

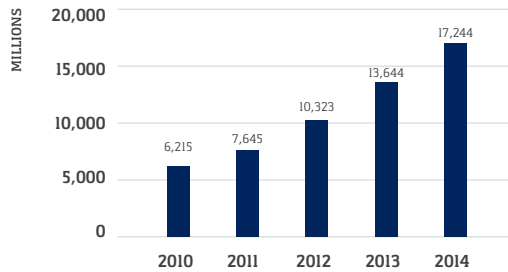
FIVE - YEAR FINANCIAL REVIEW

	2010 Shs.'000	2011 Shs.'000	2012 Shs.'000	2013 Shs.'000	2014 Shs.'000
BALANCE SHEET					
Assets					
Government securities	646,349	1,245,675	2,101,258	1,165,666	2,399,880
Loans and advances to customers	3,484,944	4,110,436	5,291,220	8,363,452	10,979,238
Property and equipment	119,262	145,430	142,547	137,418	185,373
Other assets	1,964,829	2,143,694	2,787,794	3,977,706	3,679,601
Total assets	6,215,384	7,645,235	10,322,819	13,644,242	17,244,092
Liabilities					
Customer deposits	4,934,761	5,906,502	7,560,894	9,043,645	12,288,662
Long term borrowings	-	-	312,800	1,482,686	1,387,418
Other liabilities	177,694	486,254	413,119	589,767	692,464
Total liabilities	5,112,455	6,392,756	8,286,813	11,116,098	14,368,544
Shareholder's funds	1,102,929	1,252,479	2,036,006	2,528,144	2,875,548
Total equity and liabilities	6,215,384	7,645,235	10,322,819	13,644,242	17,244,092
INCOME STATEMENT					
Interest income	584,551	740,070	1,352,816	1,375,389	1,754,695
Interest expense	(213,868)	(269,216)	(693,018)	(604,255)	(902,899)
Net interest income	370,683	470,854	659,798	771,134	851,796
Non- funded income	145,186	108,452	146,475	189,534	204,929
Operating income	515,869	579,306	806,273	960,668	1,056,725
Credit impairment credit / (charge)	4,422	15,337	5,692	(7,505)	(10,982)
Other operating expenses	(209,359)	(264,956)	(321,081)	(366,781)	(410,858)
Profit before income tax	310,932	329,687	490,884	586,382	634,885
Income tax expense	(96,158)	(99,437)	(140,352)	(154,479)	(170,540)
Profit for the year	214,774	230,250	350,532	431,903	464,345
PERFORMANCE RATIOS					
Earnings per share (Shs)	10.76	11.54	12.85	14.82	15.86
Dividend Per share (Shs)	-	2.00	3.50	4.50	5.00
Return on average shareholder's funds	30.52%	27.99%	29.85%	25.70%	23.50%
Return on average assets	5.48%	4.76%	5.46%	4.89%	4.11%
Non performing loans to total loans and advances	0%	0%	0%	0%	0%
Net advances to customer deposits (%)	70.62%	69.59%	70.00%	92.48%	89.34%
CAPITAL STRENGTH					
Core capital to customer deposits	21.00 %	20.30%	26.40%	25.40%	21.30%
Core capital to total risk weighted assets	22.80%	21.40%	24.50%	19.80%	18.20%
Total capital to total risk weighted assets	23.50%	22.00%	25.10%	20.40%	19.20%

FIVE-YEAR FINANCIAL REVIEW



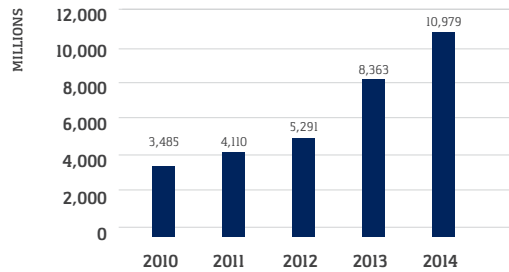
TOTAL ASSET



TOTAL ASSETS ■



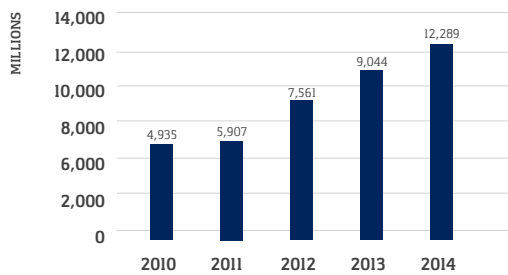
LOANS & ADVANCES



LOANS & ADVANCES ■



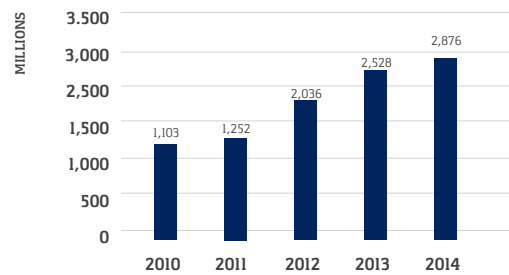
CUSTOMER DEPOSITS



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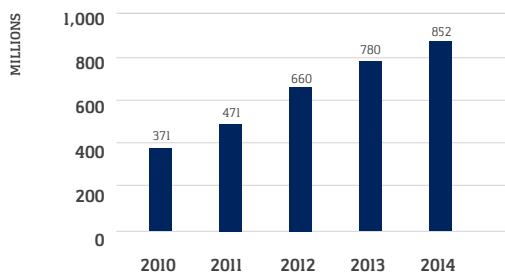
SHAREHOLDERS' EQUITY



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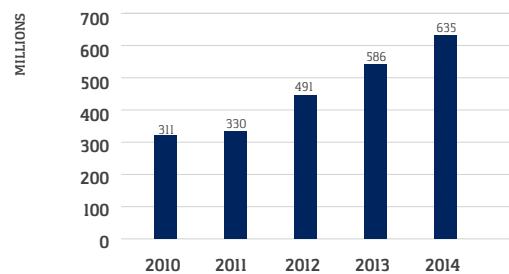
NET INTEREST INCOME



NET INTEREST INCOME ■



PROFIT BEFORE TAX



PROFIT BEFORE TAX ■