

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST DECEMBER 2022

I STATEMENT OF FINANCIAL POSITION									
	BANK	BANK	GROUP	GROUP		BANK	BANK	GROUP	GROUP
	31-Dec-2022 Audited	31-Dec-2021 Audited	31-Dec-2022 Audited	31-Dec-2021 Audited		31-Dec-2022 Audited	31-Dec-2021 Audited	3I-Dec-2022 Audited	31-Dec-2021 Audited
A. ASSETS	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	6.3. Directors' Emoluments	KSHS.'000 8,787	KSHS.'000 7,539	KSHS.'000 8,787	7,539
I. Cash (both Local & Foreign)	332,958	320,089	332,958	320,089	6.4. Rental Charges	41,759	7,539 35,471	42,284	7,339 35,996
2. Balances with Central Bank of Kenya	686,559	329,114	686,559	329,114	6.5. Depreciation Charge on Property and Equipment	45,486	26,161	84,469	65,233
Kenya Government & other Securities held for dealing purposes	_	_	_	<u>-</u>	6.6. Amortisation Charges 6.7. Other Operating Expenses	26,446 1,098,468	36,557 1,717,605	26,446 1,129,277	36,557 1,738,418
4. Financial Assets at Fair Value through Profit & Loss	-	-	-	-	6.8. Total Operating Expenses	2,191,574	2,294,493	2,265,610	2,359,508
5. Investment Securities: (i) Held to Maturity:	-	-	-	-	7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items	803,773	512,440	792,556	549,549
(a) Kenya Government Securities	7,583,296	294,557	7,583,296	294,557	9. Profit/(Loss) After Exceptional Items	803,773	512,440	792,556	549,549
(b) Other Securities	-	-	-	-	IO. Current tax	-	14,648	-	35,179
(ii) Available for Sale: (a) Kenya Government Securities	- 16,582,711	23,356,065	16,582,711	23,356,065	II. Deferred tax I2. Profit/(Loss) After Tax and	(126,396)	-	(124,365)	(5,388)
(b) Other Securities	-	-	-	-	Exceptional Items	930,169	497,792	916,921	519,758
6. Deposits and Balances due from Local Banking Institutions		248,804	19,088	248,804	13. Minority Interest				
 Deposits and Balances due from Banking Institutions Abroad Tax Recoverable 	4,862 109	69,712 109	4,862 6,076		I4. Profit/(Loss) After Tax, Exceptional Items & Minority Interest	930,169	497,792	916,921	519,758
9. Loans and Advances to Customers (Net)	6,205,715	4,432,541	6,205,715	4,432,541	15. Other Comprehensive Income:				
 Balances due from Banking Institutions in the Group Investments in Associates 	- 12,640	- 13,215	12,640	- 13,215	15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations	_	_	_	_
12. Investments in Subsidiary Companies	6,039	1,139	12,640	13,213	15.2. Fair Value changes in Available-fo-sale				
13. Investments in Joint ventures	-	-	-	-	Financial Assets 15.3. Revaluatation Surplus on Property, Plant and	(996,589)	(104,228)	(996,589)	(104,228)
14. Investment Properties15. Property, Plant and Equipment	- 1,002,571	978,750	- 1,156,211	- 1,188,759	Equipment	-	-	-	_
16. Prepaid Lease Rentals	-	-	-	-	15.4. Share of other Comprehensive Income				
17. Intangible Assets	91,277	29,965	91,277	29,965	of Associates 15.5. Income Tax Relating to Components of other	-	-	-	-
 Deferred Tax Asset Retirement Benefit Asset 	351,903	225,506 -	355,795 -	222,627 -	Comprehensive Income	-	-	-	-
20. Other Assets	1,780,167	1,391,102	1,697,313	1,302,018	I6. Other Comprehensive Income for the Year Net of Tax				
21. TOTAL ASSETS	34,659,895	31,690,666	34,734,501	31,807,574	17. TOTAL COMPREHENSIVE INCOME				
B.LIABILITIES					FOR THE YEAR	(66,420)	393,564	(79,667)	415,530
22. Balances due to Central Bank of Kenya	1,419,804	1,734,856	1,419,804	1,734,856	III OTHER DISCLOSURES				
23. Customer Deposits24. Deposits and Balances due to Local Banking Institutions	9,641,403	6,380,193 -	9,516,407 -	6,285,824 -	I.O. NON-PERFORMING LOANS AND ADVANCES	4 511 772	(014 070	4 511 772	(014 072
25. Deposits and Balances due to Foreign Banking Institutions	-	-	-	-	(a) Gross Non-Performing Loans and Advances (b) Less Interest in Suspense	4,511,773 1,082,430	6,014,872 1,695,674	4,511,773 1,082,430	6,014,872 1,695,674
26. Other Money Market Deposits	-	-	-	-	(c)Total Non-Performing Loans				
27. Borrowed Funds 28. Balances due to Banking Institutions Group Companies	21,429,882	21,213,996 -	21,429,882	21,213,996 -	and Advances (a-b) (d) Less Loan Losses Provision	3,429,343 1,866,317	4,319,198 2,675,806	3,429,343	4,319,198 2,675,806
29. Tax Payable	-	-	-	6,110	(e) Net Non-Performing Loans	1,000,517	2,073,000	1,000,317	2,073,000
30. Dividends Payable 31. Deferred Tax Liability	-	-	-	- 9,995	and Advances(c-d)	1,563,026	1,643,392	1,563,026	1,643,392
32. Retirement Benefit Liability	-	-	_	7,773	(f) Discounted Value of Securities	1,587,093	1,483,202	1,587,093	1,483,202
		-	-	-	(g) Net NPLs Exposure (e-t)	(24,067)	160,190	(24,067)	160,190
33. Other liabilities	351,134	477,529	443,967	552,684	(g) Net NPLs Exposure (e-f)	(24,067)	160,190	(24,067)	160,190
,		477,529 29,806,575			2.0. INSIDER LOANS AND ADVANCES	(24,067)	160,190	(24,067)	160,190
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS	32,842,223	29,806,575	32,810,059	29,783,730	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees		- 92,192	(24,067) - 149,424	- 92,192
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 35. Paid Up/ Assigned Capital	32,842,223 1,867,947	29,806,575 1,867,947	32,810,059 1,867,947	29,783,730 1,867,947	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances	- 149,424	- 92,192	- 149,424	92,192
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS	32,842,223	29,806,575	32,810,059	29,783,730	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees	-	-	-	<u> </u>
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses	32,842,223 1,867,947	1,867,947 3,087,449 - (3,772,019)	32,810,059 1,867,947	1,867,947 3,087,449 - (3,652,000)	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS	149,424	92,192 92,192	149,424	92,192 92,192
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 35. Paid Up/ Assigned Capital 36. Share Premium (Discount) 37. Revaluation Reserves 38. Retained Earnings/Accumulated Losses 39. Statutory Loan Reserves	1,867,947 3,087,449 - (2,151,804)	1,867,947 3,087,449 - (3,772,019) 690,045	1,867,947 3,087,449 - (2,045,034)	1,867,947 3,087,449 - (3,652,000) 690,045	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances	149,424 149,424 367,528	92,192 92,192 561,266	149,424 149,424 367,528	92,192 92,192 561,266
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449	1,867,947 3,087,449 - (3,772,019) 690,045	1,867,947 3,087,449	1,867,947 3,087,449 - (3,652,000) 690,045	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS	149,424	92,192 92,192 561,266 1,203,500	149,424 149,424 367,528 1,304,970	92,192 92,192
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804) - (985,920)	1,867,947 3,087,449 (3,772,019) 690,045 10,669	1,867,947 3,087,449 - (2,045,034) (985,920)	1,867,947 3,087,449 - (3,652,000) 690,045 10,669	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options	149,424 149,424 367,528 1,304,970	92,192 92,192 561,266 1,203,500	149,424 149,424 367,528	92,192 92,192 561,266
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804)	1,867,947 3,087,449 - (3,772,019) 690,045	1,867,947 3,087,449 - (2,045,034)	1,867,947 3,087,449 - (3,652,000) 690,045 10,669	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities	149,424 149,424 367,528 1,304,970	92,192 92,192 561,266 1,203,500	149,424 149,424 367,528 1,304,970	92,192 92,192 561,266 1,203,500
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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'	1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672	1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - - 1,884,091	1,867,947 3,087,449 - (2,045,034) - (985,920)	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - - 2,023,843	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital	149,424 149,424 367,528 1,304,970 - 1,672,498	92,192 92,192 561,266 1,203,500 - 1,764,766	149,424 149,424 367,528 1,304,970 - 1,672,498	92,192 92,192 561,266 1,203,500 - 1,764,766
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672	1,867,947 3,087,449 (3,772,019) 690,045 10,669	1,867,947 3,087,449 - (2,045,034) - (985,920)	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - - 2,023,843	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672	1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - - 1,884,091	1,867,947 3,087,449 - (2,045,034) - (985,920)	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - - 2,023,843	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital	367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045	367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804) - (985,920) - - 1,817,672	1,867,947 3,087,449 (3,772,019) 690,045 10,669 - - 1,884,091	1,867,947 3,087,449 (2,045,034) (985,920) - 1,924,442	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - - 2,023,843	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (e) Total Capital (a+d)	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045 1,741,475	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045 1,741,475
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672	1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - - 1,884,091	1,867,947 3,087,449 - (2,045,034) - (985,920)	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - - 2,023,843	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital	367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045	367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 (2,151,804) (985,920) - 1,817,672 34,659,895	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666	1,867,947 3,087,449 - (2,045,034) (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total Deposit Liabilities	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4%	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045 1,741,475 7,058,339	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4%	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045 1,741,475 7,058,339
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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	1,867,947 3,087,449 - (2,151,804) - (985,920) - - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306	29,806,575 1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - 1,884,091 31,690,666 507,488 2,630,661 20,104	1,867,947 3,087,449 - (2,045,034) - (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total Deposit Liabilities (h) Minimum Statutory Ratio	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0%	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045 1,741,475 7,058,339 16.5% 8.0%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0%	92,192 92,192 561,266 1,203,500 - 1,764,766 1,051,430 1,000,000 51,430 690,045 1,741,475 7,058,339 16.5% 8.0%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 1.5. Total Interest Income 2. INTEREST EXPENSE	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466	29,806,575 1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - 1,884,091 31,690,666 507,488 2,630,661 20,104 - 3,158,253	1,867,947 3,087,449 - (2,045,034) - (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9%	92,192 92,192 561,266 1,203,500 - 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%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9%	92,192 92,192 561,266 1,203,500 - 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%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 2. INTEREST EXPENSE 2.1. Customer Deposits	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774	29,806,575 1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - 1,884,091 31,690,666 507,488 2,630,661 20,104 - 3,158,253	1,867,947 3,087,449 - (2,045,034) - (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5%	92,192 92,192 561,266 1,203,500 - 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% 10.5%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5%	92,192 92,192 561,266 1,203,500 - 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% 10.5%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 1.5. Total Interest Income 2. INTEREST EXPENSE	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466	29,806,575 1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - 1,884,091 31,690,666 507,488 2,630,661 20,104 - 3,158,253	1,867,947 3,087,449 - (2,045,034) - (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9%	92,192 92,192 561,266 1,203,500 - 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%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9%	92,192 92,192 561,266 1,203,500 - 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%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324	32,810,059 1,867,947 3,087,449 (2,045,034) (985,920) (985,920) 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5%	92,192 92,192 561,266 1,203,500 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% 10.5% 4.4% 24.7% 14.5%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024	1,867,947 3,087,449 (2,045,034) (985,920) 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769	29,783,730 1,867,947 3,087,449 (3,652,000) 690,045 10,669 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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 (o) Excess/(Deficiency) (m-n)	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2%	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4%	92,192 92,192 561,266 1,203,500 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% 10.5% 4.4% 24.7% 14.5% 10.2%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 2,630,661 20,104 3,158,253 400,584 716 39,024 440,324	32,810,059 1,867,947 3,087,449 (2,045,034) (985,920) (985,920) 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291	29,783,730 1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.5%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 14.5% 10.2% 16.5%	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.45%	92,192 92,192 561,266 1,203,500 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.48%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983	29,806,575 1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - 1,884,091 31,690,666 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,298	32,810,059 1,867,947 3,087,449 - (2,045,034) - (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,348	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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 (o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities (q) Adjusted Core Capital/Total Risk Weighted Assets	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2%	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4%	92,192 92,192 561,266 1,203,500 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% 10.5% 4.4% 24.7% 14.5% 10.2%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 (2,151,804) (985,920) (985,920) 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148	29,806,575 1,867,947 3,087,449 - (3,772,019) 690,045 10,669 - 1,884,091 31,690,666 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635	1,867,947 3,087,449 - (2,045,034) - (985,920) - 1,924,442 34,734,501 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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 (o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Risk	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.5%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 14.5% 10.2% 16.5%	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.45%	92,192 92,192 561,266 1,203,500 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.48%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 - 71,648	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 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)	1,867,947 3,087,449	29,783,730 1,867,947 3,087,449 (3,652,000) 690,045 10,669 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,348 5,544 - 71,602	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total Deposit Liabilities (h) Minimum Statutory Ratio (I) 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 (o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities (q) Adjusted Core Capital/Total Risk Weighted Assets (r) Adjusted Total Capital/Total Risk Weighted Assets	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 24.0%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.5%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.45%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.48%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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 4.5. Other Income	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 - 71,648 308,172	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 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	1,867,947 3,087,449	29,783,730 1,867,947 3,087,449 (3,652,000) 690,045 10,669 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,348 5,544 - 71,602 191,129	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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 (o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities (q) Adjusted Core Capital/Total Risk Weighted Assets (r) Adjusted Total Capital/Total Risk Weighted Assets	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 14.5% 9.4% 25.5% 24.0%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.5% 14.9%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.45% 24.0%	92,192 92,192 561,266 1,203,500 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.48% 14.9%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 - 71,648	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 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)	1,867,947 3,087,449	29,783,730 1,867,947 3,087,449 (3,652,000) 690,045 10,669 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,348 5,544 - 71,602 191,129	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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 (o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities (q) Adjusted Core Capital/Total Risk Weighted Assets (r) Adjusted Total Capital/Total Risk Weighted Assets 14. LIQUIDITY 14.1. (a) Liquidity Ratio 14.2. (b) Minimum Statutory Ratio	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 24.0%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.5%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.45%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.48%
33. Other liabilities 34. TOTAL LIABILITIES C.SHAREHOLDERS' FUNDS 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 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	32,842,223 1,867,947 3,087,449 - (2,151,804) - (985,920) - 1,817,672 34,659,895 407,797 2,868,338 8,024 1,306 3,285,466 572,774 2,748 22,769 598,291 2,687,174 85,148 107,983 43,394 - 71,648 308,172	29,806,575 1,867,947 3,087,449 (3,772,019) 690,045 10,669 1,884,091 31,690,666 507,488 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	1,867,947 3,087,449	1,867,947 3,087,449 - (3,652,000) 690,045 10,669 - 2,023,843 31,807,574 507,488 2,630,661 20,104 - 3,158,253 400,584 716 39,024 440,324 2,717,929 18,635 95,348 5,544 - 71,602 191,129 2,909,058	2.0. INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities 3.0. OFF-BALANCE SHEET ITEMS (a) Letters of credit, Guarantees & Acceptances (b) Forwards Swaps & Options (c) Other Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities 4.0. CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/ (Deficiency) (a-b) (d) Supplementary Capital (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 (o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities (q) Adjusted Core Capital/Total Risk Weighted Assets (r) Adjusted Total Capital/Total Risk Weighted Assets	149,424 149,424 367,528 1,304,970 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 14.5% 9.4% 25.5% 24.0%	92,192 92,192 561,266 1,203,500 - 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% 10.5% 4.4% 24.7% 14.5% 10.2% 16.5% 14.9%	149,424 149,424 367,528 1,304,970 - 1,672,498 2,451,690 1,000,000 1,451,690 10,239,032 25.4% 8.0% 17.4% 23.9% 10.5% 13.4% 23.9% 14.5% 9.4% 25.45% 24.0%	92,192 92,192 561,266 1,203,500 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% 14.5% 10.2% 16.48% 14.9%

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. Our Annual General Meeting will be held on 16th May 2023 as per the separate notice to be issued.

The financial statements were approved by the Board of Directors on 14th March 2023 and signed on its behalf by:

Signed: Mr. Anthony Mburu Managing Director & CEO Signed: Mrs. Margaret Karagatha