

QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES

	STATEMENT OF FINANCIAL POSITION AS AT 30 th SEPT 2017					Group					Bank				
	Previous Year Same Quarter	31 st Dec 16 Previous Year	1 st Quarter Current Year	2 nd Quarter Current Year	3 rd Quarter Current Year	Previous Year Same Quarter	31 st Dec 16 Previous Year	1 st Quarter Current Year	2 nd Quarter Current Year	3 rd Quarter Current Year	Previous Year Same Quarter	31 st Dec 16 Previous Year	1 st Quarter Current Year	2 nd Quarter Current Year	3 rd Quarter Current Year
	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
A ASSETS	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited
1 Cash (both local & foreign)	106,485	104,398	110,401	115,644	121,528	106,485	104,398	110,401	115,644	121,528	106,485	104,398	110,401	115,644	121,528
2 Balances due from Central Bank of Kenya	700,866	661,020	578,350	635,738	651,255	700,866	661,020	578,350	635,738	651,255	700,866	661,020	578,350	635,738	651,255
3 Kenya Government and other securities held for dealing purposes															
4 Financial Assets at fair value through the profit and loss	41,161					41,161					41,161				
5 Investment Securities:															
a. Held to Maturity:															
a. Kenya Government Securities	2,101,042	2,213,025	2,238,096	2,210,025	2,067,338	2,101,042	2,213,025	2,238,096	2,210,025	2,067,338	2,101,042	2,213,025	2,238,096	2,210,025	2,067,338
b. Other Securities	137,356	114,445	116,476	94,424	96,092	137,356	114,445	116,476	94,424	96,092	137,356	114,445	116,476	94,424	96,092
b. Available for sale															
a. Kenya Government Securities		91,294	235,487	251,145	208,532		91,294	235,487	251,145	208,532		91,294	235,487	251,145	208,532
b. Other Securities															
6 Deposits and balances due from local banking institutions	131,146	51,318	167,387	249	251,377	131,146	51,318	167,387	249	251,377	131,146	51,318	167,387	249	251,377
7 Deposits and balances due from banking institutions abroad	133,729	133,965	143,667	91,543	48,189	133,729	133,965	143,667	91,543	48,189	133,729	133,965	143,667	91,543	48,189
8 Tax Recoverable	22,720	17,453	26,618	17,533	22,685	22,720	17,453	26,618	17,533	22,685	22,720	17,453	26,618	17,533	22,685
9 Loans and advances to customers (net)	5,983,050	5,799,443	5,897,991	6,086,414	5,848,109	5,983,050	5,799,443	5,897,991	6,086,414	5,848,109	5,983,050	5,799,443	5,897,991	6,086,414	5,848,109
10 Balances due from group companies															
11 Investments in associates															
12 Investments in subsidiary companies						1,000	1,000	1,000	1,000	1,000					
13 Investments in joint ventures															
14 Investment properties															
15 Property and Equipment	73,885	71,785	67,691	63,900	59,179	73,885	71,785	67,691	63,900	59,179	73,885	71,785	67,691	63,900	59,179
16 Prepaid lease rentals															
17 Intangible assets	3,526	13,961	13,086	12,212	12,370	3,429	13,872	13,004	12,137	12,302	3,429	13,872	13,004	12,137	12,302
18 Deferred tax asset	4,960	6,517	6,520	14,838	18,914	4,758	6,380	6,380	14,701	18,777	4,758	6,380	6,380	14,701	18,777
19 Retirement benefit asset															
20 Other assets	145,236	149,217	144,089	155,155	181,480	142,990	147,568	136,384	151,206	178,262	142,990	147,568	136,384	151,206	178,262
21 TOTAL ASSETS	9,585,162	9,427,841	9,745,859	9,748,820	9,581,764	9,582,882	9,426,931	9,738,935	9,745,544	9,579,358	9,582,882	9,426,931	9,738,935	9,745,544	9,579,358
B LIABILITIES															
22 Balances due to Central Bank of Kenya															
23 Customer deposits:															
24 Deposits and balances due to banking institutions	779,146	7,665,713	7,860,326	7,991,915	7,791,653	779,146	7,665,713	7,860,326	7,991,915	7,791,653	779,146	7,665,713	7,860,326	7,991,915	7,791,653
25 Deposits and balances due to foreign banking institutions	121,648	51,334	154,711	-	-	121,648	51,334	154,711	-	-	121,648	51,334	154,711	-	-
26 Other money market deposits															
27 Borrowed funds															
28 Balances due to group companies															
29 Tax payable															
30 Dividends payable															
31 Deferred tax liability															
32 Retirement benefit liability															
33 Other liabilities	48,405	66,904	71,901	57,149	59,660	42,098	63,486	55,465	51,559	54,672	42,098	63,486	55,465	51,559	54,672
34 TOTAL LIABILITIES	7,961,516	7,783,951	8,086,938	8,049,064	7,851,313	7,958,880	7,782,722	8,079,784	8,045,513	7,848,942	7,958,880	7,782,722	8,079,784	8,045,513	7,848,942
C SHAREHOLDERS' EQUITY															
35 Paid up/Assigned capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
36 Share premium/(discount)															
37 Fair value reserve		1,636	1,637	13,823	16,520		1,636	1,637	13,823	16,520		1,636	1,637	13,823	16,520
38 Retained earnings/Accumulated losses	546,911	559,770	577,135	599,157	638,945	547,268	560,089	577,365	599,432	638,910	547,268	560,089	577,365	599,432	638,910
39 Statutory Reserves	76,734	82,484	80,149	86,776	74,986	76,734	82,484	80,149	86,776	74,986	76,734	82,484	80,149	86,776	74,986
40 Proposed dividends															
41 Capital grants															
42 TOTAL SHAREHOLDERS' EQUITY	1,623,645	1,643,890	1,658,921	1,699,756	1,730,451	1,624,002	1,644,209	1,659,151	1,700,031	1,730,416	1,624,002	1,644,209	1,659,151	1,700,031	1,730,416
43 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	9,585,161	9,427,841	9,745,859	9,748,820	9,581,764	9,582,882	9,426,931	9,738,935	9,745,544	9,579,358	9,582,882	9,426,931	9,738,935	9,745,544	9,579,358

	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD END 30 th SEPT 2017					Group					Bank				
	Previous Year Same Quarter	31 st Dec 16 Previous Year	1 st Quarter Current Year	2 nd Quarter Current Year	3 rd Quarter Current Year	Previous Year Same Quarter	31 st Dec 16 Previous Year	1 st Quarter Current Year	2 nd Quarter Current Year	3 rd Quarter Current Year	Previous Year Same Quarter	31 st Dec 16 Previous Year	1 st Quarter Current Year	2 nd Quarter Current Year	3 rd Quarter Current Year
	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
1 INTEREST INCOME															
1.1 Loans and advances	780,828	941,906	210,657	396,469	581,146	780,828	941,906	210,657	396,469	581,146	780,828	941,906	210,657	396,469	581,146
1.2 Government securities	167,984	218,431	55,825	114,420	172,014	167,984	218,431	55,825	114,420	172,014	167,984	218,431	55,825	114,420	172,014
1.3 Deposits and placements with banking institutions	8,150	12,030	7,260	8,946	10,638	8,150	12,030	7,260	8,946	10,638	8,150	12,030	7,260	8,946	10,638
1.4 Other Interest Income	7,711	9,802	2,033	3,815	5,487	7,711	9,802	2,033	3,815	5,487	7,711	9,802	2,033	3,815	5,487
1.5 Total Interest Income	964,673	1,182,169	275,775	523,650	769,285	964,673	1,182,169	275,775	523,650	769,285	964,673	1,182,169	275,775	523,650	769,285
2 INTEREST EXPENSES															
2.1 Customer deposits	752,823	868,091	168,555	324,125	480,328	752,823	868,091	168,555	324,125	480,328	752,823	868,091	168,555	324,125	480,328
2.2 Deposits and placements from banking Institutions	17,229	18,230	1,189	1,987	1,986	17,229	18,230	1,189	1,987	1,986	17,229	18,230	1,189	1,987	1,986
2.3 Other Interest Expenses															
2.4 Total Interest Expenses	770,052	886,321	169,744	326,112	482,314	770,052	886,321	169,744	326,112	482,314	770,052	886,321	169,744	326,112	482,314
3 NET INTEREST INCOME/(LOSS)	194,621	295,848	106,031	197,538	286,971	194,621	295,848	106,031	197,538	286,971	194,621	295,848	106,031	197,538	286,971
4 OTHER OPERATING INCOME															
4.1 Fees and commissions on loans & advances	9,982	13,364	3,210	6,157	9,602	7,827	10,414	2,645	5,241	7,819	7,827	10,414	2,645	5,241	7,819
4.2 Other fees & commissions	22,600	30,982	4,523	9,452											