

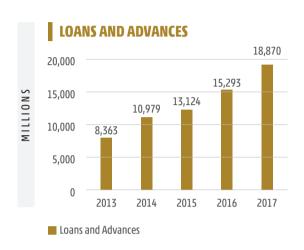


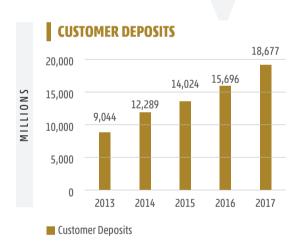


#### FIVE-YEAR FINANCIAL REVIEW

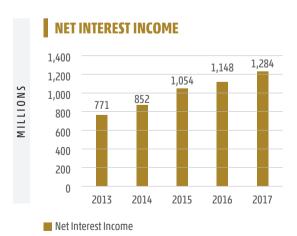
	2013	2014	2015	2016	2017
	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000
BALANCE SHEET					
Assets Government securities Loans and advances to customers Property and equipment Other assets Total assets	1,165,666	2,399,880	2,823,790	2,993,604	2,586,695
	8,363,452	10,979,238	13,124,420	15,292,829	18,870,101
	137,418	185,373	235,466	192,350	174,508
	3,977,706	3,679,601	3,836,396	3,924,698	4,353,856
	<b>13,644,242</b>	<b>17,244,092</b>	<b>20,020,072</b>	<b>22,403,481</b>	<b>25,985,160</b>
Liabilities Customer deposits Long term borrowings Other liabilities Total liabilities Shareholder's funds Total equity and liabilities	9,043,645	12,288,662	14,024,406	15,695,947	18,677,388
	1,482,686	1,387,418	1,305,428	1,519,870	1,382,370
	589,767	692,464	1,178,729	127,627	313,509
	<b>11,116,098</b>	<b>14,368,544</b>	16,508,563	<b>17,343,444</b>	<b>20,373,267</b>
	<b>2,528,144</b>	<b>2,875,548</b>	3,511,509	<b>5,060,037</b>	<b>5,611,893</b>
	<b>13,644,242</b>	<b>17,244,092</b>	20,020,072	<b>22,403,481</b>	<b>25,985,160</b>
INCOME STATEMENT					
Interest income Interest expense Net interest income Non- funded income Operating income Credit impairment charge Other operating expenses Profit before income tax and exceptional items Exceptional items Income tax expense Profit for the year	1,375,389 (604,255) <b>771,134</b> 189,534 <b>960,668</b> (7,505) (366,781) <b>586,382</b> (154,479) <b>431,903</b>	1,754,695 (902,899) <b>851,796</b> 204,929 <b>1,056,725</b> (10,982) (410,858) <b>634,885</b> (170,540) <b>464,345</b>	2,379,856 (1,325,394) <b>1,054,462</b> 196,042 <b>1,250,504</b> (20,026) (553,537) <b>676,941</b> 242,161 <b>919,102</b> (205,302) <b>713,800</b>	2,450,811 (1,302,865) 1,147,946 268,070 1,416,016 (12,032) (607,571) 796,413 (204,018) 592,395	2,558,675 (1,274,363) 1,284,312 358,713 1,643,025 (35,321) (758,505) 849,199 - 849,199 (232,022) 617,177
PERFORMANCE RATIOS					
Earnings per share (Shs) Dividend Per share (Shs) Return on average shareholder's funds Return on average assets Non performing loans to total loans and advances Net advances to customer deposits (%)	13.42	14.36	21.69	18.60	14.72
	4.50	5.00	3.00	3.00	3.50
	25.70%	23.70%	28.78%	20.84%	15.91%
	4.89%	4.11%	4.93%	3.75%	3.50%
	0%	0%	0%	0%	0%
	92.48%	89.34%	93.58%	97.43%	101%
CAPITAL STRENGTH					
Core capital to customer deposits	25.40%	21.30%	23.80%	30.90%	28.70%
Core capital to total risk weighted assets	19.80%	18.20%	18.60%	24.70%	22.10%
Total capital to total risk weighted assets	20.40%	19.20%	19.30%	25.50%	22.70%

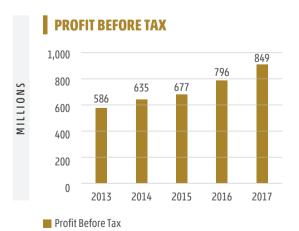








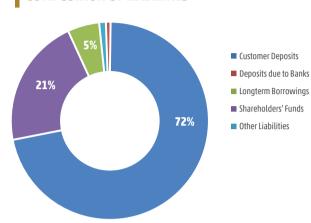




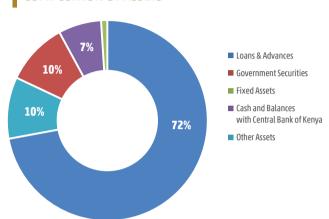
\*2015 PBT excludes gains on sale of associate

FIVE-YEAR FINANCIAL REVIEW | Con't

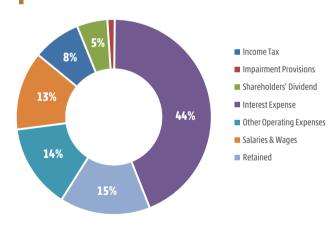
### **COMPOSITION OF LIABILITIES**



## **COMPOSITION OF ASSETS**



#### **UTILIZATION OF INCOME**



# CORE CAPITAL TO DEPOSITS RATIO (%)



#### **CORE CAPITAL TO TOTAL RISK WEIGHTED ASSETS** %



#### **TOTAL CAPITAL TO TOTAL RISK WEIGHTED ASSETS %**

