Credit Bank

THE UN-AUDITED FINANCIAL RESULTS OF THE BANK AND GROUP FOR THE PERIOD ENDED 30TH SEPTEMBER 2022

Bar

I STATEMENT OF FINANCIAL POSITION	Bank					Group				
I STATEMENT OF FINANCIAL POSITION	30 th September		31 st March		30 th September	30 th September				
	2021 Shs. '000'	2021 Shs. '000'	2022 Shs. '000'	2022 Shs. '000'	2022 Shs. '000'	2021 Shs. '000'	2021 Shs. '000'	2022 Shs. '000'		2022 Shs. '000'
A ASSETS	Unaudited	Audited		Unaudited		Unaudited				Unaudited
1 Cash (both Local & Foreign) 2 Balances due from Central Bank of Kenya	294,357 771,306	355,770 1,238,766	291,317 648,152	383,782 1,184,884	295,898 1,143,963	322,852 771,306	385,095 1,238,766	329,491 648,152	423,036 1,184,884	336,488 1,143,963
3 Kenya Government and other securities held for dealing purposes 4 Financial Assets at fair value through profit and loss										
5 Investment Securities: a) Held to Maturity:	4,076,803	3,912,155	3,917,673	4,612,636	4,810,648	4,076,803	3,912,155	3,917,673	4,612,636	4,810,648
a. Kenya Government securities b. Other securities	4,076,803	3,912,155	3,917,673	4,612,636	4,810,648	4,076,803	3,912,155	3,917,673	4,612,636	4,810,648
 b) Available for sale: a. Kenya Government securities 	1,509,645 1,509,645	1,270,115 1,270,115	1,222,380 1,222,380	631,217 631,217	353,160 353,160	1,509,645 1,509,645	1,270,115 1,270,115	1,222,380 1,222,380	631,217 631,217	353,160 353,160
 b. Other securities 6 Deposits and balances due from local banking institutions 	12,303	884,173	22,609	182,955	246,205	12,303	884,173	22,609	182,955	246,205
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	404,881 113,731	1,454,660 74,366	242,970 74,480	227,328 93,232	251,683 135,683	404,881 120,856	1,454,660 80,756	242,970	227,328 102,930	251,683 146,214
9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	15,189,422	15,457,146	16,566,524	16,569,451	16,638,302	15,188,195		16,566,524		16,638,302
11 Investments in associates 12 Investments in subsidiary companies	5,000	5,000	5,000	5,000	5,000					
13 Investments in Subsidiary companies 14 Investment properties	3,000	3,000	3,000	3,000	3,000					
15 Property and equipment	286,166	274,221	257,495	244,359	233,087	286,236	274,280	257,544	244,405	233,129
16 Prepaid lease rentals 17 Intangible assets 10 Defined two seets	115,792	109,079	106,598	95,579	95,390	115,792	109,079	106,598	95,579	95,390
18 Deferred tax asset 19 Retirement benefit asset	164,385	161,887	161,887	161,887	161,887	164,466	161,979	161,968	161,968	161,968
20 Other assets 21 TOTAL ASSETS	910,252 23,854,042	696,160 25,893,498	1,065,411 24,582,495	999,753 25,392,064	1,101,345 25,472,250	944,365	742,945	1,109,195 24,667,891		1,142,900
B LIABILITIES										
22 Balances due to Central Bank of Kenya 23 Customer deposits	18,672,118	499,617 20,364,897	18,817,497	19,742,136 545,286	19,994,628	18,672,118	499,617 20,364,897	18,817,497	19,742,136	19,994,628
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions	104,177		688,546	545,286	573,886	104,177		688,546	545,286	573,886
26 Other money market deposits 27 Borrowed funds	904,460	954.012	976,898	995,865	861.006	904,460	954,012	976.898	995,865	861.006
28 Balances due to banking institutions in the group 29 Tax payable			,	,					,	
30 Dividends payable 31 Deferred tax liability										
32 Retirement benefit liability 33 Other liabilities	864,046	746,671	774,853	752,840	702,139	899,317	791,335	824,012	803,260	748,233
34 TOTAL LIABILITIES	20,544,801	22,565,198	21,257,794	22,036,127	22,131,658	20,580,071	22,609,862	21,306,953	22,086,547	22,177,752
C SHAREHOLDERS' FUNDS	0.015.071	0.015.071	0.015.071	0.015.071	0.015.071	0.015.071	0.015.071	0.015.071	0.015.071	0.015.071
35 Paid up /Assigned capital 36 Share premium/(discount)	2,915,971 95,066	2,915,971 94,639	2,915,971 91,382	2,915,971 89,642	2,915,971 88,042	2,915,971 95,066	2,915,971 94,639	2,915,971 91,382	2,915,971 89,642	2,915,971 88,042
37 Revaluation reserves 38 Retained earnings/Accumulated losses	(413,285)	(1,338,067) 1,687,559	(1,170,664)	(1,303,041)	(1,298,587)	(384,898)	(1,305,079)	(1,134,427) 1,544,666	(1,264,705)	(1,256,882) 1,687,559
39 Statutory loan loss reserves 40 Other Reserves	691,241 20,249	1,687,559 (31,802)	1,544,666 (56,654)	1,687,559 (34,193)	1,687,559 (52,393)	691,241 20,249	1,687,559 (31,802)	1,544,666 (56,654)	1,687,559 (34,193)	1,687,559 (52,393)
41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS										
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest	3,309,242	3,328,300	3,324,701	3,355,937	3,340,592	3,337,629	3,361,288	3,360,938	3,394,273	3,382,297
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	23,854,042	25.893.498	24,582,495	25.392.064	25.472.250	23,917,700	25.971.150	24,667,891	25,480,820	25,560,049
43 TOTAL EINDEFILES AND SHAREHOEDERS TONDS	20/00 1/0 12	20,070,170								
II STATEMENT OF COMPREHENSIVE INCOME				Shs (000)	Shs (000)		Shs (000)		Shs (000)	Shs (000)
II STATEMENT OF COMPREHENSIVE INCOME	Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000'	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000'	Shs. '000' Unaudited	Shs. '000' Unaudited
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances	Shs. '000' Unaudited 1,323,623	Shs. '000' Audited 1,820,938	Shs. '000' Unaudited 412,552	Unaudited 820,009	Unaudited 1,229,591	Shs. '000' Unaudited 1,323,476	Audited 1,820,939	Shs. '000' Unaudited 412,552	Unaudited 820,009	Unaudited 1,229,591
II STATEMENT OF COMPREHENSIVE INCOME 10 INTEREST INCOME 11 Loars and advances 12 Government securities 13 Deposits and placements with banking institutions	Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Unaudited	Unaudited	Shs. '000' Unaudited	Audited	Shs. '000' Unaudited	Unaudited	Unaudited
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	Shs. '000' Unaudited 1,323,623 405,147	Shs. '000' Audited 1,820,938 530,361	Shs. '000' Unaudited 412,552 151,434	Unaudited 820,009 305,838	Unaudited 1,229,591 465,173	Shs. '000' Unaudited 1,323,476 405,147	Audited 1,820,939 530,361	Shs. '000' Unaudited 412,552 151,434	Unaudited 820,009 305,838	Unaudited 1,229,591 465,173
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loars and advances 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSE	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258	Shs. '000' Unaudited 412,552 151,434 1,988 565,974	Unaudited 820,009 305,838 2,445 1,128,291	Unaudited 1,229,591 465,173 4,227 1,698,991	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096	Audited 1,820,939 530,361 24,959 2,376,259	Shs. '000' Unaudited 412,552 151,434 1,988 565,974	Unaudited 820,009 305,838 2,445 1,128,291	Unaudited 1,229,591 465,173 4,227 1,698,991
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loars and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTERST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,581	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243	Shs. '000' Unaudited 1,323,476 405,147 16,472 <u>1,745,096</u> 979,002 42,581	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243
STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2.1 Outstoner deposits 2.1 Outstoner deposits 2.2 Opposits and placement from banking institutions 2.3 Opposits and placement from banking institutions	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,581 42,087	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 12,555	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,426	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,080,739	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 1,063,670	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258 12,555	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026
STATEMENT OF COMPREHENSIVE INCOME 11 Loars and advances 12 Government securities 13 Oeposits and placements with banking institutions 14 Other Interest Income CONTREST EXPENSE 21 Oustomer deposits 22 Oposits and placement from banking institutions 23 Other interest expenses 3.0 NET INTEREST INCOME/(LOSS)	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,581	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243
II STATEMENT OF COMPREHENSIVE INCOME 11 Loars and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other Interest Income 15 Total Interest income 20 INTERST EVENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other Interest expenses 3.0 Her Interest expenses 3.0 NET INTEREST INCOME 41 Fees and commissions on loans and advances	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,581 42,087 1,066,276 678,967 146,042	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,445,872 930,386	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 12,555 350,378 215,596	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,426 419,864	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,080,739 618,252	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 1,063,670 681,426 146,042	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 933,771	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258 317,421 19,258 216,739	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,077,602 621,389
STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 20 INTEREST EVPENSE 2.1 Outstorm deposits 2.2 Opposits and placement from banking institutions 2.2 Other Interest income 3.0 Her INTEREST INCOME 4.1 Fees and commissions 4.2 Other INTEREST INCOME	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,581 42,087 1,066,276 678,967	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 57,666 57,666 57,666 57,666 1,445,872 930,386 194,038 318,278	Shs. '000' Unaudited 412,552 151,434 1,988 565,974' 318,564 19,258 350,378 215,596 29,929 74,009	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,426 419,864 65,893 148,240	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,080,739 618,252 114,873 202,122	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 1,063,670 681,426 146,042 240,966	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 933,771 194,038 338,464	Shs. '000' Unaudited 412,552 151,434 1,988 <u>565,974</u> 317,421 19,258 19,258 216,739 29,929 77,964	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,077,602 621,389
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 20 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Total Interest expenses 3.0 Wert INTEREST INCOME(LOSS) 4.0 NOAMEREST EXPENSE 4.1 Fees and commissions 4.3 Foreign exchange trading income(Loss) 4.5 Divide Interest income	Shs. '000' Unaudited 1.323,623 405,147 16,472 1,745,243 981,608 42,581 42,087 1056,276 618,967 146,042 226,115 86,275	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,443,872 930,386 194,038 318,278 126,712	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 12,555 350,378 215,596	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,426 419,864 65,893 148,240 76,061	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,080,739 618,252	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 1,063,670 681,426 146,042	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 933,771 194,038 338,464 126,712	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258 317,421 19,258 216,739	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 76,061	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026
II STATEMENT OF COMPREHENSIVE INCOME 11 Loars and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other Interest Income 15 Total Interest income 20 INTERST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other Interest expenses 3.0 HE INTEREST INCOME 41 Fees and commissions 42 Other Genesisions on loans and advances 42 Other Genesiang Income (Loss)	Shs. '000' Unaudited 1.323,623 405,147 16,472 1,745,243 981,608 42,581 42,087 1.066,275 678,967 146,042 226,115 86,275 40,807 499,238	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,332,820 57,666 55,385 1,332,820 930,386 930,386 194,038 318,278 126,712 45,349 684,377	Shs. '000' Unaudited 412,552 151,434 19,88 565,974' 318,564 19,258 20,258 20,258 212,5596 29,929 74,009 33,166 29,929 33,166	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,426 419,864 65,893 148,240 76,061 18,542 308,736	Unaudited 1,229,591 4,65,173 4,227 1,698,991 970,470 74,243 36,026 1,060,739 618,252 114,873 202,122 118,277	Shs. '000' Unaudited 405,147 16,472 77,450,096 979,002 42,581 42,087 1065,670 681,425 146,042 240,966 86,275 46,875	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 933,711 194,038 338,464 126,712 45,348 704,561	Shs. '000' Unaudited 412,552 151,434 1,988 <u>565,974</u> 317,421 19,258 216,739 216,739 29,929 77,964 33,166 392 141,451	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 76,061 18,542 316,385	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1,077,602 621,389 114,873 214,939 118,277 29,788 417,876
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Ital interest income 20 INTEREST EXPENSE 2.1 Oustomer deposits 2.2 Opposits and placement from banking institutions 2.3 Other interest expenses 3.0 Mer INTEREST INCOME(LOSS) 4.1 Total interest expenses 3.0 Mer INTEREST INCOME(LOSS) 4.2 Other frees and commissions a davances 4.3 Other interest expenses 3.0 Mer INTEREST INCOME(LOSS) 4.3 Other interest expenses 3.0 Mer INTEREST INCOME 4.3 Other interest expenses 3.0 Other interest expenses 3.0 Uner INTEREST INCOME 4.1 Foes and commissions 4.3 Other freest and commissions a davances 4.3 Other innome 4.3 Other innome 4.5 Other innome 5.0 Other innome	Shs. '000' Unaudited 405,147 16,472 17,45,243 981,608 42,087 1,065,276 678,967 146,042 226,115 86,275 40,807	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,445,872 930,386 194,038 318,278,278 21,278,278 318,278 318,278	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 12,552 350,378 215,596 29,929 74,009 33,166 392	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 48,580 44,307 708,426 419,864 65,893 148,240 76,061 18,542	Unaudited 1,229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1,080,739 618,252 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,122 114,873 202,123 202,123 114,873 202,123 203,123	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 42,087 -1,063,670 681,426 681,426 641,427 641,426,426 641,426646 641,426,426 641,426,426 641,	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,329,437 57,666 933,771 194,038 338,464 126,712 45,348	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258 216,739 29,929 77,964 33,166 332	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 76,061 18,542	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1077,802 621,389 114,873 214,939 118,277 29,788
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 11 Loans and advances 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.1 Dustomer deposits 2.2 Other Interest expenses 3.0 Unter INTEREST INCOME (LOSS) 4.0 Total Interest expenses 3.0 NET INTEREST INCOME (LOSS) 4.0 NONET INTEREST INCOME (LOSS) 4.1 Des and commissions on Loans and advances 4.2 Other fores and commissions 4.3 Foreign exchange trading income/(Loss) 4.5 Other Innorme 4.6 Total Non-Interest Income 5.0 OTAL OPERATING EXPENSES 6.1 Ucan loss provision 6.1 Loan loss provision	Shs. '000' Unaudited 1.323.623 405.147 16,472 17,45,243 981.608 42,081 11,066,275 40,0807 49,238 11,78,205 104,849	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,342,872 930,386 930,386 194,038 318,278 126,712 48,349 484,347 48,414	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 12,555 300,378 215,596 215,596 331,66 392 137,496 353,092 6,977	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,426 419,864 65,893 148,240 76,061 18,542 308,736 728,600 17,095	Unaudited 1,229,591 465,173 4,227 1,698,991 970,470 74,243 36,026 1080,799 618,252 114,873 202,122 118,277 29,788 465,059 1,083,312 23,829	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 42,087 -1,745,096 979,002 42,2581 42,087 -1,745,096 681,426 40,087 -1,195,515 104,849	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,329,437 1,42,438 1,329,437 1,42,438 1,329,437 1,42,438 1,329,437 1,42,438 1,44,448 1,45,438 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,44,448 1,45,458 1,45,458 1,458,458 1,	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258 249,259 216,739 29,929 77,964 33,166 392 141,451 358,190 6,977	Unaudited 820,009 305,838 2,445 1,128,297 633,412 48,580 24,307 706,299 421,991 65,893 155,889 76,061 18,542 316,385 738,376 17,095	Unaudited 1.229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1077,802 627,389 114,873 214,939 118,277 29,788 417,876 1,099,266 23,829
II STATEMENT OF COMPREHENSIVE INCOME 11.Loans and advances 12.Government securities 13.Deposits and placements with banking institutions 14.Other Interest Income 20.INTEREST EXPENSE 21.Customer deposits 22.Deposits and placement from banking institutions 2.3.Other Interest expenses 3.0HET INTEREST INCOME (LOSS) 4.Total interest expenses 3.OHET INTEREST INCOME (LOSS) 4.Total income 4.Total	Shs. '000' Unaudited 1.323,623 405,147 16,472 -1,745,243 981,608 42,087 -1,066,276 678,967 -40,807 -49,228 -1,178,205 -10,849 -49,228 -1,178,205 -10,4849 -488,498 -56,073	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,342,877 930,386 930,387 194,038 318,278 126,712 45,349 684,377 1,614,763 48,414 612,914 70,107	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 12,555 300,378 215,596 29,929 33,166 37,496 353,092 6,977 16,267	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 48,580 708,242 419,864 65,893 148,240 76,061 18,542 308,736 728,600 17,095 317,413 30,415 17,095 317,413 30,415 17,095 317,413 30,415 17,095 317,413 30,415 14,542 14,745 14,545 14,74	Unaudited 1,229,591 465,173 4,227 1,695,991 970,470 74,243 36,026 1,080,739 618,252 114,873 202,122 118,277 108,312 29,788 465,057 1,083,312 23,829 477,311 60,185 23,829	Shs. '000' Unaudited 1,323,476 405,147 16,472 	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,5385 1,422,488 933,771 194,038 338,464 126,712 45,348 704,561 1,638,332 48,414 626,260 70,070	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 12,555 349,255 349,255 246,739 26,739 29,929 77,'964 33,166 392 41,451 358,190 6,977 158,503 18,934	Unaudited 820,009 305,838 2,445 	Unaudited 1,229,591 465,173 4,227 1,598,991 970,470 74,243 36,026 1,077,802 621,389 114,873 24,939 118,277 29,788 477,875 1,099,266 23,829 484,168 60,185
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loars and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Ital interest income 20 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opposits and placement from banking institutions 2.3 Other interest expenses 3.0 MET INTEREST INCOME (LOSS) 4.1 Total interest expenses 3.0 MET INTEREST INCOME (LOSS) 4.1 Total interest expenses 3.0 MET INTEREST INCOME (LOSS) 4.1 Total interest expenses 3.0 MET INTEREST INCOME (LOSS) 4.1 Total interest expenses 3.0 MET INTEREST INCOME (LOSS) 4.1 Total interest expenses 3.0 Uner Interest expenses 3.0 Une Interest expenses 3.0 Uner Interest expenses 3.0 Une Interest expenses 3.0 Uner Interest expenses 3.0 Uner Interest expenses 3.0 Uner Interest expenses 3.0 Une Interest expenses 3.0 Uner Interest expenses 3.0 Une Interest expenses 3.0 Uner Interest expenses 4.1 Total on Unergentrating in moment (Loss) 4.0 Wide Interest expenses 5.0 OTAL OPERATING INCOME 6.0 Total LOPERATING EXPENSES 6.1 Loan loss provision <t< td=""><td>Shs. '000' Unaudited 1.323,623 405,147 16,472 1,745,243 981,608 42,081 1066,276 678,967 146,042 24,015 26,175 26,175 26,175 40,807 49,223 1,178,205 104,849 458,498 56,073 79,669 51,770</td><td>Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,445,872 930,386 194,038 318,278 126,712 45,349 684,317 1,614,763 48,414 612,914 70,107 108,270 68,570</td><td>Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 12,555 350,378 215,596 29,929 74,009 33,166 353,092 6,977 156,267 18,934 25,029 16,753</td><td>Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 48,580 48,580 48,580 48,580 18,542 419,864 65,893 148,240 7,08,426 18,542 305,736 728,600 17,095 317,413 39,435 51,329 32,703 24,200 17,095 317,413 39,435 51,329 32,703 22,200 1,229 1,22</td><td>Unaudited 1,229,591 465,173 4,227 1,598,997 1,598,997 1,698,997 1,198,597 1,198,597 1,198,597 1,198,512 1,198,312 2,3,829 477,311 60,185 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846</td><td>Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 1045,870 681,426 146,042 246,261 146,042 146,042 146,042 195,515 104,849 466,511 56,073 104,849 466,511 56,073 196,695 51,082</td><td>Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 194,038 338,464 126,712 45,348 704,561 1,638,332 48,414 626,260 70,107 108,270 68,570</td><td>Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 12,555 349,258 26,739 29,929 77,'964 33,166 392 246,739 29,929 77,'964 33,166 392 26,977 158,503 18,934 28,5029 16,753</td><td>Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 244,307 706,299 421,991 65,893 155,889 76,661 18,542 316,385 738,376 17,095 321,928 39,435 51,329 32,719</td><td>Unaudited 1,229,591 465,173 4,227 </td></t<>	Shs. '000' Unaudited 1.323,623 405,147 16,472 1,745,243 981,608 42,081 1066,276 678,967 146,042 24,015 26,175 26,175 26,175 40,807 49,223 1,178,205 104,849 458,498 56,073 79,669 51,770	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,445,872 930,386 194,038 318,278 126,712 45,349 684,317 1,614,763 48,414 612,914 70,107 108,270 68,570	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 12,555 350,378 215,596 29,929 74,009 33,166 353,092 6,977 156,267 18,934 25,029 16,753	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 48,580 48,580 48,580 48,580 18,542 419,864 65,893 148,240 7,08,426 18,542 305,736 728,600 17,095 317,413 39,435 51,329 32,703 24,200 17,095 317,413 39,435 51,329 32,703 22,200 1,229 1,22	Unaudited 1,229,591 465,173 4,227 1,598,997 1,598,997 1,698,997 1,198,597 1,198,597 1,198,597 1,198,512 1,198,312 2,3,829 477,311 60,185 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846 48,055 76,846	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 1045,870 681,426 146,042 246,261 146,042 146,042 146,042 195,515 104,849 466,511 56,073 104,849 466,511 56,073 196,695 51,082	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 194,038 338,464 126,712 45,348 704,561 1,638,332 48,414 626,260 70,107 108,270 68,570	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 12,555 349,258 26,739 29,929 77,'964 33,166 392 246,739 29,929 77,'964 33,166 392 26,977 158,503 18,934 28,5029 16,753	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 244,307 706,299 421,991 65,893 155,889 76,661 18,542 316,385 738,376 17,095 321,928 39,435 51,329 32,719	Unaudited 1,229,591 465,173 4,227
STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 2 Government securities 12 Government securities 13 Opposits and placements with banking institutions 13 Opposits and placements with banking institutions 15 Total interest income 20 INTEREST EXPENSE 21 Deposits and placement from banking institutions 23 Other interest expenses 3 Other Interest expenses 4 Total interest expenses 4. Total interest expenses 5. Districtors emptimise 6. Districtors emptiments 6. Distrinterest expenses 6. Dis	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 42,081 42,081 42,081 1,066,276 678,967 1178,205 1	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 57,666 55,385 1,445,872 930,386 194,038 318,278 126,712 45,349 684,377 1,614,763 48,414 612,914 70,107 108,270 68,570 54,868	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 215,596 29,929 74,009 33,166 353,092 6,977 156,267 18,934 25,029 16,753 12,757 91,866	Unaudited 820,009 305,838 2,445 1,128,297 48,580 24,307 708,326 419,864 419,864 76,061 18,542 308,736 728,600 17,095 317,413 39,435 51,329 325,090 220,0382 200,382 200,992 200,992	Unaudited 1,229,591 465,173 4,227 1,598,997 1,598,997 74,243 36,026 1080,759 618,252 114,873 202,122 118,277 29,788 40,505 1083,312 23,829 1,083,312 23,829 7,6846 76,846 76,846 76,846 73,7476 308,754 1,085,317476 1,095,317476 1,095,31746 1,095,317476 1,095,31746 1,095,317476 1,0	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 -42,087 -106,5,670 -681,426 -681,426 -681,426 -1195,515 -1195,515 -1195,515 -1195,515 -1196,517 -1196,51	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,442,488 194,038 338,464 126,712 45,348 704,561 1,638,332 48,414 626,260 70,107 108,270 68,570 54,911 44,348	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 19,258 12,555 216,739 277,964 33,166 33,166 358,190 6,977 158,503 18,934 25,029 16,753 12,768	Unaudited 820,009 305,838 2,445 1,128,297 48,580 24,307 706,299 421,997 421,997 421,997 421,997 421,997 421,997 155,889 76,061 18,542 316,385 738,376 17,095 321,928 32,928 32,927 32,928 32,9	Unaudited 1,229,591 465,173 4,227 1,698,991 970,407 1,698,991 10,77,627 10,77,627 10,77,627 10,77,676 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,566 10,992,567 10,992,567 10,992,567 10,992,567 10,992,567 10,992,567 10,992,567 10,992,567 10,992,567 10,992,597 1
I STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 11.0 ans and advances 1.2 Government securities 12.6 Government securities 1.3 Deposits and placements with banking institutions 11.1 terms income 2.0 INTEREST EXPENSE 2.0 Deposits and placement from banking institutions 2.1 Out order deposits 2.0 Deposits and placement from banking institutions 2.3 Other interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 3.0 Fee Interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.3 Foreign exchange trading income/(Loss) 4.3 Device income 4.3 Toreign exchange trading income/(Loss) 4.2 Dividend income 4.3 Dividend income 4.3 Dividend income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 Toria LOPERATING INCOME 6.1 Dan loss provision 2.2 Staff costs 6.2 Staff costs 3.5 Deeprecisions 6.3 Directors amountents 5.5 Deprecision charge on property and equipment 6.4 Drate loss intervales 5.5 Deprecisions 6.3 Directors amountents 5.5 Deprecisions charge on property and equip	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 1066,276 678,967 146,042 226,115 866,275 40,807 499,238 1,178,205 104,849 458,498 56,073 79,6669 51,770	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,625 55,385 1,445,877 930,386 1,445,877 930,386 1,445,877 930,386 1,445,877 1,614,763 484,377 1,614,763 484,414 612,914 484,314 70,107 0,108,270 685,570 54,868	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,556 350,378 215,596 29,929 74,009 33,166 353,092 6,977 166,267 156,267 156,267 166,753 12,755	Unaudited 820,009 305,838 2,445 1,128,297 48,580 24,307 708,426 419,864 419,864 419,864 18,542 308,736 71,095 317,413 39,435 51,329 22,003 23,003 24,005 24,000 24,005 25,005 24,005 2	Unaudited 1,229,591 465,173 4,227 1,698,997 1,74,243 3,6,026 1,148,873 202,122 114,873 202,122 114,873 202,122 118,277 1,083,312 23,829 465,059 1,083,312 23,829 47,311 5,6,184 6,185,576 48,057 5,6,846 48,057 5,6,846 48,057 5,6,846 48,057 5,6,846 48,057 5,6,846 48,057 5,6,846 5,6,857 5,6,846 5,6,857 5,7,857 5,7,857 5,7,857 5,7,857 5,7,857 5,7,857 5,7,857 5,7,857 5,7,957	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 42,087 -1065,670 -1065,670 -146,042 240,966 98,275 -146,042 240,966 96,271 -148,042 -149,515 -149,515 -148,49 -148,607 -166,617 -179,669 -180,027 -180,027 -195,515 -100,011 -114,029 -148,49 -148,49 -158,027 -168,013 -179,669 -180,027 -180,027 -190,015 -190,015 -190,016 -190,017 -190,017 -190,017 -190,017 -190,017 -190,017 -190,01	Audited 1.820,939 530,361 24,959 2,376,259 1.329,437 57,666 55,385 1.442,488 793,771 194,038 338,464 126,712 45,348 704,567 48,414 426,2600 70,007 108,270 68,570 54,911	Shs. '000' Unaudited 412,552 151,434 19,255 265,974 317,421 19,258 216,739 29,929 77,964 33,166 358,190 6,977 158,503 18,934 25,029 16,753 12,768	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,807 24,807 706,299 421,991 65,893 155,889 76,061 18,542 316,385 778,376 17,095 51,329 32,177 25,090	Unaudited 1,229,591 465,173 4,227
I STATEMENT OF COMPREHENSIVE INCOME 10.INTEREST INCOME 11.Loans and advances 12.Government securities 13.Deposits and placements with banking institutions 13.Objects and placements with banking institutions 14.Other Interest Income 20.INTEREST EXPENSE 20.Deposits and placement from banking institutions 23.Other Interest income 20.WITEREST INCOME 24.Total Interest expenses 24.Total Interest expenses 24.Total Interest expenses 20.WE INTEREST INCOME (LOSS) 40.NON.INTEREST INCOME (LOSS) 40.NON-INTEREST INCOME (LOSS) 40.DOPERATING EVENDES 6.Total Non-Interest income 50.Total OPERATING INCOME 60.OTHER OPERATING INCOME 60.OTHER OPERATING EXPENSES 6.Loan loss provision 62.Staff cots 6.3.Director's emoluments 64.Arental forages 6.5.Depreciation charges on 65.OTHER OPERATING EXPENSES 6.During expenses 61.Dotal forages 6.Differences 62.Staff cots 6.Differences 63.Other Interest expenses 6.Differences 64.Differences 6.Differences 65.Differences 6.Differences 65	Shs. '000' Unaudited 1,323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,745,243 1,056,276 678,967 168,275 40,807 499,238 1,178,205 104,849 458,498 566,073 79,666 79,466 79,466	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,445,872 930,386 194,038 316,278 126,712 45,349 46,347 1,614,763 48,414 612,914 45,349 668,570 68,570 68,570 68,570 68,570 68,570 68,570 68,570 68,570 70,107,107,107 1,614,763 24,533 20,5331 2	Shs. '000' Unaudited 412,552 151,434 1,998 365,974 318,564 19,258 215,596 29,929 33,166 392 353,092 6,977 156,226', 156,226', 156,226', 18,954 4,753 21,575'	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 76,941 18,542 306,87,36 17,095 317,413 30,438 31	Unaudited 1,229,591 465,173 4,227 70,470 74,243 6026 1,080,759 618,257 618,5777 618,5777 61	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 42,087 -1055,670 514,087 -1055,515 146,042 240,966 681,225 40,807 514,087 -1075,515 104,849 466,517 105,515 104,849 466,517 105,515 105,517 10	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 1,442,438 1,442,437 1,638,332 1,638,434 1,638,4	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 317,421 9,258 216,739 216,739 216,739 216,739 29,929 77,7964 33,166 392 349,235 392 358,190 6,977 158,503 258,219 6,977 158,503 27,758 6,977 158,503 27,758 6,977 158,503 27,758 6,977 158,503 27,758 6,977 158,503 27,758 28,924 6,977 158,503 21,758 22,256 331,200	Unaudited 820,009 305,838 2,445 1,128,297 633,412 48,560 24,307 706,279 706,279 76,051 18,542 3165,883 155,889 76,061 18,542 3165,883 15,889 76,061 18,542 3165,883 17,095 321,928 321,929	Unaudited 1,229,591 465,173 4,227 1,698,991 970,474 970,474 970,474 970,476 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,079,266 1,092,266 1,092,266 1,092,856 1,0
I STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 11 Loans and advances 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 20 INTEREST EXPENSE 2.1 Dustomer deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest income 3.0 WE INTEREST INCOME 3.0 NET INTEREST INCOME 4.1 Total Interest expenses 2.1 Outsome deposits 2.0 Deposits and placement from banking institutions 2.3 Other Interest expenses 3.0 NET INTEREST INCOME 4.1 Frees and commissions on loans and advances 4.2 Other frees and commissions 4.2 Other frees and commissions 4.3 Other Interest expenses 5.0 Total OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Dotal Non-Interest income 5.0 Total OPERATING INCOME 6.2 Staff cots 6.3 Directors' emoluments 6.4 Rential charges 6.5 Depreciation charge on property and equipment 6.4 Arential charges 6.7 Depreciation charge on property and equipment 6.4 Drotation charges on property and equipment 6.8 Depreciation charges on property and equipment 6.4 Drotation charges 6.7 Deprecinting expenses	Shs. '000' Unaudited 1.323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,745,243 11,745,243 11,745,243 146,042 226,115 86,275 40,807 499,238 1,178,205 104,849 458,498 56,073 79,666 79,466 79,466 79,466 23,840	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,445,872 930,386 194,038 316,278 126,712 45,349 664,377 1,614,763 48,414 612,914 45,349 664,377 1,614,763 48,414 612,914 45,349 665,570 68,570 68,570 68,570 68,570 68,570 68,570 7,548 68,570 68,570 7,548 68,570 68,570 7,548 61,749 7,508 7,9508 7,9508 7,9508	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 215,576 215,576 215,576 215,576 215,576 215,576 215,576 215,576 215,777 14,009 33,166 34,177 16,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 16,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,177 16,177 17,1	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,746 419,864 65,893 148,240 76,061 18,542 306,736 317,413 307,413 317,41	Unaudited 1,229,591 465,173 4,227 1,698,391 70,470 74,243 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 1,083,759 2,3,829 2,3,829 4,77,311 6,085 6,085 6,085 6,066 4,057 6,085 6	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,081 42,087 106,570 063,2670 146,042 240,966 966,275 146,042 240,966 975,515 104,849 104,849 466,517 116,567 320,796,697 51800 320,796,697 1106,5587 323,797 323,407 323,840	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 1,442,438 1,442,438 1,442,4387 1,444,444 4,414	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 12,555 349,255 29,929 77,964 33,166 358,190 6,977 158,503 12,555 314,451 338,190 6,977 16,753 12,756 331,200 26,997 26,997	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,560 24,307 706,279 706,279 706,279 706,219 15,889 76,061 18,542 316,589 15,889 76,061 18,542 316,385 76,061 18,542 31,329 32,177 25,090 20,1049 668,642 49,734 49,734 49,734 14,000	Unaudited 1,229,591 465,173 4,227 1,698,991 970,474 970,474 970,474 970,474 970,474 970,474 970,475 1,077,567 9,788 477,876 1,079,256 1,099,256 9,888 1,099,256 1,099,25
I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loas and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 20 INTEREST EXPENSE 2.1 Dustomer deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest expenses 3.4 Total Interest expenses 2.4 Total Interest expenses 3.0 NET INTEREST INCOME 4.1 Spready Expenses 3.0 NET INTEREST INCOME 4.2 Other fees and commissions 1.0 automatic transmissions 4.3 Foreign exchange trading income(Loss) 4.4 Wildend Income 4.5 Total Interest expenses 5.0 Total OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Joan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rontia Indrage son and acquipment 6.4 Amotia Indrage son and acquiperses 6.8 Total Indrage son and expenses 6.7 Other Operating expenses 6.8 Total Indrage son and acquiperses 6.9 Directors' emoluments 6.4 Rontia Indrage son and Exceptional Items 7.9 Dependition charge on property and equipment 6.4 Rontia Indrageson and Exceptional Items	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 1,745,243 981,608 42,081 1,745,243 1,745,243 1,745,243 1,745,243 1,745,607 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 49,210 49,210 49,210 1,745,205 1,710 49,210 1,745,205 1,710 49,210 1,745,205 1,710 49,210 1,745,205 1,710 49,210 1,745,205 1,710 1,710	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,445,872 930,386 194,038 318,278 126,712 45,349 664,377 1,614,763 48,414 612,914 46,347 48,414 70,107 24,584 64,288 44,46,488 44,468 44,468 44,468 44,468 44,468,468 44,468,48	Shs. '000' Unaudited 412,552 151,434 1,988 565,974' 318,564 19,258 215,596 215,596 215,596 25,390 274,009 33,166 353,092 137,496 353,092 16,753 12,757 18,934 25,029 16,753 12,757 18,934 25,258 24,510 24,510	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 76,941 18,542 306,87,36 17,095 317,413 30,438 31	Unaudited 1,229,591 465,173 4,227 70,470 74,243 6026 1,080,759 618,257 618,5777 618,5777 61	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 106,5,670 682,757 146,042 240,966 96,275 146,042 240,966 96,275 146,042 240,966 96,215 144,042 240,966 96,515 144,049 240,966 97,9659 1,975,515 1,976,659 1,107,669 1,107,669 1,202,3140 23,1840 23,1840	Audited 1,820,939 530,361 24,959 2,376,259 1,229,437 1,329,437 1,422,438 1,442,438 4,444,444 4,526,260 7,0107 1,422,387 1,422,387 1,422,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,435,457 1,435,457 1,435,457 1,435,457	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 349,255 349,255 349,255 29,929 71,'964 33,166 392 358,190 316 358,190 141,451 12,768 531,256 331,256 331,256 331,256 332,256 332,256 337,256 26,997 26,997 26,997 26,997	Unaudited 820,009 305,838 2,445 1,128,297 633,412 48,560 24,307 706,279 706,279 76,051 18,542 3165,883 155,889 76,061 18,542 3165,883 15,889 76,061 18,542 3165,883 17,095 321,928 321,929	Unaudited 1,229,591 465,173 4,227 1,698,991 970,474 970,474 970,474 970,476 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,077,626 1,079,266 1,092,266 1,092,266 1,092,856 1,0
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EVEPNSE 2.1 Deposits and placement from banking institutions 2.3 Other interest income 2.1 Outstormed deposits 2.3 Other Interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.5 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.5 Total interest expenses 2.5 Total interest expenses 2.5 Other Income 3.0 WE INTEREST INCOME (LOSS) 4.0 Widen Income 4.5 Other Income 5.0 Total. OPERATING EXPENSE 6.1 Dan loss provision 6.2 Staff cots 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.4 Amontation charges 7.0 Profit/Loss) Atter Exceptional Items 8.0 Deprefit (Loss) 4.1 Directore Tax and Exceptional Items 8.1 Deprefit (Loss) Atter Exceptional Items 10.0 Deprefit (Loss) Atter 10.0 Deprefit (Loss) Atter 10.0 Deprefit (Loss) Atter 10.0 Deprefit (Loss) Atter	Shs. '000' Unaudited 1.323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,745,243 11,745,243 11,745,243 146,042 226,115 86,275 40,807 499,238 1,178,205 104,849 458,498 56,073 79,666 79,466 79,466 79,466 23,840	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,445,872 930,386 194,038 316,278 126,712 45,349 664,377 1,614,763 48,414 612,914 45,349 664,377 1,614,763 48,414 612,914 45,349 665,570 685,570 685,570 685,570 685,570 685,570 685,570 685,570 685,570 685,570 685,570 685,570 79,508 79,508 79,508 79,508	Shs. '000' Unaudited 412,552 151,434 1,988 565,974 318,564 19,258 215,576 215,576 215,576 215,576 215,576 215,576 215,576 215,576 215,777 14,009 33,166 34,177 16,167 16,177 16,167 16,177 16,167 16,177 17,177 16,177 17,1777 17,1777 17,1777 17,1777 17,1777 17,1777 17,17	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,746 419,864 65,893 148,240 76,061 18,542 306,736 317,413 307,413 317,41	Unaudited 1,229,591 465,173 4,227 1,698,391 70,470 74,243 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 1,083,759 2,3,829 2,3,829 4,77,311 6,085 6,085 6,085 6,066 4,057 6,085 6	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,081 42,087 106,570 063,2670 146,042 240,966 966,275 146,042 240,966 975,515 104,849 104,849 466,517 116,567 320,796,697 51800 320,796,697 1106,5587 323,797 323,407 323,840	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 1,442,438 1,442,438 1,442,4387 1,444,444 4,414	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 12,555 349,255 29,929 77,964 33,166 358,190 6,977 158,503 12,555 314,451 338,190 6,977 16,753 12,756 331,200 26,997 26,997	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,560 24,307 706,279 706,279 706,279 706,219 15,889 76,061 18,542 316,589 15,889 76,061 18,542 316,385 76,061 18,542 31,329 32,177 25,090 20,1049 668,642 49,734 49,734 49,734 14,000	Unaudited 1,229,591 465,173 4,227 1,698,991 970,474 970,474 970,474 970,474 970,474 970,474 970,475 1,077,567 9,788 477,876 1,079,256 1,099,256 9,888 1,099,256 1,099,25
II STATEMENT OF COMPREHENSIVE INCOME	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 1,745,243 981,608 42,081 1,745,243 1,745,243 1,745,243 1,745,243 1,745,607 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 49,210 49,210 49,210 1,745,205 1,710 49,210 1,745,205 1,710 49,210 1,745,205 1,710 49,210 1,745,205 1,710 49,210 1,745,205 1,710 1,710	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,445,872 930,386 194,038 318,278 126,712 45,349 664,377 1,614,763 48,414 612,914 46,347 48,414 70,107 24,584 64,288 44,46,488 44,468 44,468 44,468 44,468 44,468,468 44,468,48	Shs. '000' Unaudited 412,552 151,434 1,988 565,974' 318,564 19,258 215,596 215,596 215,596 25,390 274,009 33,166 353,092 137,496 353,092 16,753 12,757 18,934 25,029 16,753 12,757 18,934 25,258 24,510 24,510	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,746 419,864 65,893 148,240 76,061 18,542 306,736 317,413 307,413 317,41	Unaudited 1,229,591 465,173 4,227 1,698,391 70,470 74,243 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 1,083,759 2,3,829 2,3,829 4,77,311 6,085 6,085 6,085 6,066 4,057 7,476 3,085 6	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 106,5,670 682,757 146,042 240,966 96,275 146,042 240,966 96,275 146,042 240,966 96,215 144,042 240,966 96,515 144,049 240,966 97,9659 1,975,515 1,976,659 1,107,669 1,107,669 1,202,3140 23,1840 23,1840	Audited 1,820,939 530,361 24,959 2,376,259 1,229,437 1,329,437 1,422,438 1,442,438 4,444,444 4,526,260 7,0107 1,422,387 1,422,387 1,422,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,435,457 1,435,457 1,435,457 1,435,457	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 349,255 349,255 349,255 29,929 71,'964 33,166 392 358,190 316 358,190 141,451 358,190 12,768 31,2768 331,226 331,226,991 26,991 26,991 26,991	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,560 24,307 706,279 706,279 706,279 706,219 15,889 76,061 18,542 316,589 15,889 76,061 18,542 316,385 76,061 18,542 31,329 32,177 25,090 20,1049 668,642 49,734 49,734 49,734 14,000	Unaudited 1,229,591 465,173 4,227 1,698,991 970,474 970,474 970,474 970,474 970,474 970,474 970,475 1,077,567 9,788 477,876 1,079,256 1,099,256 9,888 1,099,256 1,099,25
II USATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 12 Government securities 13 Objects and placements with banking institutions 14 Other Interest Income 20 INTEREST EVEPNSE 21 Dastomer disposits 22 Objects and placement from banking institutions 23 Other Interest Income 21 Outstomer disposits 23 Object Interest expenses 24 Total interest expenses 24 Total interest expenses 25 Total Interest expenses 25 Other Interest Income 41 Flees and commissions on Loans and advances 25 Other Interest expenses 26 Total oncome 25 Other Interest income 45 Other Income 45 Ot	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 1,745,243 981,608 42,081 1,745,243 1,745,243 1,745,243 1,745,243 1,745,607 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 499,238 1,178,205 1,710 49,210 49,210 49,210 1,745,205 1,710 49,210 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 40,210 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,745,205 1,710 1,715,205 1,715,205	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,445,872 930,386 194,038 318,278 126,712 45,349 664,377 1,614,763 48,414 612,914 46,347 48,414 70,107 24,584 64,288 44,46,488 44,468 44,468 44,468 44,468 44,468,468 44,468,48	Shs. '000' Unaudited 412,552 151,434 1,988 565,974' 318,564 19,258 215,596 215,596 215,596 25,390 274,009 33,166 353,092 137,496 353,092 16,753 12,757 18,934 25,029 16,753 12,757 18,934 25,258 24,510 24,510	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 24,307 708,746 419,864 65,893 148,240 76,061 18,542 306,736 317,413 307,413 317,41	Unaudited 1,229,591 465,173 4,227 1,698,391 70,470 74,243 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 6,026 1,080,759 1,083,759 2,3,829 2,3,829 4,77,311 6,085 6,085 6,085 6,066 4,057 7,476 3,085 6	Shs. '000' Unaudited 1,323,476 405,147 16,472 1,745,096 979,002 42,581 42,087 106,5,670 682,757 146,042 240,966 96,275 146,042 240,966 96,275 146,042 240,966 96,215 144,042 240,966 96,515 144,049 240,966 97,9659 1,975,515 1,976,659 1,107,669 1,107,669 1,202,3140 23,1840 23,1840	Audited 1,820,939 530,361 24,959 2,376,259 1,229,437 1,329,437 1,422,438 1,442,438 4,444,444 4,526,260 7,0107 1,422,387 1,422,387 1,422,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,423,437 1,435,457 1,435,457 1,435,457 1,435,457	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 349,255 349,255 349,255 29,929 71,'964 33,166 392 358,190 316 358,190 141,451 358,190 12,768 31,2768 331,226 331,226,991 26,991 26,991 26,991	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,560 24,307 706,279 706,279 706,279 706,219 15,889 76,061 18,542 316,589 15,889 76,061 18,542 316,385 76,061 18,542 31,329 32,177 25,090 20,1049 668,642 49,734 49,734 49,734 14,000	Unaudited 1,229,591 465,173 4,227 1,698,991 970,474 970,474 970,474 970,474 970,474 970,474 970,475 1,077,567 9,788 477,876 1,079,256 1,099,256 9,888 1,099,256 1,099,25
II USTATEMENT OF COMPREHENSIVE INCOME Income Support 1 Income Incon Income Income Income Incone Incone Incone	Shs. 000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 42,081 42,081 1,745,243 981,608 42,087 1,745,243 10,66,275 40,875 40,87540,875 40,875 40,875 40,875 40,87540,875 40,875 40,87540,875	Shs. '000' Audited 1,820,938 1,820,938 1,820,938 1,820,938 1,820,938 1,820,938 1,820,938 1,332,820 57,665 1,445,827 930,336 194,038 318,278 318,278 445,349 484,414 612,914 77,108 484,317 1,614,763 48,414 612,914 77,108 446,288 1,409,433 205,331 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3351 205,3551 205,3551 205,3551 205,3551 205,3551 205,3551 205,3551 205,3551 205,3551 205,3551 205,3551 205,3	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,597 29,929 74,009 33,166 392 37,496 353,092 6,977 156,267 18,934 25,029 16,753 24,510 24,510 24,510 24,510 24,510	Unaudited 820,009 305,838 2,445 1,128,291 435,539 48,580 708,376 419,864 65,893 148,240 76,061 18,542 306,736 317,413 39,435 51,329 317,413 39,435 51,329 31,745 31,154 31,154 (3,416)	Unaudited 1,229,591 465,173 4,227 900,470 74,243 900,470 74,243 1080,797 618,252 114,873 202,122 118,277 29,788 465,057 118,277 29,788 465,057 118,277 29,788 465,057 118,275 308,754 1,083,375 30,875 35,597 35,597 35,597 (29,415)	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 979,002 42,581 -42,087 -106,5,670 -681,426 -681,426 -681,426 -681,426 -681,426 -146,042 -240,966 -68,275 -40,807 -514,087 -514	Audited 1,820,939 530,361 24,959 2,376,259 1,229,437 1,229,437 1,329,437 1,422,438 1,424,444 1,446 1,444,444	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 349,235 216,739 29,929 277,964 33,166 322 141,451 358,190 6,977 158,503 18,934 25,029 16,753 18,934 25,029 16,753 12,768 92,256 331,200 331,200 26,997 26,997 26,997 26,997	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 76,204 155,893 155,889 76,061 18,542 316,585 776,051 18,542 316,585 778,376 17,095 321,928 339,435 51,329 321,717 25,000 201,049 249,734 49,734 35,734 35,734 (3,416)	Unaudited 1,229,591 465,173 4,227 1,698,991 970,447 47,243 376,026 1077,4243 376,026 1077,4243 376,026 1077,4243 1078,243 1078,243 1079,265 1099,265 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 48,075 58,801 58,801 58,801 (29,415) (29,415)
II CARACTERISTICS STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 12 Government securities 13 Opposits and placements with banking institutions 14 Other Interest income 20 INTEREST EXPENSE 12 Deposits and placement from banking institutions 21 Octomer deposits 22 Deposits and placement from banking institutions 23 Other Interest income 20 INTEREST EXPENSE 21 Octomer deposits 23 Other Interest expenses 24 Total Interest expenses 24 Total Interest expenses 24 Total Interest expenses 24 Other freest and commissions 20 ONE INTEREST INCOME 41 Fies and commissions 20 OPE INTEREST INCOME (LOSS) 40 NON-INTEREST INCOME (LOSS) 40 Under freest and commissions 25 Other Interest expenses 25 Other Interest expenses 26 OPERATING INCOME 40 OPERATING EXPENSES 6.1 Total OPERATING EXPENSES 6.1 Total OPERATING EXPENSES 6.1 Total OPERATING EXPENSES 6.2 Differed Stating the property and equipment 6.2 Operaction charging in property and equipment 6.3 Other Operating Expenses 70 Profit (LOSS) Fefere Tax and Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Deprofit Tax and Exceptional Items 8.0 Deprofit (LOSS) Fint translating the financial statements of foreign operations 12 Comprehensive Income 15 Comprehensive Income To Interval Interval 10 Define Comprehensive Income 15 Comprehensive Income 15 Comprehensive Income 15 Comprehensive Income 15 Comprehensive Inc	Shs. '000' Unaudited 1,323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,065,276 678,967 146,042 226,115 86,275 40,86,775 40,875 40,875 40,97	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,342,820 55,385 1,342,820 930,386 930,380 194,038 318,278 126,712 45,349 664,377 1,614,763 45,349 664,5768 46,258 4	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,556 350,378 215,596 29,929 33,166 33,166 33,166 33,166 33,166 33,166 33,166 33,166 34,175 35,002 137,496 4,753 12,757 156,267 156,267 156,267 156,267 156,267 16,753 24,510 24,510 24,510 (32,305) 7,455	Unaudited 820,009 305,838 2,445 1,128,297 43,55,539 48,580 48,580 49,864 49,864 49,864 49,864 49,864 49,864 49,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 10,955 11,095 51,209 20,0382 20,0382 45,154 45	Unaudited 1,229,591 465,173 4,227 900,470 74,243 900,470 74,243 900,470 74,243 1080,759 618,252 90,470 91,828 90,470 91,828 92,828 94,7311 60,185 90,875 90,875 90,885 15,255 35,597 35,597 (29,415) 8,825 8,825 8,825 8,825 10,805 10,	Shs. '000' Unaudited 1,323,476 405,147 16,472 17,45,096 979,002 42,581 42,087 1065,670 514,087 1346,042 240,966 86,275 40,807 514,087 1345,073 71,055,515 11,057,515	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,877 1,638,332 48,414 626,260 0,107 108,270 68,570 214,460 214,	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 215,555 349,255 349,255 29,929 216,739 20,929 77,964 33,166 392 141,451 25,029 158,503 12,758 29,929 16,753 16,753 12,768 26,997 26,997 26,997 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 32,305 37,455	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 17,095 136,377 105,297 105,2	Unaudited 1,229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1077,607 621,389 114,873 214,939 118,277 29,788 477,876 1,099,266 60,185 76,845 58,801 58
II STATEMENT OF COMPREHENSIVE INCOME 10.INTEREST INCOME 11.Loans and advances 12.Government securities 13.Deposits and placements with banking institutions 13.Objects and placements with banking institutions 14.Other Interest Income 20.INTEREST EXPENSE 20.Deposits and placement from banking institutions 23.Other Interest Income 20.Deposits and placement from banking institutions 23.Other Interest expenses 24.Total Interest expenses 24.Total Interest expenses 20.Deposits and placement from banking institutions 20.Other Interest expenses 20.Deposits and placement from banking institutions 21.Outsomer deposits 20.Deposits and placement from banking institutions 23.Other Interest expenses 24.Total Interest expenses 24.Total Interest expenses 24.Other Interest income 25.Ottal COPERATING EXPENSES 6.1Loan loss provision 6.1So Inter OPERATING EXPENSES 6.1Loan loss provision 6.2Staff cots 6.3Directors' emoluments 6.4 Rential Charges 6.Depreciation charges onse 7.0 Profit(Loss) After Exceptional Items 8.0 Exceptional Items 8.0 Decorder Tax 21.Depreciation charges 9.0 Profit(Loss) After Exa and Exceptional Items	Shs. '000' Unaudited 1,323,623 405,147 16,472 1,745,243 981,608 42,081 1066,276 678,967 146,042 226,115 866,275 40,807 499,238 1,178,205 104,849 499,238 1,178,205 104,849 458,498 458,6073 79,666 79,466 23,840 55,626 55,626 31,416 (9,425)	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,625 53,385 1,445,972 930,386 194,038 318,278 318,278 4445,972 126,712 45,349 684,317 70,107 70,107 70,107 70,107 70,107 684,317 70,503 48,414 48,414 4612,914 70,107 70,503 205,331	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,597 29,929 74,009 33,166 392 37,496 353,092 6,977 156,267 18,934 25,029 16,753 24,510 24,510 24,510 24,510 24,510	Unaudited 820,009 305,838 2,445 1,128,291 435,539 48,580 708,376 419,864 65,893 148,240 76,061 18,542 306,736 317,413 39,435 51,329 317,413 39,435 51,329 31,745 31,154 31,154 (3,416)	Unaudited 1,229,591 465,173 4,227 970,470 74,243 970,470 74,243 6,026 1080,797 618252 114,873 2021,227 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 29,788 45,026 118,277 20,725 118,277 20,725 20,725 118,277 20,725 118,277 20,725 118,277 20,725 118,277 20,725 118,277 20,725 118,277 20,725 118,277 20,725 20,725 118,277 20,725 20,755	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 42,087 1065,670 42,087 146,042 240,966 86,275 40,807 -1,195,515 -1,195,515 -1,195,515 -1,109,567 -35,807 -35,	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,329,437 57,666 55,385 1,329,437 57,664 1,424,488 933,771 1442,488 338,464 126,712 45,348 704,561 1,638,332 48,414 626,260 70,107 1,038,332 48,414 626,260 70,107 1,038,332 48,414 626,260 70,107 1,038,332 48,414 626,260 70,107 1,038,332 48,414 626,260 70,107 1,038,332 48,414 626,260 70,107 1,038,332 48,414 626,260 70,107 1,038,332 1,423,487 214,460 1,35,140 1,45,148 1,45,148 1,45,148 1,45,148 1,47,14	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 349,235 216,739 29,929 277,964 33,166 322 141,451 358,190 6,977 158,503 18,934 25,029 16,753 18,934 25,029 16,753 12,768 92,256 331,200 331,200 26,997 26,997 26,997 26,997	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 76,204 165,893 155,889 76,061 18,542 316,589 76,061 18,542 316,589 76,061 18,542 316,589 76,061 18,542 316,589 76,061 18,542 316,589 32,177 76,077 32,129 14,000 35,734 35,734 (3,416)	Unaudited 1,229,591 465,173 4,227 1,698,991 970,447 47,243 376,026 1077,4243 376,026 1077,4243 376,026 1077,4243 1078,243 1078,243 1079,265 1099,265 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 60,185 76,846 48,075 58,801 58,801 58,801 (29,415) (29,415)
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loas and advances 12 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 WITEREST EXPENSE 2.1 Deposits and placement from banking institutions 2.3 Other Interest expenses 2.3 Other Interest expenses 3.0 HE INTEREST INCOME 2.1 Outstomer deposits 3.0 HE INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME 3.0 Other Interest expenses 2.1 Outstome et adoption in the stand diverses 3.0 Other Interest expenses 2.1 Outstome et adoption isons on doars and advances 3.0 Other Interest expenses 2.1 Outstome et adoption isons on doars and advances 3.0 Other Interest income 3.0 Ther Interest income 5.0 Total OPERATING INCOME 6.1 Otal Non-Interest income 5.0 Total OPERATING INCOME 6.2 Staff cots 6.3 Directors' emoluments 6.3 Directors' emoluments 6.4 Rential charges 6.4 Rential charges 6.0 Depreciation charge on property and equipment 6.4 Rential charges 6.0 Depreciation charge on property and equipment 6.4 Rential charges 9.0 Profit(loss) After Tax and Exceptional Items 8.0 Decortinal Items 9.0 Profit	Shs. '000' Unaudited 1,323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,065,276 678,967 146,042 226,115 86,275 40,86,775 40,875 40,875 40,97	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,342,820 55,385 1,342,820 930,386 930,380 194,038 318,278 126,712 45,349 664,377 1,614,763 45,349 664,5768 46,258 4	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,556 350,378 215,596 29,929 33,166 33,166 33,166 33,166 33,166 33,166 33,166 33,166 34,175 35,002 137,496 4,753 12,757 156,267 156,267 156,267 156,267 156,267 16,753 24,510 24,510 24,510 (32,305) 7,455	Unaudited 820,009 305,838 2,445 1,128,297 43,55,539 48,580 48,580 49,864 49,864 49,864 49,864 49,864 49,864 49,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 10,955 11,095 51,209 20,0382 20,0382 45,154 45	Unaudited 1,229,591 465,173 4,227 900,470 74,243 900,470 74,243 900,470 74,243 1080,759 618,252 90,470 91,828 90,470 91,828 92,828 94,7311 60,185 90,875 90,875 90,885 15,255 35,597 35,597 (29,415) 8,825 8,825 8,825 8,825 10,805 10,	Shs. '000' Unaudited 1,323,476 405,147 16,472 17,45,096 979,002 42,581 42,087 1065,670 514,087 1346,042 240,966 86,275 40,807 514,087 1345,073 71,055,515 11,057,515	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,877 1,638,332 48,414 626,260 0,107 108,270 68,570 214,460 214,	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 215,555 349,255 349,255 29,929 216,739 20,929 77,964 33,166 392 141,451 25,029 158,503 12,758 29,929 16,753 16,753 12,768 26,997 26,997 26,997 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 32,305 37,455	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 17,095 136,377 105,297 105,2	Unaudited 1,229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1077,607 621,389 114,873 214,939 118,277 29,788 477,876 1,099,266 60,185 76,845 58,801 58
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 11 Loans and advances 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.1 Outper deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest Income 2.3 Other Interest expenses 2.4 Total Interest expenses 2.4 Total Interest expenses 2.5 Other CPERATING CME(LOSS) 4.0 When intomisions on Loans and advances 2.5 Other CPERATING EXPENSES 6.1 Total OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff cost 6.3 Directors' emoluments 6.4 Arential conderges 6.4 Arential Cost 8.0 Directors' emoluments 6.4 Arential conderges 6.1 Directors' conductents 8.0 Depending expenses 7.0 Portific(Loss) After Tax and Exceptional Items 8.0 Decorptional Items 8.0 Decorptional Items 8.0 Depending expenses	Shs. '000' Unaudited 1,323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,065,276 678,967 146,042 226,115 86,275 40,86,775 40,875 40,875 40,97	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,342,820 55,385 1,342,820 930,386 930,380 194,038 318,278 126,712 45,349 664,377 1,614,763 45,349 664,5768 46,258 4	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,556 350,378 215,596 29,929 33,166 33,166 33,166 33,166 33,166 33,166 33,166 33,166 34,175 35,002 137,496 4,753 12,757 156,267 156,267 156,267 156,267 156,267 16,753 24,510 24,510 24,510 (32,305) 7,455	Unaudited 820,009 305,838 2,445 1,128,297 43,55,539 48,580 48,580 49,864 49,864 49,864 49,864 49,864 49,864 49,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 19,864 10,955 11,095 51,209 20,0382 20,0382 45,154 45	Unaudited 1,229,591 465,173 4,227 900,470 74,243 900,470 74,243 900,470 74,243 1080,759 618,252 90,470 91,828 90,470 91,828 92,828 94,7311 60,185 90,875 90,875 90,885 15,255 35,597 35,597 (29,415) 8,825 8,825 8,825 8,825 10,805 10,	Shs. '000' Unaudited 1,323,476 405,147 16,472 17,45,096 979,002 42,581 42,087 1065,670 514,087 1346,042 240,966 86,275 40,807 514,087 1345,073 71,055,515 11,057,515	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,877 1,638,332 48,414 626,260 0,107 108,270 68,570 214,460 214,	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 215,555 349,255 349,255 29,929 216,739 20,929 77,964 33,166 392 141,451 25,029 158,503 12,758 29,929 16,753 16,753 12,768 26,997 26,997 26,997 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 32,305 37,455	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 17,095 136,377 105,297 105,2	Unaudited 1,229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1077,607 621,389 114,873 214,939 118,277 29,788 477,876 1,099,266 60,185 76,845 58,801 58
II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loas and advances 12 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 WITEREST EXPENSE 2.1 Deposits and placement from banking institutions 2.3 Other Interest expenses 2.3 Other Interest expenses 3.0 HE INTEREST INCOME 2.1 Outstomer deposits 3.0 HE INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME 3.0 Other Interest expenses 2.1 Outstome et adoption in the stand diverses 3.0 Other Interest expenses 2.1 Outstome et adoption isons on doars and advances 3.0 Other Interest expenses 2.1 Outstome et adoption isons on doars and advances 3.0 Other Interest income 3.0 Ther Interest income 5.0 Total OPERATING INCOME 6.1 Otal Non-Interest income 5.0 Total OPERATING INCOME 6.2 Staff cots 6.3 Directors' emoluments 6.3 Directors' emoluments 6.4 Rential charges 6.4 Rential charges 6.0 Depreciation charge on property and equipment 6.4 Rential charges 6.0 Depreciation charge on property and equipment 6.4 Rential charges 9.0 Profit(loss) After Tax and Exceptional Items 8.0 Decortinal Items 9.0 Profit	Shs. '000' Unaudited 1.323.623 405.147 16.472 1.745.243 981.608 42.087 1066.276 618.967 146.042 226.115 86.275 146.042 226.115 86.275 146.042 226.115 86.275 146.042 226.115 86.275 146.042 226.115 86.073 79.669 79.7465 79.7667 79.7466 79.7466 355.626 355.626 31.416 (9.425) 21.991 77.617	Shs. '000' Audited Audited 1,820,938 530,361 24,959 2,376,258 1,332,820 55,385 1,445,872 930,386 194,038 318,278 194,038 318,278 48,414 612,914 45,349 664,377 1,614,763 48,414 70,107 1,614,763 48,414 70,107 1,614,763 48,414 70,107 1,614,763 48,414 70,107 1,644,783 48,414 70,107 1,757 8,757 1,257,897 1,279,897 1,279,897 1,279,897 1,279,897 1,299,499,497 1,299,497 1,299,497 1,299,497 1,299,497 1,299,497 1	Shs. '000' Unaudited 412,552 151,434 1,998 365,974 318,564 19,258 215,596 215,596 215,596 29,929 33,166 392 333,092 33,166 392 333,092 6,977 16,267 16,263 29,929 16,753 20,757 16,267 24,510 24,510 24,510 24,510 (32,305) 7,455 (24,850) (340)	Unaudited 820,009 305,838 2,445 1,128,297 43,55,539 48,580 48,580 19,864 49,864 65,893 148,240 76,061 18,542 306,755 728,600 17,095 317,413 39,435 51,329 307,755 728,600 17,095 317,413 39,435 51,329 307,755 728,600 17,095 317,413 39,435 51,329 30,758 45,154 31	Unaudited 1,229,591 465,173 4,227 900,470 74,243 900,470 74,243 900,470 74,243 1080,759 618,252 90,470 91,828 90,470 91,828 92,828 94,7311 60,185 90,875 90,875 90,885 15,255 35,597 35,597 (29,415) 8,825 8,825 8,825 8,825 10,805 10,	Shs. '000' Unaudited 1,323,476 405,147 16,472 17,45,096 979,002 42,581 42,087 1065,670 514,087 1346,042 240,966 86,275 40,807 514,087 1345,073 71,055,515 11,057,515	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,877 1,638,332 48,414 626,260 0,107 108,270 68,570 214,460 214,	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 215,555 349,255 349,255 29,929 216,739 20,929 77,964 33,166 392 141,451 25,029 158,503 12,758 29,929 16,753 16,753 12,768 26,997 26,997 26,997 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 26,991 32,305 37,455	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 17,095 136,377 105,297 105,2	Unaudited 1,229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1077,607 621,389 114,873 214,939 118,277 29,788 477,876 1,099,266 60,185 76,845 58,801 58
II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 11 Loans and advances 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.1 Outper deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest Income 2.3 Other Interest expenses 2.4 Total Interest expenses 2.4 Total Interest expenses 2.5 Other CPERATING CME(LOSS) 4.0 When intomisions on Loans and advances 2.5 Other CPERATING EXPENSES 6.1 Total OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff cost 6.3 Directors' emoluments 6.4 Arential conderges 6.4 Arential Cost 8.0 Directors' emoluments 6.4 Arential conderges 6.1 Directors' conductents 8.0 Depending expenses 7.0 Portific(Loss) After Tax and Exceptional Items 8.0 Decorptional Items 8.0 Decorptional Items 8.0 Depending expenses	Shs. '000' Unaudited 1,323,623 405,147 16,412 1,745,243 981,608 42,081 42,081 42,081 1,065,276 678,967 146,042 226,115 86,275 40,86,775 40,875 40,875 40,97	Shs. '000' Audited 1,820,938 530,361 24,959 2,376,656 55,385 1,342,820 55,385 1,342,820 930,386 930,380 194,038 318,278 126,712 45,349 664,377 1,614,763 45,349 664,5768 46,258 4	Shs. '000' Unaudited 412,552 151,434 1,998 565,974 318,564 19,258 215,556 350,378 215,596 29,929 33,166 33,166 33,166 33,166 33,166 33,166 33,166 33,166 34,175 35,002 137,496 4,753 12,757 156,267 156,267 156,267 156,267 156,267 16,753 24,510 24,510 24,510 (32,305) 7,455	Unaudited 820,009 305,838 2,445 1,128,291 635,539 48,580 148,240 19,854 65,893 148,240 19,854 18,542 306,736 17,095 31,413 39,435 17,095 31,743 39,435 17,095 31,743 39,435 13,29 37,433 39,435 14,000 31,154 45,154 45,154 (3,416) 1,295 (2,397) 28,763 8,652 9,000 8,552 1,295	Unaudited 1,229,591 465,173 4,227 970,470 74,243 1,696,597 74,243 1080,797 618,252 114,873 202,122 118,277 29,788 45,059 1083,312 23,829 477,311 60,185 76,846 48,057 1083,312 23,829 477,311 60,185 76,846 48,057 1083,312 23,829 477,311 60,185 76,846 48,057 1083,5577 35,5577 (29,415) 8,825 (20,591) 15,006	Shs. '000' Unaudited 1,323,476 405,147 16,472 -1,745,096 87,900 42,581 -1,455,670 -681,425-681,425 -681,425-681,425 -681,425-681,425 -681,425-681,425 -681,425-6	Audited 1,820,939 530,361 24,959 2,376,259 1,329,437 57,666 55,385 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,488 1,422,877 1,638,332 48,414 626,260 0,107 108,270 68,570 214,460 214,	Shs. '000' Unaudited 412,552 151,434 1,988 365,974 317,421 19,258 216,739 216,739 216,739 216,739 216,739 216,739 29,929 77,964 33,166 392 141,451 358,190 6,977 16,850 31,200 26,997 27,997 26,997 27,997 26,997 26,997 27,997 26,997 27,997 26,997 27,997 26,997 27,997 26,997 26,997 26,997 26,997 26,997 27,997 27,997 26,997 26,997 26,997 26,997 27,997	Unaudited 820,009 305,838 2,445 1,128,291 633,412 48,580 24,307 706,299 421,991 65,893 155,889 165,893 155,889 165,893 155,889 165,893 155,889 165,893 165,893 155,889 165,893 165,893 155,893 165,893 165,893 165,893 165,893 165,893 165,893 165,893 165,893 165,893 17,095 531,928 30,435 17,095 532,1928 30,435 17,095 532,1928 30,435 17,095 32,1928 30,435 17,095 32,1928 30,435 17,095 32,1928 30,435 17,095 33,433 14,000 35,734 (3,416) 1,025 (2,390) 33,343	Unaudited 1,229,591 465,173 4,227 1,698,997 970,470 74,243 36,026 1077,607 621,389 114,873 214,939 118,277 29,788 477,876 1,099,266 60,185 76,845 58,801 58

1.0.011PER DISCLOSORES 1.0.NON-PERFORMING LOANS AND ADVANCES(a) foross Non-performing Loans and advances
(b) Less: Interest in Suspense
(c) Total Non-Performing Loans and Advances (a-b)
(d) Less: Loan Loss Provision
(e) Net Non-Performing Loans and Advances (a-b)
(f) Discounted Value of Securities
(a) Direct NPE Exposure (e) f **2.0.INSIDER LOANS AND ADVANCES**(b) Thref NPE Exposure (e) f **3.0.OF 6ALANCE SHEET ITEN**(c) Letters of credit guarantees, acceptances
(b) Corte Contingent Liabilities
(c) Other contingent Liabilities
(c) Other contingent Liabilities
(c) Discurities
(c) Other contingent Liabilities
(c) Discurities
(c) Other contingent Liabilities
(c) Minimum Statutory Capital
(c) Excess(Deficiency) (e))
(c) Core Capital/Total Ark weighted assets
(c) Minimum Statutory Ratio
(c) Excess(Deficiency) (reh)
(c) Adjusted Core Capital/Total Arks Weighted Assets*
(c) Adjusted Core Capital/Total 3,669,920 776,623 2,893,297 1,286,405 1,606,892 1,269,604 337,288 5,021,994 794,388 4,227,606 2,202,755 2,024,851 2,024,851 879,101 4,215,348 2,017,106 2,198,242 2,198,242 728,248 941,857 **1,670,105** 654,175 890,111 **1,544,286** 695,079 966,597 1,661,676 635,705 910,772 1,546,477 628,386 890,238 1,518,624 9,882,684 366,387 10,249,072 8,004,438 1,283,922 250,940 9,539,300 7,096,436 7,468,549 7,638,924 280,433 261,165 7,729,714 279,814 7,918,738 37.0% 20.0% 17.0% 39.4% 20.0% 19.4% 28.9% 20.0% 8.9% 32.1% 20.0% 12.1% 28.3%



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 institutions and could be to figure a could be accessed on the initiations website: www.creditbank.co.ke. They may also be accessed at the institutions head office located at One Africa Place, Westlands 14th Floor - Nairobi Betty Korir Moses Mwendwa Chairman

Chief Executive Officer

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