

I BALANCE SHEET	Bank			Group		
	31st Mar 2014	31st Dec 2014	31st Mar 2015	31st Mar 2014	31st Dec 2014	31st Mar 2015
	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'
A ASSETS						
1 Cash (both Local & Foreign)	152,990	168,556	172,123	178,949	203,012	198,790
2 Balances due from Central Bank of Kenya	1,461,717	941,488	692,915	1,489,338	1,006,260	744,289
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-
5 Investment Securities:						
a) Held to Maturity:						
i. Kenya Government securities	4,118,688	4,389,201	4,346,728	4,406,432	4,992,117	4,922,935
ii. Other securities	3,828,573	4,154,524	4,102,526	3,828,573	4,154,524	4,102,526
b) Available for sale:						
i. Kenya Government securities	290,115	234,677	244,202	577,859	837,953	820,409
ii. Other securities	333,947	550,954	829,158	333,947	550,954	829,158
iii. Other securities	333,947	550,954	829,158	333,947	550,954	829,158
6 Deposits and balances due from local banking institutions	737,535	46,564	80,977	759,881	52,939	90,187
7 Deposits and balances due from banking institutions abroad	384,875	44,107	198,098	609,250	170,364	349,055
8 Tax recoverable	12,295	80,302	80,302	28,394	96,130	94,354
9 Loans and advances to customers (net)	10,783,907	13,127,628	12,945,731	11,347,322	13,679,881	13,501,549
10 Balances due from banking institutions in the group	4,052	10,316	10,579	-	-	-
11 Investments in associates	-	-	-	-	-	-
12 Investments in subsidiary companies	821,358	885,405	885,741	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-
15 Property and equipment	612,918	539,937	525,726	647,182	582,548	564,607
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	57,615	139,735	138,636	270,177	140,897	139,022
18 Deferred tax asset	5,941	31,501	31,501	9,846	36,860	33,125
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	744,058	483,035	869,650	779,281	561,161	976,146
21 TOTAL ASSETS	20,231,896	21,438,729	21,807,865	20,859,999	22,073,123	22,443,217
B LIABILITIES						
22 Balances due to Central Bank of Kenya	-	-	-	-	-	-
23 Customer deposits	16,391,387	16,050,353	16,451,190	16,654,798	16,390,568	16,816,733
24 Deposits and balances due to local banking institutions	349,579	769,116	510,117	349,579	769,116	510,117
25 Deposits and balances due to foreign banking institutions	113	27,266	148,423	113	27,272	148,423
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	588,173	1,549,401	1,494,354	588,173	1,549,401	1,494,354
28 Balances due to banking institutions in the group	-	-	-	-	-	-
29 Tax payable	31,324	-	32,790	35,150	-	36,427
30 Dividends payable	-	-	-	-	-	-
31 Deferred tax liability	-	84,000	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	340,631	336,043	482,118	400,407	489,035	615,126
34 TOTAL LIABILITIES	17,701,207	18,816,179	19,118,992	18,028,220	19,225,392	19,621,180
C SHAREHOLDERS' FUNDS						
35 Paid up /Assigned capital	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
36 Share premium/(discount)	-	-	-	-	-	-
37 Revaluation reserves	944	(8,248)	(18,436)	944	(111,823)	(122,011)
38 Retained earnings/Accumulated losses	1,380,411	1,480,589	1,557,100	1,343,667	1,482,128	1,485,142
39 Statutory loan loss reserves	99,334	100,209	100,209	105,593	108,557	106,787
40 Other Reserves	-	-	-	38,177	22,351	4,109
41 Proposed dividends	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	2,530,689	2,622,520	2,688,873	2,538,381	2,551,213	2,523,007
44 Minority Interest	-	-	-	293,398	296,518	299,030
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	20,231,896	21,438,729	21,807,865	20,859,999	22,073,123	22,443,217

II PROFIT AND LOSS ACCOUNT	Bank			Group		
	31st Mar 2014	31st Dec 2014	31st Mar 2015	31st Mar 2014	31st Dec 2014	31st Mar 2015
1.0 INTEREST INCOME						
1.1 Loans and advances	463,097	1,970,644	519,024	498,901	2,108,120	545,454
1.2 Government securities	117,051	505,225	121,035	125,478	550,173	136,860
1.3 Deposits and placements with banking institutions	4,153	18,610	1,139	14,127	40,995	3,349
1.4 Other Interest Income	8,503	32,072	7,085	8,789	32,203	7,085
1.5 Total interest income	592,804	2,526,551	648,283	647,294	2,731,491	692,748
2.0 INTEREST EXPENSE						
2.1 Customer deposits	287,358	1,152,671	293,129	297,809	1,177,227	297,777
2.2 Deposits and placement from banking institutions	10,259	39,652	6,378	10,341	39,853	7,038
2.3 Other interest expenses	13,817	134,547	41,322	13,817	134,547	41,322
2.4 Total interest expenses	311,434	1,326,870	340,829	321,967	1,351,627	346,137
3.0 NET INTEREST INCOME/(LOSS)	281,370	1,199,681	307,454	325,327	1,379,864	346,611
4.0 NON-INTEREST INCOME						
4.1 Fees and commissions on loans and advances	22,925	108,506	15,043	24,811	116,983	16,412
4.2 Other fees and commissions	43,456	198,197	51,953	46,233	230,390	63,830
4.3 Foreign exchange trading income/(Loss)	39,547	133,086	25,414	40,614	138,395	27,028
4.4 Dividend Income	-	-	-	-	-	-
4.5 Other income	16,149	27,138	1,601	22,920	47,234	5,247
4.6 Total Non-interest income	122,077	466,927	94,011	134,578	533,002	112,517
5.0 TOTAL OPERATING INCOME	403,447	1,666,608	401,465	459,905	1,912,866	459,128
6.0 OTHER OPERATING EXPENSES						
6.1 Loan loss provision	18,578	313,635	10,000	66,624	161,948	12,639
6.2 Staff costs	146,583	616,927	142,072	167,568	715,825	164,986
6.3 Directors' emoluments	7,200	58,722	13,359	7,200	58,882	13,359
6.4 Rental charges	14,196	62,829	15,033	18,947	87,006	21,098
6.5 Depreciation charge on property and equipment	11,421	48,621	17,832	12,543	55,669	19,777
6.6 Amortisation charges	2,700	10,505	2,617	2,978	11,626	2,706
6.7 Other operating expenses	98,355	418,840	91,252	116,382	485,031	107,845
6.8 Total Other Operating Expenses	299,033	1,348,079	292,165	392,242	1,575,987	342,410
7.0 Profit/(loss) Before Tax and Exceptional Items	104,414	318,529	109,300	67,664	336,879	116,718
8.0 Exceptional Items	-	-	-	-	-	-
9.0 Profit/(Loss) After Exceptional Items	104,414	318,529	109,300	67,664	336,879	116,718
10.0 Current Tax	31,324	85,944	32,790	31,324	86,658	34,682
11.0 Deferred Tax	-	(25,560)	-	-	(19,126)	-
12.0 Profit/(Loss) After Tax and Exceptional Items	73,090	258,145	76,510	36,340	269,347	82,036
13.0 Minority Interest	-	-	-	(11,205)	(8,085)	2,512
14.0 Profit/(loss) after tax, exceptional items and Minority Interest	73,090	258,145	76,510	47,545	277,432	79,524
15.0 Other Comprehensive Income						
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	2,990	(18,711)	(18,242)
15.2 Fair value changes in available for sale financial assets	7,657	(1,535)	(10,188)	7,657	(105,143)	(10,188)
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	-	-	-	-	-	-
16.0 Other Comprehensive Income for the year net of tax	7,657	(1,535)	(10,188)	10,647	(123,854)	(28,430)
17.0 Total comprehensive income for the year	80,747	256,610	66,322	46,987	145,493	53,606
18.0 EARNINGS PER SHARE - BASIC & DILUTED	0.70	2.40	0.73	0.35	2.52	0.78
19.0 DIVIDEND PER SHARE -DECLARED	-	0.86	-	-	0.80	-

III OTHER DISCLOSURES	Bank			Group		
	31st Mar 2014	31st Dec 2014	31st Mar 2015	31st Mar 2014	31st Dec 2014	31st Mar 2015
	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'
1.0 NON-PERFORMING LOANS AND ADVANCES						
(a) Gross Non-performing loans and advances	676,940	885,124	1,356,464	826,448	900,218	1,362,739
(b) Less: Interest in Suspense	163,996	204,785	337,536	176,270	206,964	337,987
(c) Total Non-Performing Loans and Advances (a-b)	512,944	680,339	1,018,928	650,178	693,254	1,024,752
(d) Less: Loan Loss Provision	112,868	180,973	181,094	181,490	187,666	183,663
(e) Net Non-Performing Loans and Advances(c-d)	400,076	499,366	837,834	468,688	505,588	841,089
(f) Discounted Value of Securities	400,076	499,366	837,834	468,688	505,588	841,089
(g) Net NPLs Exposure (e-f)	-	-	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES						
(a) Directors, Shareholders and Associates	219,334	209,194	202,932	219,334	209,194	202,932
(b) Employees	198,879	283,052	244,891	199,012	283,052	244,891
(c) Total Insider Loans and Advances and other facilities	418,213	492,246	447,823	418,346	492,246	447,823
3.0 OFF-BALANCE SHEET ITEMS						
(a) Letters of credit/guarantees, acceptances	2,063,315	2,235,129	2,331,539	2,202,532	2,235,423	2,389,885
(b) Forwards, swaps and options	1,672,052	1,453,360	2,539,663	1,672,052	1,453,360	2,539,663
(c) Other contingent liabilities	493,433	809,389	290,576	493,433	809,389	290,576
(d) Total Contingent Liabilities	4,228,800	4,497,878	5,161,778	4,368,017	4,498,172	5,220,124
4.0 CAPITAL STRENGTH						
(a) Core Capital	1,810,536	1,928,212	1,966,132	1,810,536	1,928,212	1,966,132
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess/(Deficiency)(a-b)	810,536	928,212	966,132	810,536	928,212	966,132
(d) Supplementary Capital	99,334	1,016,876	967,987	99,334	1,016,876	967,987
(e) Total Capital (a+d)	1,909,870	2,945,088	2,934,119	1,909,870	2,945,088	2,934,119
(f) Total risk weighted assets	15,509,001	17,095,614	18,373,684	15		