

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31 ST MARCH 2022

STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2022

	BANK 31-Mar-2021 Un-Audited	BANK 31-Dec-2021 Audited	BANK 31-Mar-2022 Un-Audited	GROUP 31-Mar-2021 Un-Audited	GROUP 31-Dec-2021 Audited	GROUP 31-Mar-2022 Un-Audited
A. ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
Cash (both Local & Foreign) Balances with Central Bank of Kenya	239,010 308,117	320,089 329,114	340,423 220,353	239,010 308,117	320,089 329,114	340,423 220,353
3. Kenya Government & other Securities held for dealing purposes		,		,	,	
Financial Assets at Fair Value through Profit & Loss Investment Securities:						
(i) Held to Maturity:						
(a) Kenya Government Securities (b) Other Securities	960,022	294,557	885,746	960,022	294,557	885,746
(ii) Available for Sale:						
(a) Kenya Government Securities (b) Other Securities	21,947,471	23,356,065	23,510,426	21,947,471	23,356,065	23,510,426
6. Deposits and Balances due from Local Banking Institutions	109,350	248,804	15,765	109,350	248,804	15,765
7. Deposits and Balances due from Banking Institutions Abroad 8. Tax Recoverable	53,351 109	69,712 109	71,410 109	53,351 109	69,712 109	71,410 109
9. Loans and Advances to Customers (Net)	5,041,966	4,432,541	4,645,126	5,041,966	4,432,541	4,645,126
 Balances due from Banking Institutions in the Group Investments in Associates 	16,087	13.215	13.215	16,087	13,215	13,215
12. Investments in Subsidiary Companies	1,139	1,139	6,139	10,007	15,215	.5,2.5
Investments in Joint ventures Investment Properties						
15. Property, Plant and Equipment	1,028,475	978,750	965,850	1,267,626	1,188,759	1,166,106
16. Prepaid Lease Rentals 17. Intangible Assets	35,351	29,965	37,440	35,351	29,965	37,440
18. Deferred Tax Asset	297,764	225,506	225,507	297,764	222,627	225,507
Retirement Benefit Asset Other Assets	1,517,562	1,391,102	1,072,324	1,398,597	1,302,018	1,003,701
21. TOTAL ASSETS	31,555,773	31,690,666	32,009,833	31,674,819	31,807,574	32,135,328
B. LIABILITIES 22. Balances due to Central Bank of Kenya	2,064,150	1,734,856	1,685,565	2,064,150	1,734,856	1,685,565
23. Customer Deposits	5,558,570	6,380,193	6,897,305	5,441,196	6,285,824	6,794,542
Deposits and Balances due to Local Banking Institutions Deposits and Balances due to Foreign Banking Institutions						
26. Other Money Market Deposits	21.2:2:12		21.122.12	21.2.2	21 5 - 2 - 2	
Borrowed Funds Balances due to Banking Institutions Group Companies	21,313,498	21,213,996	21,102,121	21,313,498	21,213,996	21,102,121
29. Tax Payable				34,204	6,110	19,374
Dividends Payable Solution				9,995	9,995	5,205
32. Retirement Benefit Liability						
33. Other liabilities 34. TOTAL LIABILITIES	1,040,977 29,977,194	477,529 29,806,575	842,442 30,527,433	1,124,703 29,987,745	552,684 29,803,464	918,452 30,525,259
C. SHAREHOLDERS' FUNDS						
35. Paid Up/Assigned Capital 36. Share Premium (Discount)	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449
37. Revaluation Reserves						
38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves	(3,384,289)	(3,772,019) 690,045	(3,572,744) 692,878	(3,275,793)	(3,652,000) 690,045	(3,445,075) 692,878
40. Other Reserves	7,471	10,669	(593,130)	7,471	10,669	(593,130)
41. Proposed Dividends 42. Capital Grants						
43. TOTAL SHAREHOLDERS' FUNDS	1,578,578	1,884,091	1,482,400	1,687,074	2,004,110	1,610,069
44. Minority Interest						
	31.555.773	31,690,666	32.009.833	31.674.819	31,807,574	32,135,328
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME	31,555,773	31,690,666	32,009,833	31,674,819	31,807,574	32,135,328
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME						
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME	31,555,773 588,260 607,743	31,690,666 507,488 2,630,661	32,009,833 67,228 686,564	31,674,819 588,260 607,743	31,807,574 507,488 2,630,661	67,228 686,564
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions	588,260	507,488	67,228	588,260	507,488	67,228
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities	588,260 607,743	507,488 2,630,661	67,228 686,564	588,260 607,743	507,488 2,630,661	67,228 686,564
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE	588,260 607,743 2,554 1,198,558	507,488 2,630,661 20,104 3,158,253	67,228 686,564 1,735 755,528	588,260 607,743 2,554 1,198,558	507,488 2,630,661 20,104 3,158,253	67,228 686,564 1,735 755,528
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME I.I. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income	588,260 607,743 2,554	507,488 2,630,661 20,104	67,228 686,564 1,735	588,260 607,743 2,554	507,488 2,630,661 20,104 3,158,253 400,584 716	67,228 686,564 1,735
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II.NTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024	67,228 686,564 1,735 755,528 111,762 183 6,522	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024	67,228 686,564 1,735 755,528 111,762 183 6,522
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions	588,260 607,743 2,554 1,198,558 232,046 57,574	507,488 2,630,661 20,104 3,158,253 400,584 716	67,228 686,564 1,735 755,528 111,762 183	588,260 607,743 2,554 1,198,558 232,046 57,574	507,488 2,630,661 20,104 3,158,253 400,584 716	67,228 686,564 1,735 755,528 111,762 183
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME VALUE OF TOTAL OF THE	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.1. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623	507,488 2,630,661 20,104 3,158,253 400,584 716 3,024 440,324 2,717,929 6,855 16,623	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.15. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME ILCOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss)	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME IIINTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME ILOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473)	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 5,268	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME 4. Foes and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,242 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131	588,260 607,743 2,554 1,198,558 232,046 57,574 13,806 895,052 6,855 16,623 426 27,896 51,800 946,852	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,242 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.1. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 920,354	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 55,298 5,544 (30,473) 89,004 2,806,933	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800 946,852	507,488 2,630,661 20,104 3,158,253 400,584 400,584 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II.I. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 49,004 2,806,933	67,228 686,564 1,735 755,528 1111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,1110 655	507,488 2,630,661 20,104 3,158,253 400,584 716,39,24 440,324 2,717,929 6,855 16,623 426 27,896 27,69,729	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTERST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS) 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Renat Charges	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 163,316 2,148	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME /LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges	588.260 607.743 2.554 1,198,558 232,046 57.574 13.886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 22,989	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 3,5557	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,548 704,606 24,884 170,189 2,141 8,728 20,085 5,025
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (4.5 Personse) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions on Loans and Advances 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses	588,260 607,743 2,554 1,198,558 232,046 57,574 3,886 303,506 895,052 2,985 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508	507,488 2,630,661 20,104 3,158,253 400,584 716 (39,024 440,324 2,717,929 18,635 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,1110 655 8,504 22,989 5,508 310,687	507,488 2,630,661 20,104 3,158,253 400,584 716 3,9024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 5,025 263,761
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME /LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges	588.260 607.743 2.554 1,198,558 232,046 57.574 13.886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 22,989	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 3,5557	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,548 704,606 24,884 170,189 2,141 8,728 20,085 5,025
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II.I. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4. Dividend Income 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 7. Profit (Loss) Before Tax and Exceptional Items 8. Exceptional Items 8. Exceptional Items	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 306,205 793,638 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 55,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,1110 655 8,504 22,989 5,508 310,687 809,718	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 3,5,96 65,233 36,557 1,738,418 2,359,508	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 5,025 263,761 494,814 209,792
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 2.5. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4. DIVIDENTERST INCOME (LOSS) 4. Dividend Income 4.5. Other Fees and Commissions on Loans and Advances 4.2. Other Income 4.5. Other Income 4.5. Other Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) Before Tax and Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax	588.260 607.743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 61,305 93,050 94,050	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 55,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 26,167 1,717,605	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 10,332 2,141 8,596 10,332 5,025 261,563 481,857	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 615 8,504 22,989 5,508 310,687 8,504	507,488 2,630,661 20,104 3,158,253 400,584 410,324 420,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 410,220	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,548 704,606 24,884 170,189 2,141 8,728 20,085 5,025 263,761
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 7. Profit / (Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit / (Loss) After Exceptional Items 10. Current tax 11. Deferred tax	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 306,205 793,638 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 33,35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 2,141 8,596 10,332 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 38,265 73,110 655 8,504 22,989 5,508 310,687 809,718 137,133	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,8555 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 6,523 307,712 7,539 410,220 35,179 (5,388)	67,228 686,564 1,735 755,528 III,762 I83 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 263,761 494,814 209,792
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 1.5. Total Interest Expenses 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions on Loans and Advances 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Director's Emoluments 6.4. Renat Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 306,205 793,638 126,716	507,488 2,630,661 20,104 3,158,253 400.584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 22,989 5,508 310,687 809,718 137,133	507,488 2,630,661 20,104 3,158,253 400,584 410,324 420,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 410,220	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 5,025 263,761 494,814 209,792
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions on Loans and Advances 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.9. Profit (Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit (Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit (Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit (Loss) After Tax, Exceptional Items	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 426 5,268 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 366,205 793,638 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 (39,024 440,324 2,717,929 18,635 5,5298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,650 2,294,493 512,440 14,648 497,792	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 42,989 5,508 809,718 137,133 137,133 4,405	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 27,69,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 23,761 494,814 209,792
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. Foreign Exchange Trading Income (Loss) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Koceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 8. Minority Interest 15. Other Comprehensive Income:	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 306,205 793,638 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 33,35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 2,141 8,596 10,332 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 38,265 73,110 655 8,504 22,989 5,508 310,687 809,718 137,133	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,8555 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 6,523 307,712 7,539 410,220 35,179 (5,388)	67,228 686,564 1,735 755,528 III,762 I83 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 263,761 494,814 209,792
45. TOTÁL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II.I. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.5. Total Interest Expenses 2.6. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4. Dividend Income 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) After Tax and Exceptional Items 6.1. Profit/(Loss) After Tax, Exceptional Items 6.2. Minority Interest 6.3. Gher Comprehensive Income: 6.4. Other Comprehensive Income: 6.5. Other Comprehensive Income: 6.6. Other Comprehensive Income: 6.7. Other Comprehensive Income: 6.8. Other Comprehensive Income: 6.9. Other	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 426 5,268 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 366,205 793,638 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 (39,024 440,324 2,717,929 18,635 5,5298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,650 2,294,493 512,440 14,648 497,792	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 42,989 5,508 809,718 137,133 137,133 4,405	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 27,69,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 23,761 494,814 209,792
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45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) After Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 8. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 8. Minority Interest 15. Gains/(Losses) from Translating the Financial Statements of Foreign Operations 15.2. Fair Value changes in Available-fo-sale Financial Assets 15.3. Revaluatation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Compo	\$88,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 5,508 306,205 793,638 126,716 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 33,5471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 22,989 5,508 310,687 899,718 137,133 4,405 132,728	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 65,233 36,557 1,738,418 2,359,688 410,220 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 263,761 494,814 209,792
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.5. Other Interest Expenses 2.6. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions on Loans and Advances 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) Before Tax and Exceptional Items 8. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Gains/(Losses) from Translating the Financial Statements of Foreign Operations 15. Fair Value changes in Available-fo-sale Financial Assets 15.3. Revaluatation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Tax 15.5. Income Tax Relating to Components of other Comprehensive Income of Sociates 15.5. Income Tax Relating to Components of other Comprehensive Income of Contex Components of Contex Components of Contex Contex Tax 15.5. Income Tax Relating to Components of other Comprehensive Income of Contex Components of Contex Co	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 126,716 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 5,5298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 16,161 36,557 1,77,630 512,440 14,648 497,792	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24.884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 199,274 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 946,852 388,265 73,1110 655 8,504 42,989 5,508 310,687 809,718 137,133 4,405 132,728	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 27,69,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 5,025 23,761 494,814 209,792 209,792 209,792
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) After Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 8. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 8. Minority Interest 15. Gains/(Losses) from Translating the Financial Statements of Foreign Operations 15.2. Fair Value changes in Available-fo-sale Financial Assets 15.3. Revaluatation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Compo	\$88,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 5,508 306,205 793,638 126,716 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 33,5471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 2,141 8,596 10,332 5,025 261,563 481,857 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 22,989 5,508 310,687 899,718 137,133 4,405 132,728	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 65,233 36,557 1,738,418 2,359,688 410,220 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 263,761 494,814 209,792
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.5. Other Interest Expenses 2.6. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. Foreign Exchange Trading Income (Loss) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) After Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Gains/(Losses) from Translating the Financial Statements of Foreign Operations 15. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Foreign Operations 15. Income Tax Relating to Components of other Comprehensive Income of Foreign Operations 15. Income Tax Relating to Components of other Comprehensive Income of Foreign Operations 15. Income Tax Relating to Components of other Comprehensive Income of Foreign Operations 15. Income Tax Relating to Components of other Comprehensive Income of Foreign Operations 16. Other Comprehensive Income for the Year Net of Tax 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR 11. TOT	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 2920,354 388,265 71,442 6555 8,504 426 13,059 5,508 126,716 126,716 126,716	507,488 2,630,661 20,101 3,158,253 400,584 410,324 440,324 2,717,929 18,635 55,298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 497,792 (104,228)	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 199,274 (603,799)	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,1110 655 8,504 42,2989 5,508 310,687 809,718 137,133 137,133 137,133 137,133 14,405 - 132,728	507,488 2,630,661 20,104 3,158,253 400,584 410,324 420,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 20,085 5,025 24,84 20,085 5,025 20,792 209,792 209,792 209,792 (603,799)
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 3. NET INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. NON INTEREST INCOME (LOSS 4. Foreign Exchange Trading Income (Loss) 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.9. Profit/(Loss) After Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Income Tax Relating to Components of Associates 15. I come Tax Relating to Components of Associates 15. I come Tax Relating to Components of Associates 15. I come Tax Relating to Components of Other Comprehensive Income of Associates 15. Income Tax Relating to Components of Other Comprehensive Income for the Year Net of Tax III OTHER DISCLOSURES	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 8,504 13,059 5,508 126,716 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 5,5298 5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 16,161 36,557 1,77,630 512,440 14,648 497,792	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24.884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 199,274 199,274	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896 946,852 388,265 73,1110 655 8,504 42,989 5,508 310,687 809,718 137,133 4,405 132,728	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 6,855 16,623 426 27,896 27,69,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,545 704,606 24,884 170,189 2,141 8,728 20,085 5,025 5,025 23,761 494,814 209,792 209,792 209,792
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME II. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 1.5. Total Interest Income 1.5. Total Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 2.4. Total Interest Expenses 2.4. Total Interest Expenses 2.5. NET INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Fees and Commissions 4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses 7. Profit/(Loss) After Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15.1. Gains/(Losses) Irom Translating the Financial Statements of Foreign Operations 15.2. Fair Value changes in Available-fo-sale Financial Assets 15.3. Revaluatation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of Other Comprehensive Income for the Year Net of Tax Into There Income Tax Relating to Components of Other Comprehensive Income for the Year Net of Tax Into There Income Tax Relating to Components of Other Comprehensive Income for the Year Net of Tax Into There Income Tax Relating to Components of other Comprehensive Income for the Year Net of Tax Into There Income Tax Relating to Components of other Comprehensive Income for the Year Net of Tax Into There Income Tax Relating to Components of other Comprehensive I	\$88,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 2,985 16,623 426 5,268 25,302 920,354 388,265 71,442 655 5,508 306,205 793,638 126,716 126,716 126,716	507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298 5,544 (30,473) 89,004 2,806,933 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792 (104,228)	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 199,274 199,274 (603,799)	588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 895,052 6,855 16,623 426 27,896 51,800 946,852 388,265 73,110 655 8,504 22,989 51,508 310,687 5,508 310,687 132,728 132,728	507,488 2,630,661 20,104 3,158,253 400,584 716 33,024 440,324 2,717,929 6,855 16,623 426 27,896 51,800 2,769,729 168,053 307,712 3,773,34,418 2,359,508 410,220 35,179 (5,388) 380,429 (104,228)	67,228 686,564 1,735 755,528 111,762 183 6,522 118,467 637,061 10,312 25,759 6,719 24,755 67,548 704,606 24,884 170,189 2,141 8,728 20,085 5,025 263,761 494,814 209,792 209,792 209,792 (603,799)

1,157,314

1,153,594

1,000,000 153,594

1,153,594
6,199,810
20.8%
8.0%
12.8%
18.6%
10.5%
8.1%
18.6%
4.1%
20.8%

18.7% 18.7%

387%

367%

The above Consolidated Statement of Comprehensive Income and Statement of Financial Position are extracts from the Bank's Financial Statements which have been audited by Deloitte & Touche and have received an unqualified opinion. A full set of these Financial Statements will be available at our registered office at Kingdom Bank Towers and online at www.kingdombankltd.co.ke for inspection after approval by shareholders at the Annual General Meeting.

The financial statements were approved by the Board of Directors on 16th March 2022 and signed on its behalf by: Mrs. Margaret Karangatha, Chairlady and Mr. Anthony Mburu. Managing Director.

(a) Gross Non-Performing Loans and Advances
(b) Less Interest in Suspense
(c)Total Mon-Performing Loans and Advances (a-b)
(d) Less Loan Losses Provision
(e) Net Non-Performing Loans and Advances(c-d)
(f) Discounted Value of Securities
(g) Net NPLs Exposure (e-f)
2.0 INSIDER LOANS AND ADVANCES
(a) Directors, Shareholders and Associates
(b) Employees

UPH-BALANCE SHEET ITEMS
(a) Letters of credit, Guarantees & Acceptances
(b) Forwards Swaps & Options
(c) Other Contingent Liabilities
(d)Total Contingent Liabilities
CAPITAL STRENGTH

(e) Total Capital (a+d) (f)Total risk weighted assets (g) Core Capital/Total Deposit Liabilities (h) Minimum Statutory Ratio (l) Excess/ (Deficiency) (g-h) (j) Core Capital / Total Risk Weighted Assets (k) Minimum Statutory Ratio (l) Excess/(Deficiency) (j-k) (m) Total Capital/Total Risk Weighted Assets (n) Minimum statutory Ratio

Anthony Mburu, Managing Director.
Kingdom Bank Limited is regulated by the Central Bank of Kenya

(ii) Minimum statutory Ratio (o) Excess/(Deficiency) (m-n) p Adjusted Core Capital/Total Deposit Liabilities q) Adjusted Core Capital/Total Risk Weighted Assets y) Adjusted Total Capital/Total Risk Weighted Assets LIQUIDITY (a) Liquidity Ratio (b) Minimum Security

(a) Core capital (b) Minimum Statutory Capit (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f)Total risk weighted assets

14.1 (a) Liquidity Ratio 14.2 (b) Minimum Statutory Ratic 14.3 (c) Excess/(Deficiency) (a-b)

3.0

(c) Employees
(c) Total Insider Loans and Advances and other facilities
OFF-BALANCE SHEET ITEMS

6,009,772 1,695,674 **4,314,098** 2,675,806 **1,638,292** 1,483,202

155.090

92,192 **92,192**

1,764,766

1,051,430 1,000,000 51,430 690,045 1,741,475 7,058,339 16.5% 8.0% 8.5% 14.9%

4.4% **24.7%** 14.5%

16.5% 14.9% 24.7%

359% 20%

339%

6,348,369 1,734,906 **4,613,463** 2,661,456 **1,952,007** 1,966,844

(14,837)

103,101 103,101

621,172 1,203,500

1,824,672

1,153,518 1,000,000 153,518 692,878 1,846,396 8,019,407 16.8% 8.0% 8.8% 14.4% 10.5% 3.9%

16.8% 13.2% 21.2%

339% 20%

319%

7,255,907 1,623,263 **5,632,644** 4,429,061 **1,203,583** 1,203,583

96,467 **96,467**

1,157,314

1,153,594

1,000,000 153,594

1,153,594 6,199,810 20.8% 8.0% 12.8% 18.6%

18.67% 18.7%

387% 20%

367%

6,009,772 1,695,674 **4,314,098** 2,675,806 **1,638,292** 1,483,202

92,192 **92,192**

1,764,766

1,051,430 1,000,000 51,430 690,045 **1,741,475** 7,058,339

16.7% 8.0% 8.7%

359% 20%

339%

6,348,369 1,734,906 **4,613,463** 2,661,456 **1,952,007** 1,966,844

(14,837)

103,101

621,172 1,203,500

1,824,672

1,153,518 1,000,000 153,518 692,878 1,846,396 8,019,407 16.8% 8.0% 8.8% 14.4%

3.9% **23.0%** 14.5%

8.5% 1**6.81%**

339% 20%

319%