Onaudited Quarterly Financial		31st Dec, 2014	31st Mar, 2015	30th June, 2015	20th Sont 2015
I STATEMENT OF FINANCIAL POSITION AS AT	30th Sept, 2014 Unaudited	Audited	31 [™] Mar, 2015 Unaudited	Unaudited	30th Sept, 2015 Unaudited
A ASSETS 1 Cash (both Local & Foreign) 2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for dealing purposes	269,795 2,991,799	307,935 2,713,519	286,952 3,820,610	262,094 3,113,417	319,607 2,698,124
Financial Assets at fair value through profit and loss Investment Securities: Held to Maturity:	17,076,932	- - 17,947,419	- - 18,421,135	20,265,805	- - 22,214,805
a. Kenya Government securities b. Other securities	17,076,932	17,947,419	18,421,135	20,265,805	22,214,805
b) Available for sale: a. Kenya Government securities	10,211,581 9,958,359	10,739,243 10,533,081	10,246,922 10,040,377	9,319,707 9,134,546	7,572,636 7,392,826
b. Other securities Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	253,222 241,324 145,172	206,162 950,200 244,765	206,545 539,642 294,029	185,161 662,685 248,026	179,810 1,220,463
Peposits and balances due from banking institutions abroad Tax recoverable Loans and advances to customers(net)	145,172 - 27,224,143	244,765 37,176 28,388,852	37,176 28,121,350	248,026 37,176 29,275,879	371,478 - 29,602,964
10 Balances due from banking institutions in the group 11 Investments in associates			-	-	-
12 Investments in subsidiary companies 13 Investments in joint ventures	-	-	-	-	
14 Investment properties 15 Property and equipment	24,141 171,649	23,522 126,928	23,522 128,690	23,522 130,259	23,522 173,712
16 Pre-paid lease rentals 17 Intangible assets 18 Deferred tax asset	3,759 73,445	4,896 82,573	4,896 82,573	4,989 82,573	5,233 82,572
19 Retirement benefit asset 20 Other assets	748,588	377,622	510,766	772,545	960,090
21 TOTAL ASSETS	59,182,328	61,944,650	62,518,263	64,198,677	65,245,206
B LIABILITIES 22 Balances due to Central Bank of Kenya	-	-	-	-	-
Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	46,187,462 - 2.857.891	48,683,189 - 3,036,350	48,667,524 - 2,833,112	49,234,707 - 3,284,168	50,300,525 3,693,157
26 Other money market deposits 27 Borrowed funds				-	-
28 Balances due to banking institutions in the group 29 Tax payable	598,091	-	216,006	462,296	562,662
30 Dividends payable 31 Deferred tax liability	-	-	-	-	
32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES	406,301	357,780	430,274 52,146,916	373,162	446,727
C SHAREHOLDERS' FUNDS	50,049,745	52,077,319	32,140,310	53,354,333	55,003,071
35 Paid up/Assigned capital 36 Share premium/(discount)	989,717	989,717	989,717	989,717	989,717
37 Revaluation reserves 38 Retained earnings/Accumulated losses	7,844,364	8,416,924	8,920,940	9,493,611	9,723,307
39 Statutory loan loss reserves 40 Other Reserves 41 Proposed dividends	298,415 87	358,853 (86,209) 188,046	358,853 (86,209) 188,046	360,853 163	365,353 (836,242)
41 Propued underios 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	9,132,583	9,867,331	10,371,347	10,844,344	10,242,135
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	59,182,328	61,944,650	62,518,263	64,198,677	65,245,206
II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED					
1.0 INTEREST INCOME	2.004.722	4.074.050	4.070.504	0.400.500	2 204 500
1.1 Loans and advances 2.2 Government securities 1.3 Deposits and placements with banking institutions	3,004,732 1,926,463 38,522	4,074,952 2,640,248 64,762	1,079,501 738,375 16,325	2,162,522 1,476,267 58,309	3,281,588 2,270,406 97,366
1.4 Other Interest Income 1.5 Total interest income	21,374 4,991,091	27,500 6,807,462	5,676 1,839,877	11,209 3,708,306	16,322 5,665,683
2.0 INTEREST EXPENSE					
Customer deposits Deposits and placement from banking institutions	2,473,996 32,025	3,389,249 41,961	914,464 9,220	1,801,725 24,019	2,745,265 47,903
2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS)	2,506,021 2,485,070	3,431,210 3,376,252	923,683 916,193	1,825,744 1,882,562	1,148 2,794,316 2,871,367
4.0 NON-INTEREST INCOME	2,403,070	3,370,232	310,133	1,002,302	2,071,307
Fees and commissions on loans and advances Other fees and commissions	111,015	151,786	34,187	73,280	113,222
Foreign exchange trading income/(Loss) Dividend Income	58,430 767	79,622 793	17,354 42	37,846 42	58,312 69
4.5 Other income 4.6 Total Non-interest income	18,245 188,457	23,582 255,783	5,257 56,841	10,495 121,664	16,128 187,731
5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES	2,673,527	3,632,035	973,034	2,004,226	3,059,097
6.1 Loan loss provision 6.2 Staff costs	37,025 314,450	85,464 412,868	20,515 109,112	39,415 204,598	455,370 351,624
6.3 Directors' emoluments 6.4 Rental charges	8,774 83,744	12,274 111,683	3,153 26,676	6,359 54,507	10,034 106,669
6.5 Depreciation charge on property and equipment 6.6 Amortisation charges	29,302 1,244 205,350	50,929 2,358	8,495 2,358	19,349 2,358	30,202 2,358 227,295
6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(loss) before tax and exceptional items	679,889 1,993,638	261,851 937,427 2,694,608	82,703 253,012 720,022	136,657 463,243 1,540,983	1,183,551 1,875,546
8 Exceptional items 9.0 Profit/(loss) after exceptional items	1,993,638	2,694,608	720,022	1,540,983	1,875,546
10 Current tax 11 Deferred tax	598,091	486,824 (9,127)	216,007	462,295	562,664
12.0 Profit/(loss) after tax and exceptional items 13.0 Minority Interest	1,395,547	2,216,911	504,015	1,078,688	1,312,882
14.0 Profit/(loss) after tax, exceptional items and Minority Interest 15.0 Other Comprehensive Income 15 Gains/(Losses) from translating the financial statements of foreign operations	1,395,547	2,216,911	504,015	1,078,688	1,312,882
15 Gains/Losses) from translating the infancial statements of obeign operations 15 Fair value changes in available for sale financial assets 15 Revaluation surplus on Property, plant and equipment	346,031	259,735		86,372	(750,033)
15 Share of other comprehensive income of associates 16 Income tax relating to components of other comprehensive income	-	-	-	-	:
16.0 Other Comprehensive Income for the year net of tax 17.0 Total comprehensive income for the year	346,031 1,741,578	259,735 2,476,646	504,015	86,372 1,165,060	(750,033) 562,849
18.0 EARNINGS PER SHARE-BASIC & DILUTED	28.20	44.80	10.19	21.80	26.53
19.0 DIVIDEND PER SHARE-DECLARED	-	3.80	-	-	
III OTHER DISCLOSURES					
NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	728,640	1,064,626	1,131,720	1,151,028	2,073,199
(b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances(a-b)	86,293 642,347	118,746 945,880	120,880 1,010,840	121,217 1,029,811	196,368 1,876,831
(d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities	446,187 196,160 196,160	494,625 451,255 451,255	515,140 495,700 495,700	534,040 495,771 495,771	949,815 927,016 927,016
(g) Net NPLs Exposure(e-f)	100,100				- 521,010
INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates	-	-	210	210	596
(b) Employees (c) Total Insider Loans and Advances and other facilities	160,187 160,187	171,382 171,382	183,557 183,767	205,815 206,025	216,319 216,915
3.0 OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances	5,291,358	5,280,529	4,677,127	4,664,561	5,125,701
(b) Forwards, swaps and options (c) Other contingent liabilities	179,528 689,349	235,709 819,425	128,028 1,117,124	136,446 1,063,205	463,078 894,447
(d) Total Contingent Liabilities	6,160,235	6,335,663	5,922,279	5,864,212	6,483,226
4.0 CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital	8,062,863 1,000,000	9,324,068	9,576,076	9,861,412	9,974,011
(b) Minimum Statutory Capital (c) Excess/(Dificiency) (a-b) (d) Supplementary Capital	1,000,000 7,062,863 298,415	1,000,000 8,324,068 358,853	1,000,000 8,576,076 358,853	1,000,000 8,861,412 360,853	1,000,000 8,974,011 365,353
(e) Total Capital (a+d) (f) Total risk weighted assets	8,361,278 39,069,720	9,682,921 40,043,636	9,934,929 40,011,085	10,222,265 41,369,261	10,339,364 41,623,093
(g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio	17.5% 10.5%	19.2% 8.0%	19.7% 8.0%	20.0% 8.0%	19.8% 8.0%
(I) Excess/(Deficiency) (g-h) (j) Core Capital/total risk weighted assets	7.0% 20.6%	11.2% 23.3%	11.7% 23.9%	12.0% 23.8%	11.8% 24.0%
(k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k) (m) Total Capital/total risk weighted assets	10.5% 10.1% 21.4%	10.5% 12.8% 24.2%	10.5% 13.4% 24.8%	10.5% 13.3% 24.7%	10.5% 13.5% 24.8%
(iii) Total capitariotal Tisk weighted assets (i) Minimum statutory Ratio (i) Excess/(Deficiency) (m-n)	14.5% 6.9%	14.5% 9.7%	14.5% 10.3%	14.5% 10.2%	14.5% 10.3%
14 LIQUIDITY					
14 (a) Liquidity Ratio 14 (b) Minimum Statutory Ratio 14 (c) Fixens (Jeffinger) (a b)	60.0% 20.0%	60.5% 20.0%	62.5% 20.0%	61.5% 20.0%	60.4% 20.0%
14 (c) Excess (Deficiency) (a-b) These financial statements are extracts from the books of the institution. The com	40.0% plete set of quarter	40.5% ly financial statem	42.5% nents, statutory ar	41.5% nd qualitative disc	40.4% losures can be
accessed on the institutions website: www.bankofbarodakenya.com					
They may also be accessed at the institutions Head Office located at; Baroda Ho	use, 29 Koinange	Street, Nairobi.			

(Philip Burh) Director (Yatish C. Tewari) Managing Director