

BARCLAYS BANK OF KENYA LIMITED FINANCIAL STATEMENTS

The Board of Directors of Barclays Bank of Kenya Limited is pleased to announce the unaudited Group results for the period ended 30 September 2015

|   | BANK                                    |                                      |                                     |                                    | GROUP                                   |   |                                      |                                     |                                    |   |
|---|---|--------------------------------------|-------------------------------------|------------------------------------|---|---|--------------------------------------|-------------------------------------|------------------------------------|---|
|   | September 2014<br>Shs '000<br>Unaudited | December 2014<br>Shs '000<br>Audited | March 2015<br>Shs '000<br>Unaudited | June 2015<br>Shs '000<br>Unaudited | September 2015<br>Shs '000<br>Unaudited | September 2014<br>Shs '000<br>Unaudited | December 2014<br>Shs '000<br>Audited | March 2015<br>Shs '000<br>Unaudited | June 2015<br>Shs '000<br>Unaudited | September 2015<br>Shs '000<br>Unaudited |
| <b>I STATEMENT OF FINANCIAL POSITION</b>    |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| <b>A ASSETS</b>                             |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 1   | 5,770,439                               | 6,956,130                            | 5,278,919                           | 5,735,934                          | 5,975,686                               | 5,770,439                               | 6,956,130                            | 5,278,919                           | 5,735,934                          | 5,975,686                               |
| 2   | 9,872,616                               | 17,611,517                           | 12,778,829                          | 13,014,339                         | 12,558,802                              | 9,872,616                               | 17,611,517                           | 12,778,829                          | 13,014,339                         | 12,558,802                              |
| 3   | 4,444,720                               | 6,133,921                            | 5,812,388                           | 7,103,405                          | 4,144,736                               | 4,444,720                               | 6,133,921                            | 5,812,388                           | 7,103,405                          | 4,144,736                               |
| 4   | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| a) Investment Securities:                   | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| Held to Maturity:                           | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| a. Kenya Government securities              | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| b. Other securities                         | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| b) Available for sale:                      | 49,509,263                              | 51,032,847                           | 57,781,335                          | 56,729,365                         | 40,848,029                              | 49,509,263                              | 51,032,847                           | 57,781,335                          | 56,729,365                         | 40,848,029                              |
| a. Kenya Government securities              | 49,509,263                              | 51,032,847                           | 57,208,148                          | 56,156,177                         | 40,389,479                              | 49,509,263                              | 51,032,847                           | 57,208,148                          | 56,156,177                         | 40,389,479                              |
| b. Other securities                         | -                                       | -                                    | 573,187                             | -                                  | 458,550                                 | -                                       | -                                    | 573,187                             | 573,188                            | 458,550                                 |
| 6   | 2,850,000                               | 1,000,000                            | 1,050,000                           | 1,200,000                          | -                                       | 2,850,000                               | 1,000,000                            | 1,050,000                           | 1,200,000                          | -                                       |
| 7   | 162,265                                 | 206,504                              | 292,473                             | 185,628                            | 363,174                                 | 162,265                                 | 206,504                              | 292,473                             | 185,628                            | 363,174                                 |
| 8   | 714,012                                 | 398,852                              | -                                   | -                                  | 24,030                                  | 714,012                                 | 398,852                              | -                                   | -                                  | 24,030                                  |
| 9   | 126,257,900                             | 125,423,371                          | 125,295,377                         | 133,554,804                        | 138,997,894                             | 126,257,900                             | 125,423,371                          | 125,295,377                         | 133,554,804                        | 138,997,894                             |
| 10  | 8,261,708                               | 4,754,595                            | 10,770,493                          | 3,592,201                          | 4,451,124                               | 8,261,708                               | 4,754,595                            | 10,770,493                          | 3,592,201                          | 4,451,124                               |
| 11  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 12  | 275,678                                 | 275,678                              | 275,678                             | 275,678                            | 275,678                                 | -                                       | -                                    | -                                   | -                                  | -                                       |
| 13  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 14  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 15  | 2,819,976                               | 2,846,034                            | 2,965,936                           | 3,092,942                          | 3,124,151                               | 2,819,976                               | 2,846,034                            | 2,965,936                           | 3,092,942                          | 3,124,151                               |
| 16  | 57,634                                  | 57,584                               | 57,584                              | 57,584                             | 57,329                                  | 57,634                                  | 57,584                               | 57,584                              | 57,584                             | 57,329                                  |
| 17  | 2,489,280                               | 2,490,927                            | 2,361,378                           | 2,222,581                          | 2,101,579                               | 2,489,280                               | 2,490,927                            | 2,361,378                           | 2,222,581                          | 2,101,579                               |
| 18  | 104,157                                 | 253,844                              | 255,594                             | 192,603                            | 817,226                                 | 104,157                                 | 253,844                              | 255,594                             | 192,603                            | 817,226                                 |
| 19  | 14,113                                  | 88,747                               | 162,945                             | 207,418                            | 204,490                                 | 14,113                                  | 88,747                               | 162,945                             | 207,418                            | 204,490                                 |
| 20  | 5,167,459                               | 6,587,573                            | 6,041,734                           | 7,535,389                          | 7,097,595                               | 5,167,459                               | 6,587,573                            | 6,041,734                           | 7,535,389                          | 7,097,595                               |
| 21  | <b>218,771,220</b>                      | <b>226,118,124</b>                   | <b>231,180,664</b>                  | <b>234,699,871</b>                 | <b>221,041,523</b>                      | <b>218,498,532</b>                      | <b>225,845,435</b>                   | <b>230,907,978</b>                  | <b>234,427,185</b>                 | <b>220,768,836</b>                      |
| <b>B LIABILITIES</b>                        |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 22  | -                                       | 520                                  | 4,265                               | -                                  | -                                       | -                                       | 520                                  | 4,265                               | -                                  | -                                       |
| 23  | 152,830,560                             | 164,778,726                          | 156,054,176                         | 163,473,719                        | 159,448,264                             | 152,830,560                             | 164,778,726                          | 156,054,176                         | 163,473,719                        | 159,448,264                             |
| 24  | -                                       | -                                    | -                                   | 4,891,000                          | 700,000                                 | -                                       | -                                    | -                                   | 4,891,000                          | 700,000                                 |
| 25  | 806,855                                 | 121,129                              | 123,037                             | 162,808                            | 210,902                                 | 806,855                                 | 121,129                              | 123,037                             | 162,808                            | 210,902                                 |
| 26  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 27  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 28  | 18,864,352                              | 13,290,936                           | 25,443,676                          | 19,531,238                         | 15,743,005                              | 18,864,352                              | 13,290,936                           | 25,443,676                          | 19,531,238                         | 15,743,005                              |
| 29  | -                                       | -                                    | 591,846                             | 218,709                            | -                                       | -                                       | -                                    | 591,846                             | 218,709                            | -                                       |
| 30  | -                                       | -                                    | -                                   | 1,086,307                          | 1,086,307                               | -                                       | -                                    | -                                   | 1,086,307                          | 1,086,307                               |
| 31  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 32  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 33  | 10,227,137                              | 9,740,722                            | 8,698,242                           | 9,098,221                          | 7,000,881                               | 10,227,137                              | 9,740,722                            | 8,698,242                           | 9,098,221                          | 7,000,881                               |
| 34  | <b>182,728,904</b>                      | <b>187,932,033</b>                   | <b>190,915,242</b>                  | <b>198,462,002</b>                 | <b>184,189,369</b>                      | <b>182,456,216</b>                      | <b>187,659,344</b>                   | <b>190,642,556</b>                  | <b>198,189,316</b>                 | <b>183,916,672</b>                      |
| <b>C SHAREHOLDERS' FUNDS</b>                |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 35  | 2,715,768                               | 2,715,768                            | 2,715,768                           | 2,715,768                          | 2,715,768                               | 2,715,768                               | 2,715,768                            | 2,715,768                           | 2,715,768                          | 2,715,768                               |
| 36  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 37  | (249,883)                               | (307,798)                            | (344,024)                           | (290,367)                          | (1,528,708)                             | (249,883)                               | (307,798)                            | (344,024)                           | (290,367)                          | (1,528,708)                             |
| 38  | 33,319,977                              | 29,914,996                           | 32,154,179                          | 33,371,747                         | 34,992,393                              | 33,319,977                              | 29,914,996                           | 32,154,179                          | 33,371,747                         | 34,992,393                              |
| 39  | 256,454                                 | 431,589                              | 307,963                             | 440,721                            | 672,711                                 | 256,454                                 | 431,589                              | 307,963                             | 440,721                            | 672,711                                 |
| 40  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 41  | -                                       | 5,431,536                            | 5,431,536                           | -                                  | -                                       | -                                       | 5,431,536                            | 5,431,536                           | -                                  | -                                       |
| 42  | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 43  | <b>36,042,316</b>                       | <b>38,186,091</b>                    | <b>40,265,422</b>                   | <b>36,237,869</b>                  | <b>36,852,164</b>                       | <b>36,042,316</b>                       | <b>38,186,091</b>                    | <b>40,265,422</b>                   | <b>36,237,869</b>                  | <b>36,852,164</b>                       |
| 44  | <b>218,771,220</b>                      | <b>226,118,124</b>                   | <b>231,180,664</b>                  | <b>234,699,871</b>                 | <b>221,041,523</b>                      | <b>218,498,532</b>                      | <b>225,845,435</b>                   | <b>230,907,978</b>                  | <b>234,427,184</b>                 | <b>220,768,836</b>                      |
| <b>II STATEMENT OF COMPREHENSIVE INCOME</b> |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| <b>1 INTEREST INCOME</b>                    |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 1.1   | 12,320,820                              | 16,707,198                           | 4,466,761                           | 8,848,247                          | 13,621,173                              | 12,320,820                              | 16,707,198                           | 4,466,761                           | 8,848,247                          | 13,621,173                              |
| 1.2   | 3,433,965                               | 4,586,553                            | 1,374,510                           | 2,825,664                          | 4,059,631                               | 3,433,965                               | 4,586,553                            | 1,374,510                           | 2,825,664                          | 4,059,631                               |
| 1.3   | 101,805                                 | 211,486                              | 51,805                              | 68,547                             | 92,174                                  | 101,805                                 | 211,486                              | 51,805                              | 68,547                             | 92,174                                  |
| 1.4   | 1,163,318                               | 1,435,807                            | 240,843                             | 423,907                            | 768,241                                 | 1,163,318                               | 1,435,807                            | 240,843                             | 423,907                            | 768,241                                 |
| 1.5   | <b>17,019,908</b>                       | <b>22,941,044</b>                    | <b>6,133,919</b>                    | <b>12,166,365</b>                  | <b>18,541,219</b>                       | <b>17,019,908</b>                       | <b>22,941,044</b>                    | <b>6,133,919</b>                    | <b>12,166,365</b>                  | <b>18,541,219</b>                       |
| <b>2 INTEREST EXPENSES</b>                  |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 2.1   | 1,974,015                               | 2,912,416                            | 905,076                             | 1,878,009                          | 2,884,678                               | 1,974,015                               | 2,912,416                            | 905,076                             | 1,878,009                          | 2,884,678                               |
| 2.2   | 99,429                                  | 134,852                              | 47,622                              | 162,436                            | 366,526                                 | 99,429                                  | 134,852                              | 47,622                              | 162,436                            | 366,526                                 |
| 2.3   | 226,054                                 | 290,162                              | 37,600                              | 85,763                             | 88,202                                  | 226,054                                 | 290,162                              | 37,600                              | 85,763                             | 88,202                                  |
| 2.4   | <b>2,299,498</b>                        | <b>3,337,430</b>                     | <b>990,298</b>                      | <b>2,126,208</b>                   | <b>3,339,406</b>                        | <b>2,299,498</b>                        | <b>3,337,430</b>                     | <b>990,298</b>                      | <b>2,126,208</b>                   | <b>3,339,406</b>                        |
| 3   | <b>14,720,410</b>                       | <b>19,603,614</b>                    | <b>5,143,621</b>                    | <b>10,040,157</b>                  | <b>15,201,813</b>                       | <b>14,720,410</b>                       | <b>19,603,614</b>                    | <b>5,143,621</b>                    | <b>10,040,157</b>                  | <b>15,201,813</b>                       |
| <b>4 NON-OPERATING INCOME</b>               |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 4.1   | 1,186,628                               | 1,537,123                            | 388,586                             | 768,568                            | 1,188,856                               | 1,186,628                               | 1,537,123                            | 388,586                             | 768,568                            | 1,188,856                               |
| 4.2   | 3,629,524                               | 4,827,151                            | 1,202,673                           | 2,394,162                          | 3,565,671                               | 3,629,524                               | 4,827,151                            | 1,202,673                           | 2,394,162                          | 3,565,671                               |
| 4.3   | 1,573,724                               | 2,042,437                            | 398,938                             | 786,982                            | 1,409,264                               | 1,573,724                               | 2,042,437                            | 398,938                             | 786,982                            | 1,409,264                               |
| 4.4   | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 4.5   | 108,562                                 | 278,163                              | 236,395                             | 742,299                            | 354,665                                 | 108,562                                 | 278,163                              | 236,395                             | 742,299                            | 354,665                                 |
| 4.6   | <b>6,498,438</b>                        | <b>8,684,874</b>                     | <b>2,226,592</b>                    | <b>4,782,011</b>                   | <b>6,518,456</b>                        | <b>6,498,438</b>                        | <b>8,684,874</b>                     | <b>2,226,592</b>                    | <b>4,782,011</b>                   | <b>6,518,456</b>                        |
| 5   | <b>21,218,848</b>                       | <b>28,288,488</b>                    | <b>7,370,213</b>                    | <b>14,822,168</b>                  | <b>21,720,269</b>                       | <b>21,218,848</b>                       | <b>28,288,488</b>                    | <b>7,370,213</b>                    | <b>14,822,168</b>                  | <b>21,720,269</b>                       |
| <b>6 OPERATING EXPENSES</b>                 |   |                                      |                                     |                                    |   |   |                                      |                                     |                                    |   |
| 6.1   | 1,159,273                               | 1,404,959                            | 351,025                             | 585,975                            | 986,771                                 | 1,159,273                               | 1,404,959                            | 351,025                             | 585,975                            | 986,771                                 |
| 6.2   | 6,071,233                               | 8,100,426                            | 2,299,554                           | 4,529,345                          | 6,979,238                               | 6,071,233                               | 8,100,426                            | 2,299,554                           | 4,529,345                          | 6,979,238                               |
| 6.3   | 11,416                                  | 25,003                               | 6,250                               | 11,683                             | 16,725                                  | 11,416                                  | 25,003                               | 6,250                               | 11,683                             | 16,725                                  |
| 6.4   | 823,122                                 | 1,102,655                            | 275,306                             | 564,056                            | 851,915                                 | 823,122                                 | 1,102,655                            | 275,306                             | 564,056                            | 851,915                                 |
| 6.5   | 380,393                                 | 486,912                              | 124,703                             | 247,454                            | 360,862                                 | 380,393                                 | 486,912                              | 124,703                             | 247,454                            | 360,862                                 |
| 6.6   | 440,641                                 | 583,068                              | 139,182                             | 279,417                            | 421,757                                 | 440,641                                 | 583,068                              | 139,182                             | 279,417                            | 421,757                                 |
| 6.7   | 3,243,214                               | 4,291,941                            | 1,053,566                           | 2,168,924                          | 2,987,400                               | 3,243,214                               | 4,291,941                            | 1,053,566                           | 2,168,924                          | 2,987,400                               |
| 6.8   | <b>12,129,292</b>                       | <b>15,994,964</b>                    | <b>4,249,586</b>                    | <b>8,386,854</b>                   | <b>12,604,668</b>                       | <b>12,129,292</b>                       | <b>15,994,964</b>                    | <b>4,249,586</b>                    | <b>8,386,854</b>                   | <b>12,604,668</b>                       |
| 7   | <b>9,089,556</b>                        | <b>12,293,524</b>                    | <b>3,120,627</b>                    | <b>6,435,314</b>                   | <b>9,115,601</b>                        | <b>9,089,556</b>                        | <b>12,293,524</b>                    | <b>3,120,627</b>                    | <b>6,435,314</b>                   | <b>9,115,601</b>                        |
| 8   | -                                       | -                                    | -                                   | -                                  | -                                       | -                                       | -                                    | -                                   | -                                  | -                                       |
| 9   | <b>9,089,556</b>                        | <b>12,293,524</b>                    | <b>3,120,627</b>                    | <b>6,435,314</b>                   | <b>9,115,601</b>                        | <b>9,089,556</b>                        | <b>12,293,524</b>                    | <b>3,120,627</b>                    | <b>6,435,314</b>                   | <b>9,115,601</b>                        |
| 10  | (3,175,232)                             | (4,354,831)                          | (1,533,397)                         | (1,828,753)                        | 2,673,962                               | (3,175,232)                             | (4,354,831)                          | (1,533,397)                         | (1,828,753)                        | 2,673,962                               |
| 11  | 322,978                                 | 448,653                              | 528,327                             | (54,369)                           | 37,157                                  | 322,978                                 | 448,653                              | 528,327                             | (54,369)                           | 37,157                                  |
| 12  | <b>6,237,302</b>                        | <b>8,387,346</b>                     | <b>2,115,556</b>                    | <b>4,552,192</b>                   | <b>6,404,482</b>                        | <b>6,237,302</b>                        | <b>8,387,346</b>                     | <b>2,115,556</b>                    | <b>4,552,192</b>                   | <b>6</b>                                |