

KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2022

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	30-Jun-22	KCB KENYA 31-Mar-22	/A BANK 31-Dec-21	30-Jun-21	N 30-Jun-22	NATIONAL BAN 31-Mar-22	31-Dec-21	30-Jun-21	30-Jun-22	KCB GROUP PL 31-Mar-22	.C COMPANY 31-Dec-21	30-Jun-21	KC 30-Jun-22	B GROUP PLC C	ONSOLIDATEI 31-Dec-21	D 30-Jun-21
I. STATEMENT OF FINANCIAL POSITION	Kshs 000 Un-audited	Kshs 000	Kshs 000	Kshs 000 Un-audited	Kshs 000	Kshs 000 Un-audited	Kshs 000	Kshs 000	Kshs 000 Un-audited	Kshs 000	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000	Kshs 000	Kshs 000	Kshs 000 Un-audited
I. STATEMENT OF FINANCIAL POSITION A. ASSETS	UN-duuneu	UN-auuneu	Auuneu	UN-auuiteu	UN-auunteu	UN-auunteu	Auuiteu	UN-auuiteu	Un-auuneu	UN-duuneu	Auuiteu	UN-auunteu	UN-auunteu	UN-duuneu	Auuneu	Un-audited
Cash (both Local & Foreign)	6,737,958	8,528,043	9,372,477	7,078,197	1,025,598	1,091,995	1,250,983	940,995	-	-	-	-	15,355,954	18,647,891	17,834,897	14,393,282
2. Balances due from Central Bank of Kenya	31,537,378	22,427,593	27,674,664	44,807,278	3,854,871	3,378,494	7,722,963	4,081,795	-	-	-	-	35,392,249	25,806,087	35,397,627	48,889,073
Kenya Government and other securities held for dealing purposes	2,146,352	2,577,572	2,583,083	-	-	-	-	-	-	-	-	-	7,130,112	7,365,423	5,462,059	-
Financial Assets at fair value through profit and loss Investment securities:		-	-	-		-	-	-		-	-	-		-	-	-
 Investment securities: a) Held at armotized cost: a. Kenya Government securities 	111,436,114	99,784,029	88,570,009	72,359,602	25,983,415	33,126,102	33,049,950	33,356,840		_	_	_	137,921,025	133,408,701	122,014,917	106,067,077
b. Other securities	-	77,704,02.	-	12,001,002	294,984	303,831	295,081	-	-	-	-	-	9,326,884	9,484,978	9,111,638	11,293,433
b) Fair value through OCI: a. Kenya Government securities	88,107,155	91,405,803	94,334,482	70,731,155		18,193,460	20,024,351	17,696,797	-	-	-	-	108,330,195		114,969,878	89,011,282
b. Other securities	2,064,375	2,126,118	2,065,054	-	-	-	-	-	-	-	-	-	22,265,848	21,311,556	24,733,874	6,668,276
6. Deposits and balances due from local banking institutions	2,181,428	2,645,218	4,046,727	5,847,046		1,352,457	1,852,529	1,352,368	-	-	-	-	5,763,232	3,997,675	1,852,529	7,199,414
7. Deposits and balances due from banking institutions abroad	13,547,574	7,404,906	4,317,828	13,423,354	975,532	946,746	496,359	2,622,821	-	-	-	-	44,828,200	36,724,170	43,169,681	45,349,403
8. Tax recoverable	194,730	-	-	- 105.007./7/	(2.052.0/7	- 170 00/	- 15.0/5.720	295,415	102,106	92,517	93,053	-	107,218	-	-	- 10/ 0/7 /00
9. Loans and advances to customers (net) 10. Balances due from group companies	563,188,212 5,412,330	551,160,564 4,834,579	529,280,381 4,303,501	497,927,674 1,911,824		67,470,096	67,045,738	60,376,595	1,404,799	3,508,306	2,316,966	4,098,375	730,335,492	704,366,078	675,480,444	606,967,409
Balances due from group companies Investments in associates	400,253	4,834,579	4,303,501	600,000		682,051	649,876	670,824	1,404,77	3,300,555	2,310,700	4,070,070	400,253	400,254	401,675	1,270,824
12. Investments in subsidiary companies	-	-	-	-	24,963	24,963	24,963	24,963	89,158,501	87,963,501	87,963,501	79,661,797	-		-	-
13. Investments in joint ventures	-	-	-	_	-			- 1	-			-	-	-	-	-
14. Investment properties	10,227,387	10,227,387	10,227,387	11,137,000	-	-	-	-	-	-	-	-	10,666,421	10,666,255	10,666,255	11,137,000
15. Property and equipment	9,705,182	9,815,944	9,806,117	9,188,711	3,977,222	3,967,622	4,119,087	4,076,935	819,446	822,035	614,434	613,219	21,631,098	21,705,496	21,733,983	18,180,756
16. Prepaid lease rentals	118,275	118,899	119,523	120,772		-	-	-	-	-	-	-	123,579	124,215	121,389	118,767
17. Intangible assets	3,965,277	4,160,335	3,771,158	4,023,087	485,284	555,525	612,378	634,903	4,558	5,065	5,571	6,584	7,112,689	7,366,736	7,010,170	5,081,917
18. Deferred tax asset	19,882,401	19,237,528	18,473,135	15,940,264	3,841,789	3,384,397	3,317,439	2,826,975	81,690	44,703	-	1,999	24,254,069	22,982,095	22,381,701	19,403,782
Retirement benefit asset Other assets	16,987,987	21,625,181	17,047,723	24,786,290	5,397,800	6,021,806	6,081,608	4,675,744	43,507	60,764	3,703	47,748	29,163,018	32,313,157	27,329,848	31,121,316
20. Other assets 21. TOTAL ASSETS	887,840,368					140,499,545	146,543,305	133,633,970		92,496,891	90,997,228			32,313,157 1,166,908,410 1		
B. LIABILITIES	00.10,	000,-7.,.	020,07.,.	777,002,	10.,5,	170,77.,-	140,04-,-	100,00-,.	71,5,	/ Bj - / - j -	70,77.,-	07,72.,.	lya regran,	1,100,100,	,107,07-,-	1,022,100,1
22. Balances due to Central Bank of Kenya	-	7,994,240	-	-	-	6,995,020	3,496,740	-	-	-	-	-	-	14,989,260	3,496,740	-
23. Customer deposits	674,828,828	631,128,521	624,480,440	601,680,391	112,456,059	98,656,380	106,103,099	99,913,441	-	-	-	-	908,573,107	845,817,474	837,141,376	786,035,101
24. Deposits and balances due to local banking institutions	5,240,432	9,474,922	3,717,079	3,035,488	2,341,580	9,905,645	10,554,365	7,485,321	-	-	-	-	6,287,472	19,211,284	10,032,709	7,617,580
25. Deposits and balances due to foreign banking institutions	11,668,798	8,826,476	6,060,540	753,273	4,769,203	5,462,230	7,455,621	7,712,427	-	-	-	-	29,484,193	26,081,695	34,287,432	7,388,428
26. Other money market deposits	-	-	- :01 //0	- 104 004	-	-	-		-	-	-	-	-	-	-	
27. Borrowed funds	35,656,075	33,314,599	33,621,640	33,191,221		-	-	3,237,000		-	-	-	40,244,123	37,843,109	37,561,033	35,042,011
28. Balances due to group companies 29. Tax payable		0.007.801	5 227 663	1 020 732	179 799	297. 321	215 227				-	122 095		0 / 15 579	- - 444 ng7	2 222 292
 Tax payable Dividends payable 	3,588,745	9,094,891 4,858,749	5,287,663 5,938,471	1,920,732	178,799 274	284,351 274	215,227 274	5,681	5,156,922	_	_	122,095	5,156,922	9,415,579	5,644,087	2,323,292
30. Dividends payable 31. Deferred tax liability	3,300,	4,000,	0,700,	_	-			-	-	_	7,007	-	655,000	655,000	655,000	-
32. Retirement benefit liability	458,000	458,000	458,000	177,000	-	-	-	-	-	-		-	458,000	458,000	458,000	177,000
33. Other liabilities	23,213,938	27,534,923	23,007,626	23,923,622		2,812,303	2,353,257	2,634,480	309,325	617,866	605,261	122,842	37,498,979	28,713,957	36,888,581	30,649,993
34. TOTAL LIABILITIES	754,654,816		702,571,459	664,681,727			130,178,583	120,988,350	5,466,247	617,866	612,268		1,028,357,796			869,233,405
C. SHAREHOLDERS' FUNDS																
35. Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100		12,683,038	12,683,038	12,368,906	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463
36. Share premium/(discount)		-	-	-	3,141,319	3,141,319	3,141,319		27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149
37. Revaluation reserves		- 250 150	- 199 50/	- 100 710	1,200,558	1,200,558	1,200,558	1,225,905	/ / 7/0			172	1,200,558	1,200,558	1,200,558	1,225,905
38. Retained earnings / (Accumulated losses)	71,187,666	69,859,150	5 3/6 700	61,439,719		(5,121,889) / 789,033	(5,190,271) 4 520 549	(5,671,226)	55,244,748	54,548,487	49,840,959	53,281,173			131,577,505 7 958 696	126,482,898
 Statutory loan loss reserve Other Reserves/Re-measurement of defined benefit asset/liability 	11,352,378 (3,340,592)	4,435,113	5,346,700	-7	5,184,560 (784,867)	4,789,033	4,520,549	4,590,726 131,309		-	-]	14,570,306	7,372,172 (10,174,046)	7,958,694 (9,567,560)	3,795,390 (9,488,199)
Other Reserves/Re-measurement of defined benefit asset/liability Proposed dividends	[3,340,5,2,	··· . VA 737	(4 0/5 /18)	(225 292)	/04.10	1208 717]	9 579	Latana =			0.770.000		1110 3991	110.174.040.	[4,507,500,	[7,400,177,
42. Capital grants		(2,485,732)	(1,045,618) 4.858.749	(225,292)	-	(308,717)	9,529	-		4 426.926	9 640.389		(11,109,399)		9 640.389	-
	_	(2,485,732) - -	(1,045,618) 4,858,749	(225,292)	-	(308,717) - -	9,529 - -	-	-	6,426,926	9,640,389	-	-	6,426,926	9,640,389	-
43. TOTAL SHAREHOLDERS' FUNDS	133,185,552	-	4,858,749	-	-	(308,717) - - 16,383,342	9,529 - - - 16,364,722	12,645,620	- - 86,148,360	6,426,926 - 91,879,025	90,384,960	84,184,785	(11,109,399) - - - 179,113,245	6,426,926	9,640,389 - 171,713,198	152,919,606
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest	-	- - 125,794,631 -	4,858,749 - 123,823,465	- - 115,200,527 -	- - 16,232,085 -	- - 16,383,342 -	- - 16,364,722 -	- - 12,645,620 -	-	91,879,025 -	90,384,960	-	- - 179,113,245 2,636,495	6,426,926 - 181,833,389 1,889,663	- 171,713,198 1,794,409	-
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	- 133,185,552 - 887,840,368	- - 125,794,631 -	4,858,749 - 123,823,465	- - 115,200,527 -	- - 16,232,085 -	- - 16,383,342 -	-	- 12,645,620 -	-	-	-	-	- - 179,113,245 2,636,495	6,426,926 - 181,833,389	- 171,713,198 1,794,409	-
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME	-	- - 125,794,631 -	4,858,749 - 123,823,465	- - 115,200,527 -	- - 16,232,085 -	- - 16,383,342 -	- - 16,364,722 -	- 12,645,620 -	-	91,879,025 -	90,384,960	-	- - 179,113,245 2,636,495	6,426,926 - 181,833,389 1,889,663	- 171,713,198 1,794,409	-
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME	887,840,368	125,794,631 - 858,479,952	4,858,749 - 123,823,465 - 826,394,924	- 115,200,527 - 779,882,254	- 16,232,085 - 139,006,624	16,383,342 - 140,499,545	16,364,722 - 146,543,305	12,645,620	-	91,879,025 -	90,384,960	-	- 179,113,245 2,636,495 1,210,107,536	6,426,926 - 181,833,389 1,889,663 1,166,908,410 1	171,713,198 1,794,409 1,139,672,565 1	1,022,153,011
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME	-	- - 125,794,631 -	4,858,749 - 123,823,465	- - 115,200,527 -	16,232,085 139,006,624	- - 16,383,342 -	- - 16,364,722 -	- 12,645,620 -	-	91,879,025 -	90,384,960	-	- - 179,113,245 2,636,495	6,426,926 - 181,833,389 1,889,663	- 171,713,198 1,794,409	-
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	- 887,840,368 28,576,896	125,794,631 - 858,479,952	4,858,749 - 123,823,465 - 826,394,924 59,273,049	115,200,527 779,882,254	16,232,085 - 139,006,624 3,865,030 2,881,276	16,383,342 - 140,499,545	16,364,722 - 146,543,305 6,301,436	12,645,620 - 133,633,970 2,999,930	-	91,879,025 -	90,384,960	-	179,113,245 2,636,495 1,210,107,536	6,426,926 - 181,833,389 1,889,663 1,166,908,410 1	171,713,198 1,794,409 1,139,672,565 1	34,495,165
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	28,576,896 11,215,286	125,794,631 - 858,479,952 14,283,620 5,264,090	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923	115,200,527 779,882,254 28,236,791 8,212,578	16,232,085 - 139,006,624 3,865,030 2,881,276	16,383,342 - 140,499,545 1,702,206 1,496,467	16,364,722 146,543,305 6,301,436 5,761,130	12,645,620 133,633,970 2,999,930 2,752,188	- 91,614,607 - -	91,879,025	90,384,960 - 90,997,228 140,487	- 84,429,722 - -	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735	6,426,926 - 181,833,389 1,889,663 1,166,908,410 1 18,799,438 7,658,863	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032	34,495,165 12,069,926
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	28,576,896 11,215,286	125,794,631 - 858,479,952 14,283,620 5,264,090	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923	115,200,527 779,882,254 28,236,791 8,212,578	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610	16,383,342 - 140,499,545 - 1,702,206 1,496,467 22,174	16,364,722 146,543,305 6,301,436 5,761,130 170,981	12,645,620 133,633,970 2,999,930 2,752,188	- 91,614,607 - -	91,879,025	90,384,960 - 90,997,228 140,487	- 84,429,722 - -	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735	6,426,926 - 181,833,389 1,889,663 1,166,908,410 1 18,799,438 7,658,863 169,340	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032	34,495,165 12,069,926
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	28,576,896 11,215,286 72,414 39,864,596	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699	28,236,791 8,212,578 374,300	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165	16,383,342 - 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596	16,364,722 - 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768	12,645,620 - 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068	- 91,614,607 - - 7,977	91,879,025 - 92,496,891 - - - 1,788	90,384,960 - 90,997,228 - 140,487 - 16,662	- 84,429,722 - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229	34,495,165 12,069,926 552,905
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	28,576,896 11,215,286 72,414 39,864,596	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233	4,858,749 123,823,465 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699	28,236,791 8,212,578 374,300 - 36,823,669	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768	2,999,930 2,752,188 60,950 - 5,813,068	- 91,614,607 - - 7,977	91,879,025 - 92,496,891 - - - 1,788	90,384,960 - 90,997,228 - 140,487 - 16,662	- 84,429,722 - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751	171,713,198 1,794,409 1,139,672,565 1,39,672,565 1,39,672,565 1,39,672,565 1,648,557 102,157,229 20,495,296	34,495,165 12,069,926 552,905 47,117,996
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	28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184	28,236,791 8,212,578 374,300	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169	2,999,930 2,752,188 60,950 - 5,813,068	- 91,614,607 - - 7,977	91,879,025 - 92,496,891 - - - 1,788	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149	- 84,429,722 - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141	34,495,165 12,069,926 552,905
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	28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976	2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860	- 91,614,607 - - 7,977	91,879,025 - 92,496,891 - - - 1,788	90,384,960 - 90,997,228 - 140,487 - 16,662	- 84,429,722 - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776	34,495,165 12,069,926 552,905
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	28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184	28,236,791 8,212,578 374,300 - 36,823,669	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169	2,999,930 2,752,188 60,950 - 5,813,068	- 91,614,607 - - 7,977	91,879,025 - 92,496,891 - - - 1,788	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149	- 84,429,722 - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141	34,495,165 12,069,926 552,905 47,117,996
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	28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548	12,645,620 	- 91,614,607 - - 7,977 - 7,977 - - -	91,879,025 - 92,496,891 - - 1,788 - 1,788	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149	53,349 - - - - - - - - - - - - - - - - - - -	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213	34,495,165 12,069,926 552,905 47,117,996 9,163,366 1,538,370
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)	28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548	12,645,620 	- 91,614,607 - - 7,977 - 7,977 - - -	91,879,025 - 92,496,891 - - 1,788 - 1,788	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149	53,349 - - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213	34,495,165 12,069,926 552,905
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. OTHER OPERATING INCOME	28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171	16,383,342 	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220	12,645,620 -133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868	- 91,614,607 - - 7,977 - 7,977 - - -	91,879,025 - 92,496,891 - - 1,788 - 1,788	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149	53,349 - - - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530	6,426,926 -181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 -26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054	- 91,614,607 - 7,977 - 7,977 - 7,977 - 6,339	91,879,025 - 92,496,891 1,788 - 1,788 1,788 - 2,333	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613	53,349 - 53,349 - 53,349	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574	6,426,926 - 181,833,389 1,889,663 1,166,908,410 1 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500	- 91,614,607 - - 7,977 - - - - 7,977 - - - - - - - - - - - - - - - - - -	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149	53,349 - 53,349 - 53,349 - 28,924 9,749,747	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 - 3,399,876	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889	- 91,614,607	91,879,025 - 92,496,891 1,788 - 1,788 1,788 - 2,333 4,858,749 128,495	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508	53,349 53,349 - 53,349 - 53,349 - 28,924 9,749,747 392,817	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 - 2,888,409
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income	887,840,368 28,576,896 11,215,286 72,414 - 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 - 2,055,787 14,119,305	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213	4,858,749	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580 10,414,639	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 110,731 482,405	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508 16,926,724	53,349 53,349 53,349 28,924 9,749,747 392,817	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 - 2,888,409 14,793,637
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 - 3,399,876	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889	- 91,614,607	91,879,025 - 92,496,891 1,788 - 1,788 1,788 - 2,333 4,858,749 128,495	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508	53,349 53,349 - 53,349 - 53,349 - 28,924 9,749,747 392,817	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 - 2,888,409
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME	887,840,368 28,576,896 11,215,286 72,414 - 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 - 2,055,787 14,119,305	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213	4,858,749	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580 10,414,639	1,506,859 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 110,731 482,405	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508 16,926,724	53,349 53,349 53,349 28,924 9,749,747 392,817	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 - 2,888,409 14,793,637
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING INCOME	887,840,368 28,576,896 11,215,286 72,414 - 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 - 2,055,787 14,119,305 44,440,559	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381	4,858,749 - 123,823,465 - 826,394,924 59,273,049 17,896,923 1,194,727 - 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 - 3,399,876 22,279,059 83,785,144	28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580 10,414,639 39,694,054	1,506,859 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184	16,364,722 -146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508 16,926,724	53,349 53,349 53,349 28,924 9,749,747 392,817	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591 108,634,607	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 - 2,888,409 14,793,637 51,209,897
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision	887,840,368 28,576,896 11,215,286 72,414 - 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 - 2,055,787 14,119,305 44,440,559	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381	4,858,749	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580 10,414,639 39,694,054	1,506,859 4,789,171 157,736 316,902 401,436 974,308 5,763,479 563,400 2,424,784	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176	7,977 7,977 - 7,977 - 7,977	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495 4,989,577 4,991,365	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508 16,926,724 17,083,873	53,349 53,349 53,349 28,924 9,749,747 392,817 10,171,488	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591 108,634,607	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 2,888,409 14,793,637 51,209,897
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs	887,840,368 28,576,896 11,215,286 72,414 - 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 - 2,055,787 14,119,305 44,440,559 8,818,995	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381 1,701,574 4,310,870	4,858,749	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580 10,414,639 39,694,054 5,860,842 8,247,597	1,506,859 4,789,171 157,736 316,902 401,436 974,308 5,763,479 563,400 2,424,784 13,788	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954 6,064,931	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495 4,989,577 4,991,365	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508 16,926,724 17,083,873	53,349 53,349 53,349 53,349 28,924 9,749,747 392,817 10,171,488 10,224,837	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146 4,318,678 14,091,422	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591 108,634,607	34,495,165 12,069,926 552,905 47,117,996 9,163,366 1,538,370
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	887,840,368 28,576,896 11,215,286 72,414 - 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 - 2,055,787 14,119,305 44,440,559 8,818,995 289,618	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381 1,701,574 4,310,870 143,362	4,858,749	115,200,527 779,882,254 28,236,791 8,212,578 374,300 - 36,823,669 6,654,627 889,627 - 7,544,254 29,279,415 3,720,881 3,264,389 1,586,789 - 1,842,580 10,414,639 39,694,054 5,860,842 8,247,597 271,073	1,506,859 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176 297,367 2,147,727 12,282	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954 6,064,931	91,879,025 - 92,496,891 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495 4,991,365 - 237,970 17,202	90,384,960 - 90,997,228 140,487 - 16,662 - 157,149 157,149 32,385 - 51,613 15,688,218 1,154,508 16,926,724 17,083,873	53,349 53,349 53,349 53,349 28,924 9,749,747 392,817 10,171,488 10,224,837	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146 4,318,678 14,091,422 371,660	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389 2,075,384 6,786,780 171,112	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591 108,634,607	34,495,165 12,069,926 552,905 - 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 2,888,409 14,793,637 51,209,897 6,583,174 12,125,336 298,797
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER 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	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 2,055,787 14,119,305 44,440,559 8,818,995 289,618 104,014 1,082,785 760,219	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381 1,701,574 4,310,870 143,362 69,035 537,866 375,466	123,823,465 123,823,465 826,394,924 59,273,049 17,896,923 1,194,727 1819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 - 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771	115,200,527	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 - 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954 6,064,931 - 504,346 42,290 - 7,491 1,013	91,879,025 92,496,891	90,384,960	53,349 53,349 53,349 53,349 28,924 9,749,747 392,817 10,171,488 10,224,837	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146 4,318,678 14,091,422 371,660 299,018 1,967,867 1,067,820	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389 2,075,384 6,786,780 171,112 197,835 955,847 513,868	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842	34,495,165 12,069,926 552,905 47,117,996 9,163,366 1,538,370 - 10,701,736 36,416,260 3,992,559 5,194,690 2,717,979 2,888,409 14,793,637 51,209,897 6,583,174 12,125,336 298,797 246,398 1,749,274 1,123,996
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER 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	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 2,055,787 14,119,305 44,440,559 8,818,995 289,618 104,014 1,082,785 760,219 6,254,926	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381 1,701,574 4,310,870 143,362 69,035 537,866 375,466 2,776,811	123,823,465 123,823,465 826,394,924 59,273,049 17,896,923 1,194,727 1819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 - 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470	115,200,527	16,232,085 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062	- 91,614,607 - 7,977 - 7,977 - 7,977 7,977	91,879,025 92,496,891 - 1,788 - 1,788 - 1,788 - 1,788 - 2,333 4,858,749 128,495 4,989,577 4,991,365 - 237,970 17,202 - 3,715 506 71,310	90,384,960 90,997,228 140,487 16,662 157,149 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212	53,349 53,349 53,349 53,349 28,924 9,749,747 392,817 10,171,488 10,224,837 6,686 1,013 442,525	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146 4,318,678 14,091,422 371,660 299,018 1,967,867 1,067,820 9,512,285	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389 2,075,384 6,786,780 171,112 197,835 955,847 513,868 4,298,485	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 - 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871	34,495,165 12,069,926 552,905 47,117,996 9,163,366 1,538,370
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. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER 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	887,840,368 28,576,896 11,215,286 72,414 39,864,596 8,066,785 1,303,699 172,858 9,543,342 30,321,254 4,740,198 3,707,715 3,615,605 2,055,787 14,119,305 44,440,559 8,818,995 289,618 104,014 1,082,785 760,219	125,794,631 - 858,479,952 14,283,620 5,264,090 50,364 - 19,598,074 4,005,233 570,879 85,794 4,661,906 14,936,168 2,319,803 2,053,377 1,184,287 - 1,234,746 6,792,213 21,728,381 1,701,574 4,310,870 143,362 69,035 537,866 375,466 2,776,811 9,914,984	4,858,749 123,823,465 826,394,924 59,273,049 17,896,923 1,194,727	115,200,527	16,232,085 - 139,006,624 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330	16,383,342 140,499,545 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 - 110,731 482,405 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337	16,364,722 146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	12,645,620 133,633,970 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934	7,977 7,977 7,977 - 7,977 - 7,977 - 6,339 5,716,749 333,866 6,056,954 6,064,931 - 504,346 42,290 - 7,491 1,013	91,879,025 92,496,891	90,384,960	53,349 53,349 53,349 53,349 28,924 9,749,747 392,817 10,171,488 10,224,837 303,723 24,474 6,686 1,013 442,525 778,421	179,113,245 2,636,495 1,210,107,536 38,377,127 15,866,735 295,079 - 54,538,941 11,545,418 2,136,625 265,368 13,947,411 40,591,530 5,305,574 6,119,235 4,932,635 - 2,858,172 19,215,616 59,807,146 4,318,678 14,091,422 371,660 299,018 1,967,867 1,067,820	6,426,926 - 181,833,389 1,889,663 1,166,908,410 18,799,438 7,658,863 169,340 - 26,627,641 5,734,751 1,045,933 107,141 6,887,825 19,739,816 2,573,801 3,349,111 1,739,501 - 1,629,160 9,291,573 29,031,389 2,075,384 6,786,780 171,112 197,835 955,847 513,868 4,298,485 14,999,311	171,713,198 1,794,409 1,139,672,565 1 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303	34,495,165 12,069,926 552,905 47,117,996 9,163,366 1,538,370



























KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2022

		KCB KENY	'A BANK			NATIONAL BAN	IK OF KENYA			KCB GROUP PL	C COMPANY		КС	B GROUP PLC (CONSOLIDATE	D
	30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21	30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21	30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21	30-Jun-22	31-Mar-22	31-Dec-21	30-Jun-21
II. CTATEMENT OF COMPREHENCIVE INCOME	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000
II. STATEMENT OF COMPREHENSIVE INCOME	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
8. Exceptional items		11.010.000		10 5/0 0/0	- 0// 1/0	- (50 (50	1 20/ 057	1 001 /00	- - -		45 500 040	-		4/ 000 070		
9. Profit/(loss) after exceptional items	23,842,408	11,813,397	40,503,233	18,762,249	964,149	479,472	1,386,957	1,021,698	5,316,361	4,660,662	15,530,019	9,446,416		14,032,078	47,814,304	21,915,652
10. Current tax	(8,082,910)	(3,807,407)	(16,203,222)	(7,705,414)	(487,812)	(73,174)	(531,628)	(14,381)	(1,220)	(4,792)	(22,289)	(147,868)	(9,600,361)	(4,439,490)	(18,416,884)	(8,509,255)
11. Deferred tax	757,837	264,040	4,289,120	2,150,560	185,420	(69,433)	162,261	(289,696)	88,697	51,710	3,145	12,151	1,068,596	263,814	4,775,023	1,894,518
12. Profit/(loss) after tax and exceptional items	16,517,335	8,270,030	28,589,131	13,207,395	661,757	336,865	1,017,590	717,621	5,403,838	4,707,580	15,510,875	9,310,699	19,646,631 124,848	9,856,402 67,508	34,172,443 81,394	15,300,915
Minority Interest 14. Profit/(loss) after tax and exceptional items and Minority Interest	16,517,335	8,270,030	28,589,131	13,207,395	661,757	336,865	1,017,590	717,621	5,403,838	4,707,580	15,510,875	9,310,699	19,521,783	9,788,894	34,091,049	15,300,915
15. Other Comprehensive income:	10,517,555	0,270,030	20,307,131	13,207,373	001,737	330,003	1,017,370	717,021	3,403,636	4,707,380	13,310,673	7,310,077	17,321,763	7,700,074	34,071,047	13,300,713
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	-	-	2,622,412	340,296	(638,000)	(1,707,271)
15.2 Fair value changes in available-for-sale financial assets	(3,275,679)	(1,667,844)	(896,372)	(142,477)	(1,129,767)	(454,637)	(62,663)	54,073		_			(2,860,519)	(1,352,546)	(898,571)	159,493
15.3 Re-measurement of defined benefit pension fund	_	_	(418,000)		_	_	_	_		_			_	_	(418,000)	_
15.4 Share of other comprehensive income of associates	_	_	_	_		_	_			_			_		_	_
15.5 Income tax relating to components of other comprehensive income	982,704	500,353	394,312	42,743	337,372	136,391	18,799	(16,222)	-	-	-	-	858,156	405,764	394,571	(47,848)
16. Other comprehensive income for the year net of tax	(2,292,975)	(1,167,491)	(920,060)	(99,734)	(792,395)	(318,246)	(43,864)	37,851		-	-	-	620,049	(606,486)	(1,560,000)	(1,595,626)
17. Total comprehensive income for the year	14,224,360	7,102,539	27,669,071	13,107,661	(130,638)	18,619	973,726	755,472	5,403,838	4,707,580	15,510,875	9,310,699	20,266,680	9,249,916	32,612,443	13,705,289
18. EARNINGS PER SHARE- DILUTED & BASIC KSHS	0.61	0.61	0.53	0.49	0.10	0.11	0.08	0.12	3.36	5.86	4.83	5.79	12.15	12.18	10.61	9.52
19. DIVIDEND PER SHARE - DECLARED KSHS	-	-	0.20	-			-			-	-			-	3.00	_
III. OTHER DISCLOSURES																
1. NON-PERFORMING LOANS AND ADVANCES																
a) Gross Non-performing loans and advances	141,106,429	98,913,323	92,193,441	65,021,737	28,127,214	27,716,118	26,541,854	27,447,135					173,428,079	130,947,239	122,850,349	95,732,747
b) Less Interest in Suspense	9,617,156	8,561,371	7,693,505	7,237,473	4,301,810	4,545,759	4,391,263	4,548,725					14,396,370	13,506,617	12,720,069	12,148,304
c) Total Non-Performing Loans and Advances (a-b)	131,489,273	90,351,952	84,499,936	57,784,264	23,825,404	23,170,359	22,150,591	22,898,410					159,031,709	117,440,622	110,130,280	83,584,443
d) Less Loan Loss Provision	49,794,507	41,315,519	38,766,900	33,150,242	12,747,318	12,260,564	11,782,093	12,098,852					65,076,186	55,439,476	52,307,984	46,798,263
e) Net Non-Performing Loans and Advances(c-d)	81,694,766	49,036,433	45,733,036	24,634,022	11,078,086	10,909,795	10,368,498	10,799,558					93,955,523	62,001,146	57,822,296	36,786,180
f) Discounted Value of Securities	66,859,940	44,761,576	40,764,309	22,558,614	10,863,989	10,733,780	10,239,577	10,736,740					78,243,620	59,586,869	61,440,544	40,915,466
g) Net NPLs Exposure (e-f)	14,834,826	4,274,857	4,968,727	2,075,408	214,097	176,015	128,921	62,818					15,711,903	2,414,277	(3,618,248)	(4,129,286)
2. INSIDER LOANS AND ADVANCES																
a) Directors, Shareholders and Associates	1,749,235	1,717,455	1,635,949	2,646,847	26	19	18	21					1,228,982	1,194,696	1,209,693	1,721,790
b) Employees	14,684,613	14,605,949	14,660,678	14,590,818	5,690,401	5,798,601	5,845,656	5,905,135					22,467,161	22,456,920	22,751,338	21,857,065
c) Total Insider Loans and Advances and other facilities	16,433,848	16,323,404	16,296,627	17,237,665	5,690,427	5,798,620	5,845,674	5,905,156					23,696,143	23,651,616	23,961,031	23,578,855
3. OFF-BALANCE SHEET ITEMS																
a) Letters of credit, guarantees, acceptances	112,856,455	112,478,087	74,967,657	54,260,469	2,919,316	3,888,837	4,514,574	4,798,015					132,251,287	130,246,242	91,241,390	67,896,346
b) Forwards, swaps and options	8,674,370	14,005,698	20,040,940	22,833,969	5,335,040	6,939,528	5,204,900	4,967,095					16,230,554	22,703,205	26,997,359	29,354,926
c) Other contingent liabilities	-	-	-	-	-	-	-	-					-	-	-	-
d) Total Contingent Liabilities	121,530,825	126,483,785	95,008,597	77,094,438	8,254,356	10,828,365	9,719,474	9,765,110					148,481,841	152,949,447	118,238,749	97,251,272
4. CAPITAL STRENGTH																
a) Core capital	108,724,207	112,443,731	107,656,861	108,822,121	9,893,394	10,172,212	10,288,488	6,164,098					156,905,908	166,342,570	156,347,528	149,736,053
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000					1,000,000	1,000,000	1,000,000	1,000,000
c) Excess (a-b)	107,724,207	111,443,731	106,656,861	107,822,121	8,893,394	9,172,212	9,288,488	5,164,098					155,905,908	165,342,570	155,347,528	148,736,053
d) Supplementary Capital	32,788,397	28,010,113	28,966,763	23,344,188	1,349,885	1,322,539	1,316,500	4,368,809					34,796,121	30,947,172	31,578,757	27,139,578
e) Total Capital (a+d)	141,512,604	140,453,844	136,623,624	132,166,309	11,243,279	11,494,751	11,604,988	10,532,907					191,702,029	197,289,742	187,926,285	176,875,631
f) Total risk weighted assets	724,881,775	717,209,325	676,510,775	655,621,593	83,979,672	81,791,952	81,308,855	78,422,698					885,499,650	864,249,585	866,573,168	805,999,040
g) Core Capital/Total deposits Liabilities	15.8%	17.5%	17.1%	18.1%	8.4%	9.8%	9.1%	5.7%					17.3%	19.7%	18.7%	19.0%
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%					8.0%	8.0%	8.0%	8.0%
I) Excess	7.8%	9.5%	9.1%	10.1%	0.4%	1.8%	1.1%	-2.3%					9.3%	11.7%	10.7%	11.0%
j) Core Capital / total risk weighted assets	15.0%	15.7%	15.9%	16.6%	11.8%	12.4%	12.7%	7.9%					17.7%	19.2%	18.0%	18.6%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%					10.5%	10.5%	10.5%	10.5%
l) Excess (j-k)	4.5%	5.2%	5.4%	6.1%	1.3%	1.9%	2.2%	-2.6%					7.2%	8.7%	7.5%	8.1%
m) Total Capital/total risk weighted assets	19.5%	19.6%	20.2%	20.2%	13.4%	14.1%	14.3%	13.4%					21.6%	22.8%	21.7%	21.9%
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%					14.5%	14.5%	14.5%	14.5%
o) Excess(m-n)	5.0%	5.1%	5.7%	5.7%	(1.1%)	(0.4%)	(0.2%)	(1.1%)					7.1%	8.3%	7.2%	7.4%
p) Adjusted Core Capital/Total Deposit Liabilities*	15.9%	17.6%	17.2%	18.2%	8.6%	9.9%	9.2%	5.9%					17.3%	19.7%	18.8%	19.2%
q) Adjusted Core Capital/Total Risk Weighted Assets*	15.1%	15.8%	16.0%	16.7%	12.0%	12.6%	12.9%	8.1%					17.8%	19.3%	18.1%	18.7%
r) Adjusted Total Capital/Total Risk Weighted Assets*	19.6%	19.7%	20.3%	20.3%	13.6%	14.3%	14.5%	13.7%					21.7%	22.9%	21.8%	22.0%
5. LIQUIDITY																
a) Liquidity Ratio	35.0%	33.1%	35.0%	35.1%	47.3%	35.4%	41.7%	46.6%					39.0%	36.9%	39.1%	40.1%
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%					20.0%	20.0%	20.0%	20.0%

^{*}The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital Kshs '000	Share premium Kshs '000	other reserves	Non Controlling Interest Kshs '000	Total Kshs '000
At 1 January 2022	3,213,463	27,690,149	140,809,586	1,794,409	173,507,607
Profit for the year	-	-	19,521,783	124,848	19,646,631
Other comprehensive income net of tax	-	-	732,116	-	732,116
Equity transactions with non controlling interest				717,238	717,238
Dividend paid in the year	-	-	(12,853,852)	-	[12,853,852]
At 30 June 2022	3.213.463	27.690.149	148.209.633	2.636.495	181.749.740

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

SUMMART CUNSULIDATED STATEMENT OF CASH FLOWS			
	30-Jun-2022 Un-audited Kshs '000	31-Dec-21 Audited Kshs '000	
Cashflows generated from / (used in) operating activities	7,922,955	8,991,000	19,871,818
Cashflows used in investing activities	(3,037,677)	(8,615,000)	(3,047,171)
Cash flows used in financing activities	(1,800,377)	(7,521,000)	(8,985,000)
Net Increase / (decrease) in cash and cash equivalents	3,084,901	(7,145,000)	7,839,646
Cash and cash equivalents at period start	58,029,000	65,174,000	65,174,000
Cash and cash equivalents at period end	61,113,901	58,029,000	73,013,646

c) Excess (a-b)

Message from the Directors

The above financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com They may also be accessed at the institutions Head Office located at Kencom House, Moi Avenue, Nairobi, Kenya.

The financial statements were approved by the Board of Directors on Wednesday 24 Aug 2022, and signed on its behalf by: Andrew W. Kairu - Group Chairman | Paul Russo - Group Chief Executive Officer

Regulated by Central Bank of Kenya.













20.1%