,633,202	204,895,157	229,925,246
II STATEMENT OF COMPREHENSIVE INCOME					
1 INTEREST INCOME					
1.1 Loans and advances	8,947,313	5,843,565	2,902,546	12,106,859	9,286,091
1.2 Government securities	3,042,200	1,899,876	899,352	4,682,207	3,595,025
1.3 Deposits and placements with banking institutions	214,004	152,101	75,890	324,610	288,545
1.4 Other interest income	-	-	-	-	-
1.5 Total interest income	12,203,517	7,895,542	3,877,788	17,113,676	13,169,661
2 INTEREST EXPENSES					
2.1 Customer deposits	2,743,404	1,745,945	835,230	3,699,303	2,835,328
2.2 Deposits and placements from banking institutions	1,299,346	902,481	478,600	1,958,959	1,468,808
2.3 Other interest expenses	389,759	258,415	128,489	685,049	553,696
2.4 Total interest expenses	4,432,509	2,906,841	1,442,319	6,343,311	4,857,832
3 NET INTEREST INCOME	7,771,008	4,988,701	2,435,469	10,770,365	8,311,829
4 NON-INTEREST INCOME					
4.1 Fees and commissions on loans and advances	252,815	190,661	114,878	299,101	195,972
4.2 Other fees and commissions	2,468,157	1,709,038	710,206	2,248,241	1,676,373
4.3 Foreign exchange trading income	2,139,345	1,501,538	630,051	3,361,113	2,077,537
4.4 Dividend income	-	-	-	-	-
4.5 Other income	1,338,325	614,058	333,599	1,461,471	1,948,418
4.6 Total non-interest income	6,198,642	4,015,295	1,788,734	7,369,926	5,898,300
5 TOTAL OPERATING INCOME	13,969,650	9,003,996	4,224,203	18,140,291	14,210,129
6 OTHER OPERATING EXPENSES					
6.1 Loan loss provision	2,265,006	1,869,207	327,701	1,835,947	1,201,743
6.2 Staff costs	3,615,153	2,387,708	1,155,531	5,005,272	3,670,588
6.3 Directors emoluments	200,598	143,739	63,677	259,312	181,557
6.4 Rental charges	323,938	230,441	105,916	428,661	258,015
6.5 Depreciation on property and equipment	277,285	180,840	88,949	347,253	259,691
6.6 Amortisation charges	129,740	85,287	41,975	120,495	87,939
6.7 Other expenses	2,777,276	1,841,284	937,525	2,956,557	3,249,326
6.8 Total other operating expenses	9,588,996	6,738,507	2,721,274	10,953,497	8,908,859
7 Profit / (loss) before tax and exceptional items	4,380,654	2,265,490	1,502,929	7,186,794	5,301,271
8 Exceptional items	(101,760)	(74,897)	-	(1,150,687)	(1,125,797)
9 Profit / (loss) after exceptional items	4,278,894	2,190,593	1,502,929	6,036,107	4,175,474
10 Current tax	(1,235,020)	(518,997)	(32,895)	(2,897,817)	(1,979,246)
11 Deferred tax	181,866	57,645	(394,063)	1,287,112	498,389
12 Profit / (loss) after tax and exceptional items	3,225,740	1,729,241	1,075,971	4,425,402	2,694,617
13 Minority interest	-	-	-	-	-
14 Profit / (loss) after tax, exceptional items and minority interest	3,225,740	1,729,241	1,075,971	4,425,402	2,694,617
15 Other comprehensive income					
15.1 Gains / (losses) from translating the financial statements of foreign operations	(137,400)	(40,799)	(100,855)	224,680	221,535
15.2 Fair value changes in available for sale financial assets	437,304	287,603	(527,983)	(69,471)	37,276
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	3,386	(18,350)	25,442	39,981	23,092
16 Other comprehensive income for the year net of tax	303,290	228,454	(603,396)	195,190	281,903
17 Total comprehensive income for the year	3,529,030	1,957,695	472,575	4,620,592	2,976,520
18 EARNINGS PER SHARE - BASIC & DILUTED	18.91	10.14	6.31	25.94	15.80
19 DIVIDEND PER SHARE - DECLARED	2.93	0.00	0.00	12.31	0.00

III OTHER DISCLOSURES

1) NON-PERFORMING LOANS AND ADVANCES (NPLs)

	Sept 2017 SHS '000 (Unaudited)	Jun 2017 SHS '000 (Unaudited)	Mar 2017 SHS '000 (Unaudited)	Dec 2016 SHS '000 (Audited)	Sept 2016 SHS '000 (*Unaudited)
a) Gross non-performing loans and advances	9,310,431	6,482,691	7,053,899	7,013,116	6,271,921
b) Less: Interest in suspense	1,397,722	1,202,180	1,296,077	1,178,513	1,109,215
c) Total non-performing loans and advances (a-b)	7,912,709	5,280,511	5,757,822	5,834,603	5,162,706
d) Less: loan loss provision	2,604,915	1,634,942	1,662,578	1,716,864	1,416,389
e) Net non-performing Loans (c-d)	5,307,794	3,645,569	4,095,244	4,117,739	3,746,317
f) Discounted value of securities	5,307,794	3,645,569	4,095,244	4,117,739	3,746,317
g) Net NPLs exposure (e-f)	-	-	-	-	-

2) INSIDER LOANS, ADVANCES AND OTHER FACILITIES

	Sept 2017 SHS '000 (Unaudited)	Jun 2017 SHS '000 (Unaudited)	Mar 2017 SHS '000 (Unaudited)	Dec 2016 SHS '000 (Audited)	Sept 2016 SHS '000 (*Unaudited)
a) Directors, shareholders and associates	1,120,075	937,839	907,156	740,205	762,836
b) Employees	3,803,007	3,706,035	3,731,396	3,708,038	3,833,360
c) Total Insider loans, advances and other facilities	4,923,082	4,643,874	4,638,552	4,448,243	4,596,196

3) OFF BALANCE SHEET

	Sept 2017 SHS '000 (Unaudited)	Jun 2017 SHS '000 (Unaudited)	Mar 2017 SHS '000 (Unaudited)	Dec 2016 SHS '000 (Audited)	Sept 2016 SHS '000 (*Unaudited)
a) Letters of credit, guarantees, acceptances	39,188,125	39,554,138	42,030,159	30,206,709	25,992,465
b) Forwards, swaps and options	111,278,886	103,486,143	89,702,070	79,153,984	93,078,038
c) Other contingent liabilities	-	-	-	-	-
d) Total contingent liabilities	150,467,011	143,040,281	131,732,229	109,360,693	119,070,503

4) CAPITAL STRENGTH

	Sept 2017 SHS '000 (Unaudited)	Jun 2017 SHS '000 (Unaudited)	Mar 2017 SHS '000 (Unaudited)	Dec 2016 SHS '000 (Audited)	Sept 2016 SHS '000 (*Unaudited)
a) Core capital	29,679,429	29,513,510	29,044,746	28,590,776	26,927,777
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess / (Deficiency)	28,679,429	28,513,510	28,044,746	27,590,776	25,927,777
d) Supplementary capital	3,638,474	3,522,453	3,840,317	3,985,298	4,115,912
e) Total capital (a + d)	33,317,903	33,035,962	32,885,063	32,576,074	31,043,689
f) Total risk weighted assets	195,802,831	191,693,554	193,523,197	179,751,303	180,231,047
g) Core capital / total deposit liabilities	19.0%	20.8%	21.7%	23.1%	18.8%
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess / (Deficiency)	11.0%	12.8%	13.7%	15.1%	10.8%
j) Core capital / total risk weighted assets	15.2%	15.4%	15.0%	15.9%	14.9%
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess / (Deficiency)	4.7%	4.9%	4.5%	5.4%	4.4%
m) Total capital / total risk weighted assets	17.0%	17.2%	17.0%	18.1%	17.2%
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess / (Deficiency)	2.5%	2.7%	2.5%	3.6%	2.7%