13.3 Revaluation surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive inco 14 Other Comprehensive Income for the year net of tax

15 TOTAL COMPREHENSIVE INCOME FOR THE YEAR

16 EARNINGS PER SHARE - basic and diluted



ed results for the period ended 30 September 2015

	The Board of Directo	13 01 14	ationa		or item	yu Liiii	iteu iie	icby u	IIIIOOIIC	e the t	ın-ava
	TATEMENT OF FINANCIAL POSITION at 30 September 2015	BANK 30-Sep-14 Shs'000 Un-audited	BANK 31-Dec-14 Shs'000	BANK 31 -Mar-15 Shs'000 Un-audited	BANK 30 -Jun-15 Shs'000	BANK 30-Sep-15 Shs'000 Un-audited	30-Sep-14 Shs'000	GROUP 31-Dec-14 Shs'000 Audited	GROUP 31-Mar-15 Shs'000 Un-audited	GROUP 30-Jun-15 Shs'000 Un-audited	GROUP 30-Sep-15 Shs'000 Un-audited
A	ASSETS Cash (both Local & Foreign)	2,326,053	2,750,613	2,468,118	2,768,162	3,419,415	2,521,746	2,980,344	2,816,366	3,045,307	
2	Balances due from Central Bank of Kenya	17,082,973	14,214,869		12,527,082	4,316,829		14,214,869	3,504,433	12,527,082	4,316,829
3 4	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	-	-	-	-		-	-	-	-	
5	Investment Securities:(a+b) a) Held to Maturity:(i+ii)	29,405,035 26,326,168	30,259,345 25,645,729	32,017,084 27,766,456		27,457,806 23,239,213	29,405,035 26,326,168	30,259,345 25,645,729	32,017,084	30,312,373 25,859,644	27,457,806 23,239,213
	i. Kenya Government securities	26,188,890	25,477,424		25,676,892	23,056,461	26,188,890	25,477,424	27,766,456 27,587,426	25,676,892	
	ii. Other securities	137,278	168,305	179,030	182,752	182,752	137,278	168,305	179,030	182,752	182,752
	b) Available for sale:(i+ii)	3,078,867	4,613,616	4,250,628 4,250,628	4,452,729 4,452,729	4,218,593		4,613,616	4,250,628	4,452,729 4,452,729	4,218,593 4,218,593
	i. Kenya Government securities ii. Other securities	3,078,867	4,613,616	4,250,628	4,452,729	4,218,593 -	5,078,867	4,613,616	4,250,628	4,452,729	4,218,593
5 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	1,014,387 461,473	1,337,738 695,924	160,529 475,162	104,009 388,864	185,769 1,664,599	1,014,387 461,473	1,337,738 695,924	160,529 475,162	104,009 388,864	185,769 1,664,599
3	Tax recoverable	249,316	431,696	220,553	-	1,004,355	249,316	423,518	220,553	- 300,004	1,004,333
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	57,562,887	65,641,491	70,050,360	71,435,361	73,558,720	57,562,887	65,641,491	70,050,360	71,435,361	73,558,720
11	Investments in associates	-	-	-		-	-	-	-	_	
2	Investments in subsidiary companies Investments in joint ventures	19,963	19,963	19,963	19,963	19,963	19,963	19,963	19,963	19,963	19,963
4	Investments in joint ventores	-	-	-	-	_	-	-	-	-	
15 16	Property and equipment Prepaid lease rentals	4,476,375 420	4,550,257 419	4,871,613 418	4,050,590 416	4,306,992 416	4,476,833 420	4,551,542 419	4,872,734 418	4,051,640 416	
7	Intangible assets	890,546	965,539	785,832	717,295	843,937	891,571	966,192	786,391	717,761	844,279
8	Deferred tax asset Retirement benefit asset	-	-	-	-	-	94	-	-	94	234
9	Other assets	3,408,540	1,997,032	2,013,625	1,819,995	2,015,266	3,408,540	2,000,651	2,022,425	1,824,792	2,015,266
1	TOTAL ASSETS LIABILITIES	116,897,968	122,864,886	116,587,690	124,144,110	117,789,712	117,095,238	123,091,996	116,946,418	124,427,662	118,080,998
2	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	
3 4	Customer deposits Deposits and balances due to local banking institutions	93,600,582 4,721,807	104,733,709 5,077,625	85,262,783 10,042,458	97,151,395 9,961,122	90,817,320 6,806,967	93,600,582 4,721,807	104,733,709 5,077,625	85,262,783 10,042,458	97,151,395 9,961,122	90,817,320 6,806,967
5	Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	.,
6 7	Other money market deposits Borrowed funds	-	-	-	_		-	-	-	-	
8 9	Balances due to banking institutions in the group Tax payable	-	21,976	21,976	21,976 373,360	21,976 592,131	20,093	21,976	21,976	21,976 376,716	21,976 606,296
0	Dividends payable	39,035	38,085	29,961	6,353	29,885	39,035	38,085	29,961	6,353	29,885
1	Deferred tax liability	83,894	25,460	25,460	25,460	25,460	83,894	25,227	25,460	25,460	25,460
2	Retirement benefit liability Other liabilities	6,201,246	854,119	8,598,557	3,488,435	6,052,093	6,272,779	971,351	8.830.700	3,631,895	6,261,546
4	TOTAL LIABILITIES	104,646,564	110,750,974	103,981,195	111,028,101	104,345,832	104,738,190		104,213,338	111,174,917	104,569,450
5	SHAREHOLDERS' FUNDS Paid up /Assigned capital	7,075,000	7,075,000	7,075,000	7,214,976	7,214,976	7,075,000	7,075,000	7,075,000	7,214,976	7,214,976
6	Share premium/(discount)	-	-	-	-	-	-	-	-	-	540.00
7 8	Revaluation reserves Retained earnings/Accumulated losses	1,201,022 3,466,279	1,188,147 3,268,312	1,188,147 3,728,602	519,601 4,815,729	519,601 5,278,103	1,201,022 3,571,923	1,188,147 3,378,423	1,188,147 3,855,187	519,601 4,952,465	519,601 5,345,771
9	Statutory loan loss reserves	509,103	565,456	583,647	589,273	639,881	509,103	565,456	583,647	589,273	
+0 +1	Other Reserves Proposed dividends	-	16,997 -	31,099	(23,570) -	(208,681)	-	16,997	31,099	(23,570)	(208,681)
2	Capital grants TOTAL SHAREHOLDERS' FUNDS	-	-	-	-	-	-	-	-	13.252.745	
4 4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	12,251,404 116,897,968					12,357,048 117,095,238		12,733,080 116,946,418		13,511,548 118,080,998
II.	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2015	BANK 30-Sep-14	BANK	BANK	BANK	BANK 70 San 15		GROUP	GROUP		CDOLL
	ioi tiio perioa ciiaca so september 2015		31-Dec-14	31-Mar-15	30-Jun-15	3U-3ep-15		31-Dec-14		GROUP 30-Jun-15	GROUP 30-Sep-15
		Shs'000	31-Dec-14 Shs'000	Shs'000	Shs'000	30-Sep-15 Shs'000	Shs'000	31-Dec-14 Shs'000	31-Mar-15 Shs'000	30-Jun-15 Shs'000	30-Sep-15 Shs'000
	INTEREST INCOME	-	Shs'000		Shs'000		Shs'000	31-Dec-14	31-Mar-15	30-Jun-15	30-Sep-15 Shs'000
	INTEREST INCOME Loans and advances	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	31-Dec-14 Shs'000	31-Mar-15 Shs'000	30-Jun-15 Shs'000	30-Sep-15 Shs'000
.1 .2	Loans and advances Government securities	Shs'000 Un-audited 5,335,677 2,192,307	Shs'000 Audited 7,562,961 2,979,003	Shs'000 Un-audited 2,250,137 789,780	Shs'000 Un-audited 4,605,358 1,706,156	Shs'000 Un-audited 7,323,477 2,318,406	Shs'000 Un-audited 5,335,677 2,192,307	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406
.2	Loans and advances	Shs'000 Un-audited 5,335,677 2,192,307 102,932	Shs'000 Audited 7,562,961	Shs'000 Un-audited 2,250,137	Shs'000 Un-audited 4,605,358	Shs'000 Un-audited	Shs'000 Un-audited 5,335,677 2,192,307 102,932	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108	31-Mar-15 Shs'000 Un-audited 2,250,137	30-Jun-15 Shs'000 Un-audited 4,605,358	30-Sep-15 Shs'000 Un-audited
.2 .3 .4	Loans and advances Government securities Deposits and placements with banking institutions	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81	7,562,961 2,979,003 155,108	Shs'000 Un-audited 2,250,137 789,780 41,181	Shs'000 Un-audited 4,605,358 1,706,156	Shs'000 Un-audited 7,323,477 2,318,406 106,352	Shs'000 Un-audited 5,335,677 2,192,307	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 108	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406
.2 .3 .4	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997	Shs'000 Audited 7,562,961 2,979,003 155,108 108 10,697,180	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - - 6,414,571	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 108 10,697,180	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235
.1 .2 .3 .4 .5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81	Shs'000 Audited 7,562,961 2,979,003 155,108 108	Shs'000 Un-audited 2,250,137 789,780 41,181	Shs'000 Un-audited 4,605,358 1,706,156 103,057	Shs'000 Un-audited 7,323,477 2,318,406 106,352	\$hs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 108	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352
.2 .4 .5 .1 .2	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses	\$hs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110	Shs'000 Un-audited 4,605,358 1,706,156 103,057 	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 108 10,697,180 3,620,665 273,886 5,178	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 3,081,098 1,110,179 110,036 4,110	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,685
.2 .3 .4 .5 .1 .1 .2 .3	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES	\$hs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113	\$hs'000 Audited 7,562,961 2,979,003 155,108 108 10,697,180 3,620,665 281,458 5,178 3,907,301	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616 2,617,851	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169	\$hs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 3,081,098 1,110,179 110,036 4,110 1,224,325	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 6,414,571 2,366,761 244,474 6,616 2,617,851	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,685 4,051,165
.1 .2 .3 .4 !.1 !.1 !.2 !.3	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses	\$hs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325	Shs'000 Un-audited 4,605,358 1,706,156 103,057 	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689	\$hs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 108 10,697,180 3,620,665 273,886 5,178	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 3,081,098 1,110,179 110,036 4,110	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,685 4,051,165
.1 .2 .3 .4 !.5 !.1 !.2 !.3 !.4	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884	5hs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879	\$\frac{1}{2}\square\text{Shs'000}\$ Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246	Shs'000 Un-audited 4,605,358 1,706,156 103,057 	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,685 4,051,165 5,697,066
.2 .3 .4 .5 .1 .2 .3 .4 .4 .5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME	\$\text{Shs'000} Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884	5hs'000 Audited 7,562,961 2,979,003 155,108 108 10,697,180 3,620,665 281,458 281,458 3,907,301 6,789,879	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720	Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 273,886 5,178 3,899,729 6,797,451	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066
.1 .2 .3 .4 .1 .2 .3 .4	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 3393,288 1,035,174 335,266	5hs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229	\$\frac{1}{2}\$\frac	Shs'000 Un-audited 4,605,358 1,706,156 103,057 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604	5,523,677 5,673,665 5,673,665 6,055	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,689 4,051,165 281,346 1,192,688 421,651
2 3 4 5 1 2 3 4 5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss)	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174	5hs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355	\$\frac{1}{2}\text{Shs'000}\$ Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 419,873 136,293 - 94,780	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900	Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,192,688	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,66	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,889,729 6,797,451	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,689 4,051,169 5,697,066
2 3 4 .5 1 .2 .3 .4 .1 .2 .3 .4 .5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,66 6 4,84,299	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 - 571,267 3,003,946	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 419,873 136,293 - 94,780 736,192	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 - 1,150,897	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 571,267	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,685 4,051,165 5,697,066 281,346 1,192,688 421,651 1,226,666 3,122,351
2 3 4 .5 .1 .2 .3 .4 .5 .6	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses Interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME Ees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEVENSES	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 35,266 4,84,299 2,248,027	5hs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825	\$\frac{1}{2}\$\frac	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496 6,094,216	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 - 1,150,897 3,046,582 8,743,648	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 4,84,299 2,357,821	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 571,267 3,136,743 9,934,194	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 1,060,041 2,359,032 6,155,752	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,688 4,051,169 281,344 1,192,688 421,651 1,226,6666 3,122,351 8,819,417
.2 .3 .4 .5 .1 .2 .3 .4 .5 .5 .6	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 - 571,267 3,003,946	Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 419,873 136,293 - 94,780 736,192	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496	Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 5,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,192,688 421,651 1,150,897 3,046,582	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 484,299 2,357,821 7,312,705	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 - 571,267 3,1366,743	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 24,474 6,616 2,617,831 3,796,720 215,487 830,900 252,604 - 1,060,041 2,359,032	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,685 4,051,165 5,697,066 281,346 1,192,688 421,651 1,226,666 3,122,351
.1 .2 .3 .45	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825	\$\frac{1}{2}\$\frac	\$\frac{4}{505,558}\$ 1,706,156 103,057 -6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526	5,523,677 5,671,69 5,697,066 281,364,68 287,48,68 3,523,767 516,713 10,689 4,051,169 281,346 1,150,897 3,046,582 8,743,648 586,426 2,672,063 16,143	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,055,174 335,266 - 484,299 2,357,821 7,312,705	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 434,229 571,267 3,136,743 9,934,194 525,307 3,710,219 77,109	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 24,474 6,616 2,617,831 3,796,720 215,487 830,900 252,604 - 1,060,041 2,359,032 6,155,752	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,685 4,051,165 5,697,066 281,346 1,192,688 421,657 8,819,417 586,426
.1 .2 .3 .4 .4 .1.5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 333,288 1,035,174 335,66 4,84,299 2,248,027 7,202,911 275,272 2,778,104 114,310 185,896	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968	\$\frac{1}{2}\text{Shs'000}\$ Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 419,873 136,293 94,780 736,192 2,592,965 155,661 903,487 5,566 71,926	Shs'000 Un-audited 4,605,358 1,706,156 103,057 	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 - 1,150,897 3,046,582 8,743,648 586,426 2,672,063 16,143 227,464	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 484,299 2,357,821 7,312,705 2,785,172 2,785,172 1,4310	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 571,267 3,136,743 9,934,194 \$255,307 3,710,219 77,109 256,067	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,688 4,051,169 281,346 1,192,688 421,651 1,226,666 3,122,351 8,819,417 586,426 2,701,144 16,142 227,464
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 333,288 1,035,174 335,266 4,84,299 2,248,027 7,202,911 2,752,272 2,778,104 14,310	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109	\$\frac{1}{2}\$\frac	\$\frac{4}{505,558}\$ 1,706,156 103,057 -6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526	5,523,677 5,671,69 5,697,066 281,364,68 287,48,68 3,523,767 516,713 10,689 4,051,169 281,346 1,150,897 3,046,582 8,743,648 586,426 2,672,063 16,143	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 484,299 2,357,821 7,312,705 2,752,72 2,789,167 14,310 185,926 267,455	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 434,229 571,267 3,136,743 9,934,194 525,307 3,710,219 77,109	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,44,474 2,617,851 3,796,720 215,487 830,900 252,604 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,686 421,655 1,226,666 3,122,351 8,819,417 586,426 2,701,144
2 3 4 .5 1 1.2 3 4 .5 .6 1.1 2.3 4 .5 1.1 2	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 275,272 2,778,104 14,310 18,596 267,243 225,188 1,756,844	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,86 349,359 300,859 2,276,473	\$\frac{1}{2}\$\frac	\$\frac{4}{505}\$.558 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 - 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526 147,962 166,549 152,670 1,034,083	Shs'000 Un-audited 7,323,477 2,318,406 106,352 5,9748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 1,150,897 3,046,582 8,743,648 5,667,063 16,143 227,464 253,112 228,816 1,582,208	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 - 4,842,299 2,357,821 7,312,705 275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 273,886 3,899,729 6,797,451 406,095 1,725,152 434,229 - 571,267 3,136,743 9,934,194 525,307 3,710,219 771,09 256,067 349,609 310,231 2282,967	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 2,366,761 2,44,474 2,4618 3,796,720 215,487 830,900 252,604 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526 147,994 166,691 152,856 1,037,004	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,689 4,051,165 5,697,066 421,651 1,226,666 3,122,351 8,819,417 586,426 2,701,144 16,142 227,464 229,127 1,586,707
2 3 4 .5 .1 .2 .3 .4 .5 .6 .1 .2 .3 .4 .5 .6 .7	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEVENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 4,84,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 2672,43 225,188	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 3,493,59 3,00,859	\$\frac{1}{2}\$\frac	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526 147,969 166,549 152,670	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 1,150,897 3,046,582 8,743,648 586,426 2,672,063 16,143 227,464 253,112 228,816	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 - 4,842,299 2,357,821 7,312,705 275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430	31-Dec-14 Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 - 571,267 3,136,743 9,934,194 \$255,307 3,710,219 77,109 256,067 349,609 301,231	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 6,414,571 2,366,761 2,44,474 6,616 2,617,831 3,796,720 215,487 830,900 252,604 - 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526 14,7994 166,691 152,856	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,689 4,051,165 5,697,066 421,651 1,226,666 3,122,351 8,819,417 586,426 2,701,144 16,142 227,464 229,127 1,586,707
.2 .3 .4 .5 .1 .1 .2 .3 .4 .5 .6 .1 .1 .2 .3 .4 .5 .6 .6 .7 .8	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OTHER 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 FROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 2,775,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 349,359 300,859 2,276,473 7,461,945	\$\frac{1}{2}\$\frac	\$\frac{4}{505}\$.558 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 - 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526 147,962 166,549 152,670 1,034,083	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 - 1,150,897 3,046,582 8,743,648 586,426 2,672,063 161,43 227,464 253,112 228,816 1,582,208 5,566,232	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 484,299 2,357,821 7,312,705 2,75,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027	31-Dec-14 She'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 5,178 3,889,729 6,797,451 406,095 1,725,152 434,229 5,71,267 3,136,743 9,934,194 525,307 3,710,219 77,109 256,067 3,49,609 301,231 2,282,967 7,502,509 2,431,685	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 2,366,761 2,44,474 2,4618 3,796,720 215,487 830,900 252,604 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526 147,994 166,691 152,856 1,037,004	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,688 4,051,165 5,697,066 281,346 1,192,688 421,651 1,226,666 3,122,351 8,819,417 586,426 2,701,144 16,142 227,464 225,344 229,127 1,586,707 5,600,350
2 3 4 .5 .1 .2 3 .4 .5 .61 .2 3 .4 .5 .6	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME ON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OTHER 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	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 355,266 4,84,299 2,248,027 7,202,911 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,657	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 7,1090 252,968 349,359 300,859 2,276,473 7,461,945 2,331,880 (1,128,554)	\$\frac{1}{2}\$\frac	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 25,604 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526 147,969 166,549 152,670 1,034,083 3,649,630	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,688 421,651 - 1,150,897 3,046,582 8,743,648 586,426 2,672,063 161,43 227,464 253,112 228,816 1,582,208 5,566,232	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 484,299 2,357,821 7,312,705 2,752,72 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027	31-Dec-14 She'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 4,06,095 1,725,152 434,229 - 1,725,152 434,229 - 3,136,743 9,934,194 525,307 3,710,219 77,109 256,067 349,609 301,231 2282,967 7,502,509 2,431,685 (1,128,554)	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526 147,994 166,691 15,2856 1037,004 3,673,288	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,712 10,685 4,051,165 5,697,066 3,122,351 8,819,417 586,426 2,701,144 16,142 227,464 225,344 229,127 1,586,700 5,600,350
.1 .2 .3 .4 .4 .5 .2 .2 .4 .4 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEPENSES 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	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 2,775,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 349,359 300,859 2,276,473 7,461,945	\$\frac{1}{2}\$\frac	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 244,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496 6,094,216 332,779 1,806,054 147,969 166,549 152,670 1,034,083 3,649,630	Shs'000 Un-audited 7,323,477 2,318,406 106,352 3,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,192,688 421,651 1,150,897 3,046,582 8,743,648 5,86,426 2,672,063 16,143 227,464 253,112 228,816 1,582,208 5,566,232	Shs'000 Un-audited 7,5335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 484,299 2,357,821 7,312,705 2,752,72 2,789,167 1,430 185,926 267,455 225,467 1,761,430 5,519,027	31-Dec-14 She'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 5,178 3,889,729 6,797,451 406,095 1,725,152 434,229 5,71,267 3,136,743 9,934,194 525,307 3,710,219 77,109 256,067 3,49,609 301,231 2,282,967 7,502,509 2,431,685	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321 1,920,039	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 6,414,571 2,366,761 2,44,474 6,616 2,617,831 3,796,720 215,487 830,900 252,604 - 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526 147,994 166,691 152,856 1,037,004 3,673,288	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,688 4,051,165 5,697,066 281,346 1,192,688 421,651 1,226,666 3,122,351 8,819,417 586,426 2,701,144 16,142 227,464 225,344 229,127 1,586,707 5,600,350
.2.3.4.5.1.2.3.4.5.6.1.2.3.4.5.6.7.8.0.0.1	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL 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 Profit after exceptional items Current tax Deferred tax	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 4,84,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267243 225,188 1,756,844 5,502,857 1,700,054 (327,047) 1,373,007 (417,820)	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 349,359 300,859 2,276,473 7,461,945 1,203,326 (402,628)	\$\frac{1}{2}\$\frac	\$\frac{\\$\sh\$\sigma\}{00}\$ Un-audited 4,605,558 1,706,156 103,057	Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,150,897 3,046,582 8,743,648 25,672,063 16,143 227,464 253,112 228,816 1,582,208 5,566,232 3,177,416 (953,225)	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 4,84,299 2,357,821 7,312,705 275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	31-Dec-14 She'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 571,267 3,136,743 9,934,194 525,307 3,710,219 77,109 256,067 349,609 301,231 2282,967 7,502,509 2,431,685 (1,128,554) 1,303,131 (432,429)	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321 1,920,039 707,277 (212,322) -	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,686 4,21,651 1,22,6666 3,122,351 8,819,417 586,426 2,701,144 16,143 227,464 223,340 229,122 1,586,700 5,600,350 3,219,067 (965,720)
.1 .2 .3 .4 .4 .5 .2 .1 .2 .2 .3 .4 .4 .5 .5 .5 .1 .2 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL 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 Profit after exceptional items Current tax Deferred tox Profit after tax and exceptional items	Shs'000 Un-audited 102,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 1,035,174 335,266 2,248,027 7,202,911 2,275,212 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857 1,700,054 (327,047) 1,373,007	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 3,493,59 300,859 2,276,473 7,461,945 2,331,880 (1,128,554) 1,203,326	\$\frac{1}{2}\$\frac	Shs'000 Un-audited 4,605,358 1,706,156 103,057 - 6,414,571 2,366,761 2,44,474 6,616 2,617,851 3,796,720 215,487 830,900 252,604 998,505 2,297,496 6,094,216 332,779 1,806,054 9,526 147,969 166,549 152,670 1,034,083 3,649,630 2,444,586	Shs'000 Un-audited 7,323,477 2,318,406 106,352 - 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,192,688 421,651 1,150,897 3,046,582 8,743,648 5,86,426 2,672,063 16,143 227,464 253,112 228,816 1,582,208 5,566,232	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 4,84,299 2,357,821 7,312,705 275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	31-Dec-14 She'000 Audited 7,562,961 2,979,003 15,088 10,697,180 3,620,665 27,886 5,789 6,797,451 406,095 1,725,152 434,229 571,267 3,136,743 9,934,194 \$255,307 3,710,219 77,109 256,670 3,136,743 7,502,509 2,82,967 7,502,509 2,431,685 (1,128,554)	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321 1,920,039 707,277	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057 2,366,761 244,474 6,616 2,617,831 3,796,720 215,487 830,900 252,604 1,060,041 2,359,032 6,155,752 332,779 1,826,438 9,526 147,994 166,691 152,856 1037,004 3,673,288 2,482,464	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,686 4,21,651 1,22,6666 3,122,351 8,819,417 586,426 2,701,144 16,143 227,464 223,340 229,122 1,586,700 5,600,350 3,219,067 (965,720)
.1 .2 .3 .3 .4 .4 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5 .5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL 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 Profit after tax and exceptional items OTHER COMPREHENSIVE INCOME	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 4,84,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267243 225,188 1,756,844 5,502,857 1,700,054 (327,047) 1,373,007 (417,820)	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 349,359 300,859 2,276,473 7,461,945 1,203,326 (402,628)	\$\frac{1}{2}\$\frac	\$\frac{\\$\sh\$\sigma\}{00}\$ Un-audited 4,605,558 1,706,156 103,057	Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,150,897 3,046,582 8,743,648 25,672,063 16,143 227,464 253,112 228,816 1,582,208 5,566,232 3,177,416 (953,225)	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 4,84,299 2,357,821 7,312,705 275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	31-Dec-14 She'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 571,267 3,136,743 9,934,194 525,307 3,710,219 77,109 256,067 349,609 301,231 2282,967 7,502,509 2,431,685 (1,128,554) 1,303,131 (432,429)	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321 1,920,039 707,277 (212,322) -	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,686 4,21,651 1,22,6666 3,122,351 8,819,417 586,426 2,701,144 16,143 227,464 223,340 229,122 1,586,700 5,600,350 3,219,067 (965,720)
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL 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 Profit after exceptional items Current tax Deferred tox Profit after tax and exceptional items	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 4,84,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267243 225,188 1,756,844 5,502,857 1,700,054 (327,047) 1,373,007 (417,820)	Shs'000 Audited 7,562,961 2,979,003 155,108 10,697,180 3,620,665 281,458 5,178 3,907,301 6,789,879 406,095 1,592,355 434,229 571,267 3,003,946 9,793,825 525,307 3,679,870 77,109 252,968 349,359 300,859 2,276,473 7,461,945 1,203,326 (402,628)	\$\frac{1}{2}\$\frac	\$\frac{\\$\sh\$\sigma\}{00}\$ Un-audited 4,605,558 1,706,156 103,057	Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 5,697,066 281,346 1,150,897 3,046,582 8,743,648 25,672,063 16,143 227,464 253,112 228,816 1,582,208 5,566,232 3,177,416 (953,225)	Shs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 503,082 1,035,174 335,266 4,84,299 2,357,821 7,312,705 275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	31-Dec-14 She'000 Audited 7,562,961 2,979,003 15,108 10,697,180 3,620,665 273,886 5,178 3,899,729 6,797,451 406,095 1,725,152 434,229 571,267 3,136,743 9,934,194 525,307 3,710,219 77,109 256,067 349,609 301,231 2282,967 7,502,509 2,431,685 (1,128,554) 1,303,131 (432,429)	31-Mar-15 Shs'000 Un-audited 2,250,137 789,780 41,181 - 3,081,098 1,110,179 110,036 4,110 1,224,325 1,856,773 85,246 454,224 136,293 - 94,780 770,543 2,627,316 155,661 912,333 5,566 71,944 83,033 76,181 615,321 1,920,039 707,277 (212,322) -	30-Jun-15 Shs'000 Un-audited 4,605,358 1,706,156 103,057	30-Sep-15 Shs'000 Un-audited 7,323,477 2,318,406 106,352 9,748,235 3,523,767 516,713 10,689 4,051,169 281,346 1,192,686 4,21,651 1,22,6666 3,122,351 8,819,417 586,426 2,701,144 16,143 227,464 223,340 229,122 1,586,700 5,600,350 3,219,067 (965,720)

3,447 (40,567) (225,678)

Shs 1.71 Shs 5.54

481,928 1,664,942 1,998,513 1,020,724

Shs 7.22 Shs 3.65

955,187

Shs 3.41

817,695

Shs 2.86

16,997

887.699

Shs 3.11

3,447 (40,567) (225,678)

Shs 6.19

1,691,457 2,027,668

498,402

Shs 1.77

OTHER DISCLOSURES	BANK 30-Sep-14 Shs'000 Un-audited	Shs'000	BANK 31-Mar-15 Shs'000 Un-audited	Shs'000	Shs'000
Non-performing loans and advances					
Gross non-performing loans and advances	6,041,488	7,236,684	6,967,504	6,793,635	6,459,891
Less: Interest in suspense Total Non-performing loans and advances (a-b)	153,905 5,887,583	188,555 7,048,129	248,548 6,718,956	308,548 6,485,087	353,548 6,106,343
Less: Loan loss Provisions	2,058,104	2,263,409	2,185,083	729,285	574,586
Net NPLs exposure (c-d)		4,784,720	4,533,873	5.755.802	5,531,757
Discounted Value of Securities	3,829,479	4,784,720	4,533,873	5,755,802	5,531,757
Net NPLs exposure (e-f)	3,023,413	4,704,720		3,133,002	- 10.01
Insider loans and Advances				-	
Directors, Shareholders and associates	95,924	113,283	106,569	58.935	98,879
Employees	4,777,821	4,851,152	5,251,968	5,451,918	5,468,236
Total insider loans, advances and other facilities	4,873,745	4,964,435	5,358,537	5,510,853	5,567,115
Off-Balance sheet items	, ,	, , , , , , , , , , , , , , , , , , , ,	.,,	.,,	
Letters of credit, guarantees and acceptances	5,559,562	5,350,757	7,956,977	5,587,834	7,472,483
Forwards, swaps and options	5,738,199	2,670,353	4,566,271	1,212,219	198,415
Other contingent liabilities	64,800	-	-	-	-
Total contingent liabilities Capital Strength	11,362,561	8,021,110	12,523,248	6,800,053	7,670,898
Core capital	10,063,685	10,343,312	10,546,119	11,211,302	11,361,363
Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Excess/(Deficiency) (a-b)	9,063,685	9,343,312	9,546,119	10,211,302	10,361,363
Supplementary capital	809,359	862,493	880,684	719,173	769,781
Total capital (a+d)	-1		11,426,803	,,	12,131,144
Total risk weighted assets			88,680,844		
Core capital/total deposit liabilities	10.8%	9.9%	12.3%	11.5%	12.5%
Minimum Statutory Ratio Excess/(Deficiency) (g-h)	10.5%	8.0% 1.9%	8.0% 4.3%	8.0% 3.5%	8.0% 4.5%
Core capital/total risk weighted assets	13.6%	12.9%	11.9%	3.5% 14.5%	14.5%
Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5% 4.0%	10.5%
Excess/(Deficiency) (j-k) Total capital/total risk weighted assets	14.7%	13.9%	12.9%	4.0% 15.4%	4.0% 15.4%
Minimum Statutory Ratio	14.5%	12.0%	14.5%	14.5%	14.5%
Excess/(Deficiency)(m-n)	0.2%	1.9%	-1.6%	0.9%	0.9%
Liquidity	0.270	1.270	-1.070	0.570	0.570
Liquidity	36.9%	31.5%	21.0%	25.8%	21.1%
Liquidity Ratio		31.370			
Liquidity Ratio Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%

The directors do not recommend the payment of an interim dividend.

APPROVAL

The un-audited financial statements are extracts of the financial statements and records of the Bank which were approved by the Board of Directors. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.co.ke.

They may also be accessed at the Bank's registered office listed hereunder

The un-audited financial statements were approved by the Board of Directors and signed on its behalf by:

M.A. Hassan - Chairman Munir S. Ahmed - Managing Director & CEO Habil Waswani - Company Secretary

REGISTERED OFFICE

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