

## STATISTICS

The Bank has consistently delivered record results through a difficult period for the global economy and banking industry.

### FINANCIAL RESULTS 2014

Net Operating income up 10% to

**KSHS 1,002M**

2013: KShs 907m

Profit before taxation up 8% to

**KSHS 635M**

2013: KShs 586m

Loans and advances to customers up 31% to

**KSHS 10,979M**

2013: KShs 8,363m

Deposits from customers up 36 % to

**KSHS 12,288M**

2013: KShs 9,043m

Shareholders' equity up 13.7% to

**KSHS 2,875M**

2013: KShs 2,528m

### OPERATION HIGHLIGHTS

Impressive financial performance in 2014 mainly due to higher interest income and non funded income largely driven by increase in loans and advances .The growth has been largely supported by an increase in deposits and additional capital injection coupled with a relatively stable macroeconomic environment.

Profitability driven by focused strategy involving liquidity and capital management, credit risk management, cost control, efficiency and customer service

Business growth leveraged on our strong capital and liquidity position.

### NON - FINANCIAL RESULTS 2014

Employees

**56**

2013: 56

Branches

**3**

2013: 2

Tight control of the cost base and disciplined investment leading to a Return on Equity of 23.50% in 2014. Continued community partnership and deepening of relationships with various stakeholders with substantial amount spent on corporate social responsibility activities in 2014.

