Credit Bank My Friend, My Bank QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

I STATEMENT OF FINANCIAL POSITION							
	30-Jun-19 Shs. '000'	31-Dec-19 Shs. '000'	31-Mar-20 Shs. '000'	30-Jun-20 Shs. '000'	Shs. '000'	31-Dec-19 Shs. '000'	30-Jun-20 Shs. '000'
A ASSETS	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
A ASSETS 1 Cash (both Local & Foreign) 2 Balances due from Central Bank of Kenya	305,738 1,310,614	364,293 891,993	400,434 1,361,327	512,699 1,510,186	305,738 1,333,667	394,082 891,993	542,942 1,510,186
3 Kenya Government, and other securities held for dealing purposes	.,510,014	כנענייפי	120172/	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	100,000/	5664.60	.,510,100
4 Financial Assets at fair value through profit and loss 5 Investment Securities:		1780.08	2.017.955	268-64		1780.08	2692646
a) Held to Maturity: a. Kenya Government securities	1,477,761 1,477,761	1,789,084 1,789,084	2,915,853 2,915,853	2,683,606 2,683,606	1,477,761 1,477,761	1,789,084 1,789,084	2,683,606 2,683,606
b. Othér securities b) Available for sale:	505,565	1,246,602	379,990	599,233	505,565	1,246,602	599,233
a. Kenya Government securities b. Other securities	499,619 5,946	1,246,602	379,990	599,233	505,565 499,619 5,946	1,246,602	599,233
6 Deposits and balances due from local banking institutions	257.642	300,053 133,963	87,805	86,077	257.642	300,053 133,963	86,077 279,513
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Loans and advances to customers (net)	33,883 14,790,860	15,226,683	15,675,351	279,513 61,025 15,682,352	33,003	15,226,683	279,513 61,025 15 682 352
10 Balances due from banking institutions in the group 11 Investments in associates		.),	יכנוניייוני	.,,		.,,	
12 Investments in subsidiary companies	1,000	1,000	1,000	1,000			
13 Investments in joint ventures 14 Investment properties		-066				-96	
15 Property and equipment 16 Prepaid lease rentals	273,077	786,326	753,993	797,310	273,243	786,471	797,433
17 Intangible assets 18 Deferred tax asset	141,807 131,927	188,707 176,656	157,409 175,315	162,877 175,315	141,903 131,927	188,750 176,645	162,877 175,023
19 Retirement benefit asset 20 Other assets	496.032	435,379	824,794	413,675	543,106	526,290	450,560
21 TOTAL ASSETS	19,725,905	21,540,739	22,733,271	22,964,867	19,795,294	21,660,616	23,030,826
B LIABILITIES 22 Balances due to Central Bank of Kenya							
23 Customer deposits	15,563,414	16,806,421 260,078	17,562,360 484,306	17,838,339 765,751	15,563,414 267,791	16,806,421 260,078	17,838,339 765,751
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions 26 Other money market deposits	281,703	280,114	290,539	10,100	281,703	280,114	, , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
27 Borrowed funds							
28 Balances due to banking institutions in the group 29 Tax payable 29 Dividende payable		41,649	48,145		(2,780)	37,819	(5,095)
30 Dividends payable 31 Deferred tax liability					14		
32 Retirement benefit liability 33 Other liabilities	563,957	1,152,046	1,123,431	1,097,186	617,738	1,258,015	1,145,399
34 TOTAL LIABILITIES	16,676,865	18,540,308	19,508,782	19,701,276	16,727,880	18,642,447	19,744,394
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital	2,433,158	2,633,507	2,759,453	2,766,490	2,433,158	2,633,507	2,766,490
36 Share premiūm/(discount) 37 Revaluation reserves	91,436	59,908	2,759,453 107,834	103,220	91,436	59,908	103,220
38 Retained earnings/Accumulated losses 39 Statutory loan loss reserves	355,746 92,040	143,845 164,684	202,926 164,684	217,322 164,684 11,875	374,120 92,040	161,583 164,684	240,163 164.684
40 Other Reserves 41 Proposed dividends	4,467	(1,514)	164,684 (10,408)	11,875	4,467	(1,514)	164,684 11,875
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	72,193	2 000 431	2 224 490	2 363 555	72,193	2 018 160	2 286 422
44 Minority Interest	3,049,040	3,000,431	3,224,489	3,263,591		3,018,169	3,286,432
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	19,725,905	21,540,739	22,733,271	22,964,867	19,795,294	21,000,016	23,030,826
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME	0				0		
1.1 Loans and advances 1.2 Government securities	857,101 118,026	1,870,649 275,559	530,109 75,180	1,030,013 172,974	857,101 118,026	1,870,649 275,559	1,030,013 172,974 6,850
			121	1/2/2/7	110,020	-131333	
1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	1,046 596	5,063 838	5,778	6,850	1,046 596	5,063 <u>838</u>	
1.5 Total interest income	<u>596</u> 976,769	5,063 8 <u>38</u> 2,152,109	5,778 <u>611,067</u>	6,850 <u>1,209,837</u>	1,046 596 976,769	5,063 <u>838</u> 2,152,109	1,209,837
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	596	5,063 838 2,152,109 1,134,631 36,506	5,778 611,067 329,455 1,894	6,850 <u>1,209,837</u> 662,941 6,353	1,046 596	5,063 838 2,152,109 1,133,445 36,506	1,209,837 662,093 6,353
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses	596 976,769 505,966 27,226	5,063 838 2,152,109 1,134,631 36,506 59,935	5,778 611,067 329,455 1,894 14,806	6,850 1,209,837 662,941 6,353 28,250	1,046 596 976,769 505,236 27,226	5,063 838 2,152,109 1,133,445 36,506	1,209,837 662,093 6,353
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME(LOSS)	<u>596</u> 976,769 505,966	5,063 838 2,152,109 1,134,631 36,506	5,778 611,067 329,455 1,894	6,850 <u>1,209,837</u> 662,941 6,353	1,046 596 976,769 505,236	5,063 <u>838</u> 2,152,109	1,209,837 662,093
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances	596 976,769 505,966 27,226 533,192 443,577 169,943	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355	5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036	1,046 596 976,769 505,236 27,226 532,462 444,307	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355	1,209,837 662,093 6,353 28,250 696,696 513,140 96,036
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 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)	596 976,769 505,966 27,226 533,192 443,577	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038	5,778 611,067 329,455 1,894 14,806 346,155 264,912	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292	1,046 596 976,769 505,236 27,226 532,462	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224	1,209,837 662,093 6,353 28,250 696,696 513,140
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421	5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 38,390	1,046 596 276,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 1,229,885 922,224 314,355 389,153 117,711 51,421	1,209,837 6,353 28,250 696,696 513,140 96,036 154,939 67,737 38,390
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total Interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total Non-interest income 5.6 TOTAL OPERATING NCOME	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711	5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711	1,209,837 662,093 6,353 28,250 <u>696,696</u> <u>513,140</u> 96,036 154,939 67,737
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,737 855,314 38,170	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246 136,904	5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 <u>38,390</u> <u>346,019</u> 858,311 77,108	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864	1,209,837 662,093 6,353 28,250 696,696 513,140 96,036 154,939 67,737 <u>38,390</u> <u>357,102</u> 870,242
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Optosits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,737 855,314 38,170 310,800	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 117,711 51,421 857,208 1,778,246 136,904 646,589 69,150	5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,590 460,502 47,365 170,739 19,151	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 <u>38,390</u> <u>346,019</u> 858,311 77,108	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864	1,209,837 662,093 6,353 28,250 696,696 513,140 96,036 154,939 67,737 <u>38,390</u> <u>357,102</u> 870,242
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.0 NET INTEREST INCOME(LOSS) 4.0 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,737 855,314 38,170 310,800 36,509 53,884 30,498	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,037 314,355 373,721 177,711 51,728 134,535 177,8246 136,904 646,539 69,150 134,658	5,778 611,067 329,455 1,894 14,806 346,155 264,912 264,912 264,912 33,351 26,265 195,500 460,502 47,365 170,739 19,151 2,297 36,779	6,850 1,209,837 662,941 6,353 28,250 697,544 512,292 96,036 143,856 67,737 38,390 346,019 346,019 346,019 346,019 346,019 35,424 37,108 335,424 37,941 7,138	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 57,075 225,482 420,121 864,428 38,170 316,984 36,509 53,884	5,063 838 2,152,109 1,133,445 36,506 59,935 1,220,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,869 136,904 658,753 69,150	1,209,837 662,093 6,353 28,250 96,636 154,939 67,737 38,390 357,102 870,242 77,108 341,823 37,941 7,315
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.3 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income eme 4.5 Other income eme 4.6 OTHE OPERATING EXPENSES 6.1 Coan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Arental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,737 310,800 36,509 53,884,700 310,800 36,509 53,884,700	5,063 838 2,152,109 1,134,631 35,506 59,935 1,231,071 921,038 314,355 3733,721 117,711 51,421 857,208 1,278,264 1,36,694 646,589 69,150 18,846,58 134,658 51,423	5,778 611,067 329,455 1,894 14,806 346,155 264,912 264,912 264,912 33,351 26,265 195,590 460,502 470,365 170,739 19,151 2,297 36,779 14,335	6,850 1,209,837 662,941 6353 28,250 697,544 512,202 96,036 143,856 67,737 38,300 366,010 365,010 37,108 335,424 37,941 7,7108 335,424 37,941 7,7108 325,424 37,941 7,5103 29,181 (1,1) (1,1	1,046 596 976,769 505,236 52,2462 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170 316,984 38,170 316,984 38,170 316,984 38,170 316,984 38,170 316,984 38,170 316,984 36,222 26,201 198,571	5,063 838 2,152,109 1,133,445 36,506 59,935 1,229,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864	1,209,837 662,093 662,093 28,250 696,656 513,140 96,036 154,939 67,737 38,390 357,102 37,108 341,833 37,941 7,315 75,124 29,224
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.3 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income eme 4.5 Other income eme 4.6 OTHE OPERATING EXPENSES 6.1 Coan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Arental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	596 976,269 505,596 27,226 533,192 433,592 169,943 159,237 57,075 22,5482 24,110,237 85,314 38,170 310,800 36,509 53,884 30,498 26,149 198,090 664,102	5,063 838 2,152,109 1,134,631 36,506 59,925 1,221,037 921,037 314,355 3733,721 117,711 51,421 857,208 1,778,264 1,778,264 1,768,964 646,589 69,150 18,846 134,058 51,423 14,846 14,846 14,846 51,423 2,20,003	5,778 611,067 329,455 1,894 14,806 346,155 264,912 264,912 264,912 33,351 26,265 195,590 460,502 470,365 170,739 19,151 2,297 36,779 14,335	6,850 1,209,837 662,941 6353 28,250 697,544 512,202 96,036 143,856 67,737 38,300 346,019 345,019 35,424 37,108 335,424 37,941 7,315 75,103 29,181 210,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,754 20,755 20,754 20,754 20,755 20,754 20,755	1,046 596 976,769 505,236 52,2462 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170 316,984 38,170 316,984 38,170 316,984 38,170 316,984 38,170 316,984 38,170 316,984 36,222 26,201 198,571	5,063 832 2,152,109 1,133,445 56,506 922,224 314,355 389,153 117,711 51,421 872,640 1,724,864 1,724,864 1,724,864 1,724,864 1,874,640 1,8,646 1,8,446 1,8,753 69,150 1,8,646 1,8,447 1,9,567 1,8,457 1,242,457 1,424,457 1,557 1,424,457 1,557 1,557 1,557 1,557 1,557 1,557 1,557 1,457 1,557	1,209,837 662,093 6,353 28,250 696,696 154,939 96,036 154,939 07,102 870,242 77,102 870,242 77,102 870,242 77,102 870,242 77,512 33,7941 7,75,124 29,224 21,246
1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.6 NET INTEREST INCOME 4.7 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 5.6 TOTAL OPERATING INCOME 6.5 OTHER OPERATING INCOME 6.5 Divide Operation 6.5 Loan loss provision 6.5 Loan loss provision 6.5 Depreciation charge on property and equipment 6.6 Amout Charges 6.7 Other operating Expenses 7.0 Profit(loss) Before Tax and Exceptional Items 8.0 Exceptional 8.1 Exceptional 8.1 Exceptional 8.1 Exceptional 8.1 Exception 8.1	596 976,269 505,596 27,226 533,192 433,592 169,943 159,237 57,075 22,5482 24,112,327 855,314 38,170 310,800 36,509 53,884 30,498 26,149 198,090 694,102 (64,102) 169,213	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 142,3107 117,711 51,424 1778,246 136,904 646,589 69,150 18,846 646,589 69,150 18,846 34,458 51,423 24,20603 1478,174 300,072	5,778 611,062 329,455 1,869 44,806 346,155 264,912 52,833 83,141 33,351 26,265 47,365 47,365 47,365 190,592 47,365 190,592 191,513 2,207 36,779 36,77	6,850 1,209,837 662,941 6,353 28,250 657,544 512,202 96,036 143,856 67,737 38,300 345,012 77,108 355,424 375,941 77,108 355,424 357,941 77,108 355,424 357,941 77,108 355,424 357,941 77,108 355,424 357,941 77,108 355,424 355,428 355,42	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,21 864,428 38,170 316,984 38,170 316,984 38,170 316,952 26,201 198,571 700,843 163,586	5,063 838 2,152,109 1,133,445 36,506 59,935 1226,885 922,224 314,355 389,153 117,711 51,421 872,640 1,794,864 136,904 658,753 69,150 18,846 134,703 51,527 422,071 1420,255 18,847 1420,257 18,847 18,847 18,904 18,847 18,904 18,847 18,904 18,847 18,904 14,905 18,904 18,904 14,905 18,904 18,904 18,904 18,904 18,904 18,904 11,905 18,904 19,905 18,904 14,905 18,904 18,904 18,904 18,904 18,904 14,905 18,904 18,904 18,904 18,904 18,904 18,904 18,904 14,905 18,904 18,904 14,905 18,904 18,904 18,904 18,904 18,904 18,904 14,905 18,904 18,904 18,904 18,904 18,904 18,904 19,905 18,905 19,905 19,905 19,905 19,905 19,905 19,905 19,905 19,	1,209,837 662,093 6,353 28,250 696,696 154,939 96,036 154,939 96,036 154,939 37,162 870,242 870,242 77,162 870,242 77,162 870,242 775,124 29,244 21,246 779,781 290,462
 15 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.6 NET INTEREST INCOME 4.7 NON-INTEREST INCOME 4.9 ONO-INTEREST INCOME 4.9 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 5.2 Staff costs 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 Amotif Coher Operating Expenses 7.0 Other operating Expenses 7.0 Other Operating Expenses 7.0 Other Operating Expenses 7.0 Profit(Loss) After Exceptional Items 9.0 Profit(Loss) After Exceptional Items 	596 976,269 505,596 27,226 533,192 433,592 169,943 159,237 57,075 22,5482 24,110,237 85,314 38,170 310,800 36,509 53,884 30,498 26,149 198,090 664,102	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 1,231,071 921,038 314,355 1,231,071 117,711 51,421 135,7228 1,2778,246 136,904 646,589 69,150 18,846 646,589 69,150 18,846 51,423 20,0072 300,072 300,072 300,072	5,778 611,067 329,455 1,894 14,806 346,155 264,912 264,912 264,912 33,351 26,265 195,590 460,502 470,365 170,739 19,151 2,297 36,779 14,335	6,850 1,209,837 662,941 6353 28,250 697,544 512,202 96,036 143,856 67,737 38,300 346,019 345,019 35,424 37,108 335,424 37,941 7,315 75,103 29,181 210,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,752 20,754 20,755 20,754 20,754 20,755 20,754 20,755	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,21 864,428 38,170 316,984 38,170 316,952 26,201 198,571 700,843 163,586	5,063 838 2,152,109 1,133,445 36,506 59,935 1,226,885 9,22,224 9,22,224 314,355 389,153 117,711 5,1421 872,640 1,274,864 136,904 658,753 69,150 18,846 134,703 5,1527 422,071 1,491,955 302,999 302,999 134,910	1,209,837 662,093 6,353 28,250 696,696 154,939 96,036 154,939 07,102 870,242 77,102 870,242 77,102 870,242 77,102 870,242 77,512 33,7941 7,75,124 29,224 21,246
 1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.6 NET INTEREST INCOME 4.7 NON-INTEREST INCOME 4.9 ONO-INTEREST INCOME 4.9 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 5.2 Staff costs 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 Amortification charges 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Other Operating Expenses 7.0 Profit(loss) After Exceptional Items 9.0 Profit(Loss) After Exceptional Items 1.0 Profit(Loss) After Tax and Exceptional Items 	<u>596</u> 976,269 505,966 27,226 533,192 433,577 169,943 159,237 57,075 25,482 411,737 310,800 36,509 53,884 38,170 310,800 36,509 53,884 30,498 26,149 198,090 (694,102 161,213 161,213 161,213	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 373,721 171,711 575,7208 1,275,208 1,275,208 1,275,208 5,51,423 4,20,603 1,445,849 5,11,423 4,20,603 1,4478,174 300,072 300,072	5,778 5,778 611,067 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,500 460,502 47,365 170,739 19,151 2,297 36,779 14,335 194,684 55,155 65,155 65,155	6,850 1,209,837 662,944 6,353 28,250 507,544 512,292 96,036 143,856 67,737 38,300 346,010 855,311 77,108 855,424 7,315 77,108 85,478 85,478 85,478	1,046 596 976,759 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,121 864,4307 316,984 38,170 316,984 38,170 316,984 38,170 316,984 33,586 163,58	5,063 8,038 2,152,109 1,133,450 536,506 59,035 1,226,885 9,222,335 314,355 389,153 117,711 872,640 1,794,867 569,753 69,753 569,753 569,753 51,527 422,071 1,401,955 51,527 422,071 1,401,955 530,2909	1,209,837 662,093 6,353 28,250 513,140 96,036 154,939 67,737 38,390 357,102 357,102 357,102 357,102 357,102 357,102 357,102 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,942 77,108 37,945 20,224 20,244 20,245 2
 15 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.6 NET INTEREST INCOME 4.7 NON-INTEREST INCOME 4.9 ONO-INTEREST INCOME 4.9 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Anotal Cher Operating Expenses 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Profit(Loss) After Exceptional Items 3.0 Exceptional Items 3.0 Current Tax 1.0 Deferred Tax 1.0 Profit(Loss) After tax and Exceptional Items 1.0 Profit(Loss) After tax exceptional Items 1.0 Profit(Loss) After tax exceptional Items 1.0 Profit(Loss) After tax exceptional Items 	<u>596</u> 976,269 505,966 27,226 533,192 431,577 169,943 159,237 57,075 25,482 411,737 310,800 36,509 53,884 38,170 310,800 36,509 198,090 694,102 161,213 1161,213 1161,213 1161,213 12,000	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,077 9,14,038 314,355 373,721 117,711 57,7208 1,276,249 57,7208 1,276,249 57,7208 57,1423 420,603 1,476,549 5,1423 420,603 1,478,174 420,603 1,478,174 300,072 300,072 300,072	5,778 611,067 329,455 1,8634 14,806 346,155 2644,912 52,833 83,141 33,351 26,265 195,500 460,502 460,502 47,365 192,507 14,353 194,681 305,347 305,347 305,347 56,515 5 65,15 65,155 65,155 65,155 65,	6,850 1,209,837 662,941 61353 28,250 667,544 512,202 96,035 143,856 67,737 345,010 345,010 345,010 345,010 345,010 355,424 355,424 355,424 85,478 8	1,046 596 976,259 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,117 864,428 38,170 316,984 336,984 336,984 336,984 336,984 199,558 6,201 198,572 20,621 198,572 109,588	5,063 8,838 2,152,109 1,133,450 536,505 59,935 1,226,855 1,226,855 1,329,855 389,153 111,711 872,640 1,794,857 59,753 59,753 59,753 59,753 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,491,955 51,527 422,071 1,527 422,071 1,527 51,52	1,209,837 662,093 6,353 28,250 513,140 96,036 154,939 67,737 38,390 37,142 37,142 37,142 37,142 37,142 37,142 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 77,108 70,108 70,1
 15 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.6 NET INTEREST INCOME 4.7 NON-INTEREST INCOME 4.9 ONO-INTEREST INCOME 4.9 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Anotal Cher Operating Expenses 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Other operating Expenses 7.0 Profit(Loss) After Exceptional Items 3.0 Exceptional Items 3.0 Current Tax 1.0 Deferred Tax 1.0 Profit(Loss) After tax and Exceptional Items 1.0 Profit(Loss) After tax exceptional Items 1.0 Profit(Loss) After tax exceptional Items 1.0 Profit(Loss) After tax exceptional Items 	<u>596</u> 976,2769 505,966 27,226 23,192 443,577 169,943 159,237 57,075 25,482 411,737 85,534 310,860 310,860 310,860 310,880 310,890 310,990 310,	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 14,231,071 921,038 314,355 14,231,782,246 136,904 646,589 69,150 18,846 646,589 69,150 18,846 51,423 20,003 14,781,74 300,072 30	5,778 5,778 329,455 1,869 44,012 52,833 52,833 52,833 52,833 52,625 47,365 195,500 4605,502 47,365 170,739 19,151 2,207 36,779 3	6,850 1,209,837 662,941 6,353 28,250 667,544 512,202 96,036 143,856 67,737 38,300 345,019 855,311 77,108 355,424 355,424 85,478 85,47	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,211 864,428 38,170 316,984 38,170 316,984 38,170 316,985 163,586 12,000 151,586	5,063 838 2,152,109 1,133,445 36,506 59,935 1226,885 922,224 314,355 389,153 117,711 51,421 872,640 1,294,864 136,904 658,753 69,150 18,846 658,753 51,527 422,071 14,91,955 302,909 302,909 314,910 (44,020) 212,019	1,209,837 662,093 58,210 606,656 513,140 96,036 154,439 67,37 38,390 357,102 357,023 77,108 34,183 34,183 34,183 34,183 34,183 90,462 90,462 90,462 90,462 78,462 78,462
 1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.6 NET INTEREST INCOME 4.7 NON-INTEREST INCOME 4.9 ONO-INTEREST INCOME 4.9 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.4 Total interest expenses 2.6 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other frees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Total Non-interest income 4.6 Total Non-interest income 4.6 Total Non-interest income 4.6 Total Non-interest income 4.6 Total Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 5.2 Staff costs 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental Charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Other Operating Expenses 7.0 Profit/(Loss) After Exceptional Items 9.0 Profit/(Loss) After Exceptional Items 1.0 Defemed Tax 1.0 Defemed Tax 1.0 Defemed Tax 1.0 Defemed Tax 1.0 Profit/(Loss) After Tax and Exceptional Items 1.3 Other Comprehensive Income 1.4 Ortical (Losses) from translating the financial statements of foreign operations 1.5 Zeinz (Losses) from translating the financial assets 1.5 Reins(Losses) from translating the financial assets 1.5 Reins(Losses) from translating the financial assets 	596 976,269 505,966 27,226 533,192 431,527 169,943 159,237 57,075 25,482 411,737 310,800 36,509 53,884 38,170 310,800 36,509 53,884 36,449 198,090 664,102 161,213 12,000	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 373,721 177,711 53,737 177,711 54,208 1,778,246 1,778,246 54,589 69,159 69,159 134,653 14,65,889 54,1423 1,423 1,428,124 300,072 300,072 300,072 300,072	5,778 611,067 329,455 1,8634 14,806 346,155 2644,912 52,833 83,141 33,351 26,265 195,500 4,600 460,052 47,365 195,500 4,600 59,155 65,195 65,1	6,850 1,209,837 662,941 61353 28,250 667,544 512,202 96,035 143,856 67,737 38,300 346,010 346,000 346,000 346,000 347,000	1,046 596 976,259 505,236 27,226 532,462 444,307 169,943 167,621 57,075 22,462 420,117 864,428 38,170 316,984 336,984 336,984 336,984 336,984 193,586 193,586 163,586 12,000 151,586	5,063 838 2,152,109 1,133,450 36,505 922,224 314,355 389,153 117,711 872,640 1,794,68 134,915 389,153 117,711 872,640 1,794,66 134,703 136,904	1,209,837 662,093 6,353 28,250 696,696 513,140 96,036 154,939 67,737 38,390 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 77,108 7
 1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.6 NET INTEREST INCOME (LOSS) 4.7 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and advances 4.3 Other income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total Non-interest income 4.6 Total Non-interest income 4.6 Total Non-interest income 5.0 OTOFAL OPERATING INCOME 6.1 Contal Cost 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amorting Expenses 7.0 Other Operating Expenses 7.0 Defrom Example State Exceptional Items 8.0 Exceptional After Exceptional Items 10.0 Defrom Example Income Items 10.0 Defrom Example Income Items 11.0 Defrom Example Income Items 12.1 Comercia Data and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 15.0 Revalue changes in available for sale financial assets 15.2 Revaluation surplus on Property. Pale and equipment 14.1 Difference Income Internation Interest Income Internation Interest 14.2 Defrom Tax, exceptional Items and Minority Interest 15.2 Revaluation surplus on Property. Pale Tand equipment 16.3 Calor of Other Comprehensive Income 16.3 Calor Internation Internation Internation Interest 17.2 Revaluation surplus on Property. Pale Tand equipment 18.3 Nanority Interest<!--</td--><td>596 976,769 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,727 855,344 38,170 310,860 356,869 36,869 36,869 91,88,090 161,213 161,213 161,213 161,213 161,213 161,213 162,213 149,213 (8,074) 2,422</td><td>5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 1,231,071 921,038 314,355 1,231,071 117,711 51,124 135,7228 135,7228 135,904 646,589 69,150 18,846 646,589 69,150 18,846 51,423 20,003 14,781,74 300,072 300,070</td><td>5,778 5,778 329,455 1,869 44,012 52,833 52,833 52,833 52,625 195,500 47,365 195,500 4060,502 47,365 190,539 19,151 2,207 14,333 53,15 65,155 65,155 65,155 65,000 59,155 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,1</td><td>6,850 1,209,837 662,941 6,353 28,250 96,036 143,856 67,737 38,300 345,019 855,311 77,108 355,424 335,424 335,424 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 12,000 774,478 734,478 12,000 774,478 734,788 734,788 7</td><td>1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,21 864,428 38,170 316,984 38,170 316,984 38,170 316,985 12,000 15,586 12,000 151,586 1</td><td>5,063 838 2,152,109 1,133,445 36,506 59,935 1226,885 922,224 314,355 389,153 117,711 51,421 872,640 1,294,864 136,904 658,753 69,150 18,846 658,753 51,527 422,071 14,91,955 302,909 302,909 313,410 (44,020) 212,019 (11,633)</td><td>1,209,837 662,093 58,210 606,656 513,140 96,036 154,439 67,37 38,390 357,102 357,024 77,108 34,183 34,183 34,183 29,0462 90,462 90,462 90,462 770,781 90,462 90,462 770,781 90,462 78,</td>	596 976,769 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,727 855,344 38,170 310,860 356,869 36,869 36,869 91,88,090 161,213 161,213 161,213 161,213 161,213 161,213 162,213 149,213 (8,074) 2,422	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 1,231,071 921,038 314,355 1,231,071 117,711 51,124 135,7228 135,7228 135,904 646,589 69,150 18,846 646,589 69,150 18,846 51,423 20,003 14,781,74 300,072 300,070	5,778 5,778 329,455 1,869 44,012 52,833 52,833 52,833 52,625 195,500 47,365 195,500 4060,502 47,365 190,539 19,151 2,207 14,333 53,15 65,155 65,155 65,155 65,000 59,155 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,15 59,1	6,850 1,209,837 662,941 6,353 28,250 96,036 143,856 67,737 38,300 345,019 855,311 77,108 355,424 335,424 335,424 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 85,478 12,000 774,478 12,000 774,478 734,478 12,000 774,478 734,788 734,788 7	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,21 864,428 38,170 316,984 38,170 316,984 38,170 316,985 12,000 15,586 12,000 151,586 1	5,063 838 2,152,109 1,133,445 36,506 59,935 1226,885 922,224 314,355 389,153 117,711 51,421 872,640 1,294,864 136,904 658,753 69,150 18,846 658,753 51,527 422,071 14,91,955 302,909 302,909 313,410 (44,020) 212,019 (11,633)	1,209,837 662,093 58,210 606,656 513,140 96,036 154,439 67,37 38,390 357,102 357,024 77,108 34,183 34,183 34,183 29,0462 90,462 90,462 90,462 770,781 90,462 90,462 770,781 90,462 78,
 15 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.6 NET INTEREST INCOME (LOSS) 4.9 NON-INTEREST INCOME (LOSS) 4.9 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.5 Total Non-interest income 4.5 Other income 4.6 Total Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Coal Non-interest income 5.3 Directors' emoluments 6.4 Rental Charges 6.5 Depreciation charge on property and equipment 6.6 Amotif Coher Operating Expenses 7.0 Other Operating Expenses 7.0 Other Operating Expenses 7.0 Other Operating Expenses 7.0 Profit(Loss) After Exceptional Items 9.0 Profit(Loss) After Exceptional Items 1.0 Deferred Tax 1.0 Profit(Loss) After Tax and Exceptional Items 1.0 Other Comprehensive income 1.4 Ortor Operations Items in a subal befor sale financial astements of foreign operations 7.2 Pair value charges in available for sale financial astements of foreign operations 7.3 Fair value charges in available for sale financial assets 7.4 Share of other comprehensive income to raspondent so foreign operations 7.5 Arise (Losses) from translating the financial astements of foreign operations 7.5 Profit (Losses) After tax enceptional Items 7.4 Net Comprehensive income for the year net of tax 7.9 Total comprehensive income for the year net of tax 	596 976,269 505,966 27,226 533,192 433,577 169,943 159,237 57,075 25,482 411,237 310,800 36,509 53,884 30,498 26,149 198,090 694,102 161,213 1161,213 1161,213 1161,213 1162,214 1162,215 1162,215 1162,215 1162,2	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 1,231,071 921,038 314,355 1,231,071 921,038 1,478,742 135,722 135,737 147,737 147,737 147,877 200,072 30	5,778 5,778 611,062 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,500 47,365 195,500 47,365 195,500 59,155 65,15	6,850 1,209,837 662,941 6,353 28,250 667,544 512,202 96,036 67,737 38,300 96,036 67,737 38,300 77,108 855,414 37,941 35,424 35,424 35,424 35,424 35,424 35,424 35,424 35,424 35,424 35,428 85,478 8	1,046 596 976,759 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,114 864,428 38,170 316,984 336,984 336,984 336,984 336,984 193,586 193,	5,063 838 2,152,109 1,133,445 36,506 59,935 1226,885 922,224 314,355 389,153 117,711 51,421 872,640 1,294,864 136,904 658,753 69,150 18,846 658,753 51,527 422,071 14,91,955 302,909 302,909 313,910 (44,020) 212,019 (11,633) (11,633)	1,209,837 662,093 6,353 28,250 696,656 513,140 96,036 154,939 67,737 38,390 357,102 57,5124 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 37,941 77,108 341,823 27,710 90,462 12,000 78,462 78,462
 1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.6 NET INTEREST INCOME (LOSS) 4.7 NON-INTEREST INCOME (LOSS) 4.8 Other interest expenses 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest expenses 2.6 NET INTEREST INCOME (LOSS) 4.7 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.4 Dividend income 4.5 Other income 4.6 Total Non-interest income 4.6 Total Non-interest income 5.0 OTIFA OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Contal Non-interest income 5.0 Total OPERATING INCOME 6.3 Other OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rental Charges 6.6 Amortization charges 6.7 Other operating Expenses 6.8 Total Other Operating Expenses 6.8 Total Other Operating Expenses 7.9 Profit(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit(Loss) After Tax and Exceptional Items 10.0 Deferred Tax 11.0 Deferred Tax 12.0 Other Omprehensive income 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) Staff Tax, exceptional Items and Minority Interest 15.0 Other Comprehensive income 15.1 Cains(Losses) from translating the financial statements of foreign operations 15.2 Fair Value changes in available for sale financial asset 15.3 Revaluation surplus on Property, plant and equipment 15.4 Share of other comprehensive income of associates 15.3 Inco	596 976,769 505,966 27,226 533,192 443,577 169,943 159,237 57,075 25,482 411,737 310,800 36,509 53,884 38,170 310,800 36,509 53,884 30,498 26,149 198,090 169,213 161,213 161,213 161,213 164,213 149,213 149,213	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 9,21,038 314,357 373,721 117,711 51,123,107 137,721 117,711 51,238 1,778,246 6,95 136,094 136,058 6,96,159 6,96,159 6,96,159 136,054 136,054 136,054 134,051 240,007 210,231 210,231 210,231 (11,633)	5,778 5,778 329,455 1,694 14,806 346,155 2644,912 52,833 83,141 33,351 26,265 195,559 47,365 195,559 47,365 195,559 65,155 65,000 59,155 65,000 59,155 59,155 (8,894) (8,894)	6,850 1,209,837 662,941 6,353 28,250 667,544 512,242 96,036 67,737 38,300 96,036 67,737 38,300 96,036 67,737 38,300 96,036 67,737 38,300 96,036 77,108 85,478 85,478 85,478 85,478 85,478 85,478 85,478 85,478 31,832 (9,550) 22,282	1,046 596 976,769 975,726 972,726 972,726 972,726 972,726 972,726 974,775 974,775 25,482 444,307 169,643 169,643 36,596 36,594 36,594 36,594 36,594 169,588 169,588 169,588 169,588 169,588 169,588 169,588 169,588 169,588 169,588 169,588 151,586 151,586 (8,074) 2,422 (5,652)	5,063 838 2,152,109 1,133,445 36,500 59,035 1,229,685 922,224 314,355 922,224 314,355 922,224 1,229,685 1,229,680 1,729,4864 1,572,640 1,729,4864 1,572,640 1,729,4864 1,572,640 1,572,72 1,401,955 302,909 302,900,900 302,900,900,900,900,900,900,900,900,900,9	1,209,837 662,093 6,353 28,250 513,140 96,036 154,939 67,737 38,390 357,102 37,7102 37
 1.5 Total interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.6 NET INTEREST INCOME (LOSS) 4.7 NON-INTEREST INCOME (LOSS) 4.8 Other interest expenses 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest expenses 3.6 NET INTEREST INCOME (LOSS) 4.7 Other frees and commissions on loans and advances 4.2 Other frees and commissions on loans and advances 4.3 Other income 4.4 Dividend income 4.5 Other income 4.6 Total Non-interest income 4.6 Total Non-interest income 4.6 Total Non-interest income 4.7 Other OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff Costs 6.3 Directors' enoluments 6.4 Rental charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.8 Total Other Operating Expenses 6.8 Total Other Operating Expenses 7.9 Profit(Loss) After Exceptional Items 8.0 Exceptional Items 10.0 Deferred Tax 11.0 Deferred Tax 12.0 Other Comprehensive income 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional items 14.1 Original Statements of foreign operations 15.2 Fair Value changes in available for sale financial assets 15.3 Revaluation surplus on Property, plant and equipment 15.4 Sint and ther omprehensive income of associates 15.3 Income tax relating to components of other comprehensive income 15.0 Other Comprehensive income of tax (not other comprehensive income of tax (not other comprehensive income of tax (n	<u>596</u> 976,269 976,2769 505,966 27,226 23,192 443,577 169,943 159,237 57,075 25,482 411,737 85,534 310,860 310,860 310,860 310,860 316,820 316,820 316,213 161,213 161,213 161,213 161,213 161,213 161,213 161,213 161,213 161,213 161,213 161,213 162,213 163,216 149,213 149,213 149,213 149,213	5,063 838 2,152,109 1,134,631 36,506 59,935 1,231,071 921,038 314,355 1,231,071 921,038 314,355 1,231,071 921,038 1,478,742 135,722 135,737 147,737 147,737 147,877 200,072 30	5,778 5,778 611,062 329,455 1,894 14,806 346,155 264,912 52,833 83,141 33,351 26,265 195,500 47,365 195,500 47,365 195,500 59,155 65,15	6,850 1,209,837 662,941 6,353 28,250 667,544 512,292 96,035 143,856 17,737 38,300 346,019 34,856 77,108 355,424 37,944 31,832 (9,550) 22,285 5-3 5-3 5-3 5-3 5-3 5-3 5-3 5-	1,046 596 976,769 505,236 27,226 532,462 444,307 169,943 167,621 57,075 25,482 420,121 864,428 38,170 316,964 336,954 346,9556 346,9556 346,9556 346,9556 346,9556 346,9556 346,9556 346,9556 346,9556 346,9556 346,95566 346,95566 346,95566 346,95566 346,95566 346,955666 346,9556	5,063 838 2,152,109 1,133,445 30,505 1,226,885 1,226,885 1,226,885 1,226,885 1,226,885 1,274,864 1,724,864 1,724,864 1,36,904 658,753 69,150 134,703 136,904 658,753 69,150 134,703 136,904 658,753 69,150 134,703 136,904 658,753 69,150 134,703 136,904 69,150 134,703 134,910 142,021 212,019 212,019 (11,633) 200,386 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,1633 12,005 8,77 11,165 13,165 14,165 14,165 14,165 14,165 14,105 1	1,209,837 662,093 6,353 28,250 513,140 96,036 154,4399 67,737 38,390 357,442 77,108 341,833 37,941 77,5134 77,5144 77,51457 77,5145777777777777777777777777777777777
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Notes * The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9. These 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 head office located at One Africa Place, Westlands, 14th Floor - Nairobi Betty Korir Chief Executive Officer Moses Mwendwa Director

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VISIT US AT ANY OF OUR BRANCH NETWORKS : HEAD OFFICE: ONE AFRICA PLACE: WESTLANDS, 14TH FLOOR | ONE AFRICA BRANCH: ONE AFRICA PLACE, 2ND FLOOR | INDUSTRIAL AREA BRANCH: 53 BUTERE ROAD | KOINANGE BRANCH: MERCANTILE HOUSE, KOINANGE STREET | NONONCE BRANCH: MERCANTILE HOUSE, KOINANGE STREET | WESTLANDS, LKWOOD SUITES, NGONG ROAD | LAVINGTON BRANCH: LAVINGTON MALL, ONGATA RONGAI | KITENGELA BRANCH: SAFARI HOUSE, NAMANGA RD, 2ND SBRANCH: MBOLO MALU ROAD | NAKURU BRANCH:GIDDO PLAZA, ALONG HOSPITAL ROAD | ELDORET BRANCH: KYDA PLAZA, OLOO STREET | KISUMU MAH ROAD | MOMBASA NYALI BRANCH: NYALI CENTRE, LINK ROAD. E, 2ND S SUITE ONE AFRICA PLAC BRANCH: EMPRES JAMES GICHURU F FLOOR | THIKA BR NAKURU-ELDORE BRANCH: SMAN UMAH ROAD | M UILDING | KISII BF A TOWN BRANCH: IPA PLAZA ON KW/ MERU BRANCH: ST GA ODINGA RD. | N SII BRANCH: 5 NCH: NKURUN ANCH: SWAN CENTRE, OGI