

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST MARCH 2021

STATEMENT OF FINANCIAL POSITION A	S AT 31ST N	1ARCH 20	21				
	BANK	BANK	BANK	GROUP	GROUP	GROUP	
	31-Mar-2021 Un-Audited Shs '000		31-Mar-2020 Un-Audited Shs '000			31-Mar-2020 Un-Audited Shs '000	
A. ASSETS							
Cash (both Local & Foreign) Balances with Central Bank of Kenya	239,010 308,117	206,834 338,836	129,883 15,148	239,010 308,117	206,834 338,836	129,883 15,148	
3. Kenya Government & other Securities held for	500,117	330,030	15,110	500,117	330,030	15,110	
dealing purposes 4. Financial Assets at Fair Value through Profit & Loss							
5. Investment Securities:							
(i) Held to Maturity:	960,022	294,866	244,887	960,022	294,866	244 007	
(a) Kenya Government Securities (b) Other Securities	760,022	274,000	244,007	760,022	274,000	244,887	
(ii) Available for Sale:	0104747	21 525 244		21 247 471			
(a) Kenya Government Securities (b) Other Securities	21,947,471	21,597,044	270,721	21,947,471	21,597,044	270,721	
6. Deposits and Balances due from Local	100 350	100.141					
Banking Institutions 7. Deposits and Balances due from Banking	109,350	100,161	160,031	109,350	100,161	160,031	
Institutions Abroad	53,351	42,435	1,183	53,351	42,435	1,183	
8. Tax Recoverable 9. Loans and Advances to Customers (Net)	109 5,041,966	109 5,138,260	109 6,287,834	109 5,041,966	109 5,138,260	1,930 6,287,834	
10. Balances due from Banking Institutions in the Group	14 007	14 007	45.005	14 007	14 007	45.005	
II. Investments in Associates I2. Investments in Subsidiary Companies	16,087	16,087 1,139	45,905 1,139	16,087	16,087	45,905	
13. Investments in Joint ventures							
14. Investment Properties 15. Property, Plant and Equipment	1,028,475	1,045,869	467,455	1,267,626	1,297,785	749,103	
16. Prepaid Lease Rentals	25.25	40.050	222.020	25.254	40.050	222.000	
17. Intangible Assets18. Deferred Tax Asset	35,351 297,764	40,859 297,764	232,920 374,523	35,351 297,764	40,859 289,497	232,920 374,523	
19. Retirement Benefit Asset	1 517 540	1 401 407	973,494	1 200 507	1 244 144	929 921	
20. Other Assets 21. TOTAL ASSETS	1,517,562 31,555,773	1,491,697 30,611,960		1,398,597 31,674,819	1,344,144 30,706,917	828,831 9,342,900	
B. LIABILITIES							
22. Balances due to Central Bank of Kenya	2,064,150	2,156,981	2,449,332	2,064,150	2,156,981	2,449,332	
23. Customer Deposits 24. Deposits and Balances due to Local	5,558,570	5,081,289	4,552,653	5,441,196	4,973,989	4,453,399	
Banking Institutions							
25. Deposits and Balances due to Foreign Banking Institutions							
26. Other Money Market Deposits							
Borrowed Funds Balances due to Banking Institutions	21,313,498	21,606,486	1,171,362	21,313,498	21,606,486	1,171,362	
Group Companies							
29. Tax Payable 30. Dividends Payable				34,204	30,391		
31. Deferred Tax Liability				9,995			
32. Retirement Benefit Liability 33. Other liabilities	1,040,977	467,397	964,954	1,124,703	541,211	1,064,621	
34. TOTAL LIABILITIES					29,309,058		
C SHAREHOLDERS' FUNDS							
35. Paid Up/ Assigned Capital	1,867,947	1,867,947	1,643,793	1,867,947	1,867,947	1,643,793	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves	1,867,947 3,087,449	1,867,947 3,087,449	1,643,793 2,311,603	1,867,947 3,087,449	1,867,947 3,087,449	1,643,793 2,311,603	
35. Paid Up/ Assigned Capital36. Share Premium (Discount)37. Revaluation Reserves38. Retained Earnings/Accumulated Losses		3,087,449	2,311,603	3,087,449	3,087,449		
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves	3,087,449	3,087,449	2,311,603	3,087,449	3,087,449	2,311,603	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves	3,087,449 (3,384,289)	3,087,449 (3,770,486)	2,311,603 (3,895,935)	3,087,449	3,087,449 (3,672,434)	2,311,603 (3,758,681)	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS	3,087,449 (3,384,289) 7,471	3,087,449 (3,770,486)	2,311,603 (3,895,935)	3,087,449	3,087,449 (3,672,434)	2,311,603 (3,758,681)	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants	3,087,449 (3,384,289) 7,471	3,087,449 (3,770,486) 114,897	2,311,603 (3,895,935) 7,471	3,087,449 (3,275,793) 7,471	3,087,449 (3,672,434) 114,897	2,311,603 (3,758,681) 7,471	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest	3,087,449 (3,384,289) 7,471 1,578,578	3,087,449 (3,770,486) 114,897 1,299,807	2,311,603 (3,895,935) 7,471 66,933	3,087,449 (3,275,793) 7,471 1,687,074	3,087,449 (3,672,434) 114,897	2,311,603 (3,758,681) 7,471 204,186	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	3,087,449 (3,384,289) 7,471 1,578,578	3,087,449 (3,770,486) 114,897 1,299,807	2,311,603 (3,895,935) 7,471 66,933	3,087,449 (3,275,793) 7,471 1,687,074	3,087,449 (3,672,434) 114,897 1,397,859	2,311,603 (3,758,681) 7,471 204,186	
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35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1. Loans and Advances	3,087,449 (3,384,289) 7,471 1,578,578 31,555,773	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960	2,311,603 (3,895,935) 7,471 66,933 9,205,233	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917	2,311,603 (3,758,681) 7,471 204,186 9,342,900	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST 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	3,087,449 (3,384,289) 7,47l 1,578,578 31,555,773 588,260 607,743	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234	3,087,449 (3,275,793) 7,47l 1,687,074 31,674,819 588,260 607,743	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557	2,311,603 (3,758,681) 7,471 204,186 9,342,900	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income	3,087,449 (3,384,289) 7,47l 1,578,578 31,555,773 588,260 607,743 2,554	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234	3,087,449 (3,275,793) 7,47l 1,687,074 31,674,819 588,260 607,743 2,554	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 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 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions	3,087,449 (3,384,289) 7,47l 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333	3,087,449 (3,275,793) 7,47 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits	3,087,449 (3,384,289) 7,47l 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900	3,087,449 (3,275,793) 7,47I 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 /LOSS	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 3. NET INTEREST Expenses 3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME /LOSS 4. NON INTEREST INCOME	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 24,498 1,526,423 16,201 109,796	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579	3,087,449 (3,275,793) 7,47 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649)	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 2.5. Total Interest Expenses 2.6. 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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426 5,268	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504)	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676)	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 27,896	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 54,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193)	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 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 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other 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 OPERATING INCOME	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 2,985 16,623 426	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649)	2,311,603 (3,895,935) 7,471 666,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649)	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 2.5. NON INTEREST INCOME 4.1. Fees and Commissions 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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268)	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 51,800 946,852	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 - (36,193) 19,227 (24,390)	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 /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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) - (12,504) 86,844 1,613,267	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268)	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 426 51,800 946,852 388,265 73,110	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 - (36,193) 19,227 (24,390) (212,951) 70,248	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 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 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other 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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) - (12,504) 86,844 1,613,267 689,704 287,726 34,836	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 (38,676) (4,651) (48,268) (212,951) 68,713 9,555	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 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	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 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. Rental Charges 6.5. Depreciation Charge on Property and Equipment	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 689,704 287,726 34,836 31,447 57,274	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268) (212,951) 68,713 9,555 41,632 12,566	3,087,449 (3,275,793) 7,47 1,687,074 31,674,819 588,260 607,743 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 22,989	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 689,704 293,840 34,836	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 /LOSS 4. NON INTEREST INCOME /LOSS 4. NON INTEREST INCOME 4.1. Fees and Commissions on Loans and Advances 4.2. Other Sees 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 Charges on Property and Equipment 6.6. Amortisation Charges	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (46,651) (48,268) (212,951) 68,713 9,555 41,632 12,566 112,812	3,087,449 (3,275,793) 7,47 1,687,074 31,674,819 588,260 607,743 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	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 31,447	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. Loans and Advances 1.2. Government Securities 1.3. Deposits and Placements with Banking Institutions 1.4. Other Interest Income 2. INTEREST EXPENSE 2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions 2.3. Other Interest Expenses 3. NET INTEREST EXPENSE 2.4. Total Interest Expenses 3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME /LOSS 4. NON INTEREST INCOME /LOSS 4. NON INTEREST INCOME /LOSS 4.1. Dividend Income 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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885 390,542	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268) (212,951) 68,713 9,555 41,632 12,566	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 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 22,989 5,508	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 31,447 96,345 245,885	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808 112,812	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 2.5. 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. 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. Other Operating Expenses 6.7. Other Operating Expenses 6.7. Other Operating Expenses	3,087,449 (3,384,289) 7,471 1,578,578 31,555,773 588,260 607,743 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 5,508 306,205	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885 390,542	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268) (212,951) 68,713 9,555 41,632 12,566 112,812 126,832	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 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 22,989 5,508 310,687	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 31,447 96,345 405,822	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808 112,812 127,188	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 3. NET INTEREST INCOME /LOSS 4. 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 Charges 6.5. Depreciation Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Exceptional Items 8. Exceptional Items 8. Exceptional Items	3,087,449 (3,384,289) 7,471 1,578,578 31,555,773 588,260 607,743 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 5,508 306,205 793,638	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 (12,504) 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885 390,542 1,737,412	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268) (212,951) 68,713 9,555 41,632 12,566 112,812 126,832 159,159	3,087,449 (3,275,793) 7,47 1,687,074 31,674,819 588,260 607,743 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 22,989 5,508 310,687 809,718	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 405,825 1,979,878	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808 112,812 21,808 112,812 127,188 170,291	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 /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. 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	3,087,449 (3,384,289) 7,47 1,578,578 31,555,773 588,260 607,743 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 5,508 306,205 793,638	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885 390,542 1,737,412 (124,145)	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (48,651) (48,268) (212,951) 68,713 9,555 41,632 12,566 112,812 126,832 159,159	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 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 22,989 5,508 310,687 809,718	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 31,447 96,345 245,885 405,822 1,797,878 (76,326) (76,326)	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 - (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808 112,812 127,188 170,291	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 2.5. 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. 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	3,087,449 (3,384,289) 7,471 1,578,578 31,555,773 588,260 607,743 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 5,508 306,205 793,638 126,716	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885 390,542 1,737,412 (124,145) (124,145)	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 (38,676) (4,651) (48,268) (212,951) 68,713 9,555 41,632 12,566 6112,812 126,832 159,159 (207,426)	3,087,449 (3,275,793) 7,471 1,687,074 31,674,819 588,260 607,743 2,554 1,198,558 232,046 57,574 13,886 303,506 895,052 6,855 16,623 6,855 16,623 6,855 16,623 6,855 16,623 895,052 18,000 946,852 388,265 73,110 655 8,504 22,989 5,508 310,687 809,718 137,133 4,405	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 31,447 96,345 405,822 1,797,878 (76,326) 16,449 77,129	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808 112,812 127,188 170,291 (194,681) 904	
35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves 40. Other Reserves 41. Proposed Dividends 42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 /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. 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	3,087,449 (3,384,289) 7,471 1,578,578 31,555,773 588,260 607,743 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 5,508 306,205 793,638	3,087,449 (3,770,486) 114,897 1,299,807 30,611,960 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) (12,504) 86,844 1,613,267 689,704 287,726 34,836 31,447 57,274 245,885 390,542 1,737,412 (124,145)	2,311,603 (3,895,935) 7,471 66,933 9,205,233 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 25,579 632 (38,676) (4,651) (48,268) (212,951) 68,713 9,555 41,632 12,566 112,812 126,832 159,159	3,087,449 (3,275,793) 7,47 1,687,074 31,674,819 588,260 607,743 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 22,989 5,508 310,687 809,718 137,133	3,087,449 (3,672,434) 114,897 1,397,859 30,706,917 514,314 1,226,557 39,905 1,780,777 173,350 24,498 56,507 254,354 1,526,423 16,201 109,796 (26,649) 95,782 195,130 1,721,553 689,704 293,840 34,836 31,447 96,345 245,885 405,822 1,797,878 (76,326) (76,326)	2,311,603 (3,758,681) 7,471 204,186 9,342,900 113,714 8,176 5,234 127,125 108,900 10,333 51,509 170,742 (43,617) 7,815 46,974 632 (36,193) 19,227 (24,390) (212,951) 70,248 9,555 41,632 21,808 112,812 127,188 1170,291 (194,681)	

		31-Dec-2020			GROUP 31-Dec-2020	
	Un-Audited Shs '000	Audited Shs '000	Un-Audited Shs '000	Un-Audited Shs '000	Audited Shs '000	Un-Audited Shs '000
14. Profit/(Loss) After Tax, Exceptional I		(222.22)			(140.00)	//
& Minority Interest 15. Other Comprehensive Income:	126,716	(200,904)	(207,426)	132,728	(169,904)	(195,585)
15.1. Gains/(Losses) from Translating the Financial						
Statements of Foreign Operations						
15.2. Fair Value changes in Available-fo-sale						
Financial Assets	127,725	98,546		127,725	98,546	
15.3. Revaluatation Surplus on Property,						
Plant and Equipment 15.4. Share of other Comprehensive Income of Asso	ciates					
15.5. Income Tax Relating to Components of other	Ciates					
Comprehensive Income						
I6. Other Comprehensive Income for						
the Year Net of Tax						
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	254 441	(102.250)	(207.424)	240 452	(71.250)	(105 505)
FOR THE YEAR	254,441	(102,358)	(207,426)	260,453	(71,358)	(195,585)
III OTHER DISCLOSURES						
I.O. NON-PERFORMING LOANS AND ADVANCES	S					
(a). Gross Non-Performing Loans and Advances	7,255,907	6,786,736	6,283,248	7,255,907	6,786,736	6,283,248
(b). Less Interest in Suspense	1,623,263	1,705,949	1,620,004	1,623,263	1,705,949	1,620,004
(c) Total Non-Performing Loans and	F (20 (44	- 000 707	4 4 4 2 2 4 4	F 430 444	F 000 707	4 4 4 2 5 4 4
Advances (a-b)	5,632,644			5,632,644		4,663,244
(d). Less Loan Losses Provision (e) Net Non-Performing Loans and	4,429,061	3,428,444	4,026,765	4,429,061	3,428,444	4,026,765
Advances(c-d)	1,203,583	1,652,343	636,479	1,203,583	1,652,343	636,479
(f). Discounted Value of Securities	1,203,583	3,064,857	611,441	1,203,583	3,064,857	611,441
(g) Net NPLs Exposure (e-f)		(1,412,514)	25,038	7(5)	(1,412,514)	25,038
2.0. INSIDER LOANS AND ADVANCES						
(a). Directors, Shareholders and Associates	. 9	35	101,973	題		101,973
(b). Employees	96,467	105,025	149,754	96,467	105,025	149,754
(c) Total Insider Loans and Advances and other facilities	96,467	105,025	251,727	96,467	105,025	251,727
3.0. OFF-BALANCE SHEET ITEMS	70,407	103,023	231,727	70,407	103,023	231,727
(a). Letters of credit, Guarantees & Acceptances	813,364	931,961	769,261	813,364	931,961	769,261
(b). Forwards Swaps & Options	343,950	3.4		343,950		
(c). Other Contingent Liabilities						
(d) Total Contingent Liabilities	1,157,314	931,961	769,261	1,157,314	931,961	769,261
4.0. CAPITAL STRENGTH	1 152 504	1 027 245	(307 500)	1 153 504	1.024.245	(207 500)
(a). Core capital (b). Minimum Statutory Capital	1,153,594	1,026,245	(307,590) 1,000,000	1,153,594	1,026,245	(307,590)
(c). Excess/ (Deficiency) (a-b)	153,594	26,245	(1,307,590)	153,594	26,245	(1,307,590)
(d). Supplementary Capital	.53,571	20,210	(.,,,,,,,,,)	.55,571	20,210	(.,,,,,,,,,,
(e) Total Capital (a+d)	1,153,594	1,026,245	(307,590)	1,153,594	1,026,245	(307,590)
(f). Total risk weighted assets	6,199,810	7,426,957	9,007,141	6,199,810	7,426,957	9,007,141
(g) Core Capital/Total Deposit Liabilities		20.2%	-6.8%	20.8%	20.2%	-6.8%
(h). Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
(I). Excess/ (Deficiency) (g-h)	12.8% ssets 18.6%	12.2%	-14.8% -3.4%	12.8% 18.6%	12.2%	-14.8% -3.4%
(j) Core Capital / Total Risk Weighted As (k). Minimum Statutory Ratio	18.6%	10.5%	10.5%	18.6%	13.8%	10.5%
(I). Excess/(Deficiency) (j-k)	8.1%	3.3%	-13.9%	8.1%	3.3%	-13.9%
(m) Total Capital/Total Risk Weighted As		13.8%	-3.4%	18.6%	13.8%	-3.4%
(n). Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
(o). Excess/(Deficiency) (m-n)	4.1%	-0.7%	-17.9%	4.1%	-0.7%	-17.9%
	20.8%	20.7%	-6.4%	20.82%	20.69%	-6.40%
p). Adjusted Core Capital/Total Deposit Liabilities	18.7%	14.00/	3 50/	10 70/	14 150	2 520/
q) Adjusted Core Capital/Total Risk		14.2%	-3.5%	18.7%	14.15%	-3.53%
q) Adjusted Core Capital/Total Risk Weighted Assets	10.7/0					
q) Adjusted Core Capital/Total Risk Weighted Assets r) Adjusted Total Capital/Total Risk		14.2%	-3.5%	18.7%	14.2%	-3.5%
q) Adjusted Core Capital/Total Risk Weighted Assets r) Adjusted Total Capital/Total Risk Weighted Assets	18.7%	14.2%	-3.5%	18.7%	14.2%	-3.5%
q) Adjusted Core Capital/Total Risk Weighted Assets r) Adjusted Total Capital/Total Risk		14.2% 362%	-3.5%	1 8.7 %	14.2% 362%	-3.5 %
q) Adjusted Core Capital/Total Risk Weighted Assets r) Adjusted Total Capital/Total Risk Weighted Assets 14. LIQUIDITY	18.7%					-3.5% -34% 20%

STRONG AND RELATIONAL

We are a subsidiary of The Co-operative Bank of Kenya, that is owned by the 15 million members of the Co-operative movement

- · Profit Before Tax of Kshs 126.7 Million in QI 2021
- · Strong asset base of Kshs 31.5 Million
- · Strong liquidity of 386%
- · Strengthened Credit Risk and Financial Management
- · Regulatory compliance
- · 17 Branches and one Service Centre across Kenya, supplemented by ATM, Mobile and Internet Banking channels
- · Offering development and trade solutions to Salaried and Business

Your personalized financial partner



The unaudited financial statements were approved by the Board of Directors on 10th May 2021 and signed on its behalf by:

Signed:

Mrs. Margaret Karangatha

Chairperson

Signed: **Mr. Anthony Mburu** Managing Director & CEO