

Un-audited financial results of the Bank and Group for the period ended 31st March, 2020.

	Un-audited financial results of the Bank and Grou											
I	STATEMENT OF FINANCIAL POSITION		BANK			COMPANY			GROUP			
		31st March, 2020	31st Dec, 2019	31st March, 2019	31st March, 2020	31st Dec, 2019	31st March, 2019	31st March, 2020	31st Dec, 2019	31st March, 2019		
	Accesso	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs'000		
A	ASSETS Cash (both Local & Foreign)	11,091,439	9,183,499	6,055,138	-	-	-	13,038,425	10,851,729	7,406,054	1	
3	Balances due from Central Banks Kenyan Government securities held for dealing	27,598,555	23,683,685	12,167,898	-	-	-	30,318,199	26,358,325	14,080,182		
4 5	purposes Financial assets at fair value through profit & loss Investment Securities: a) Held to Maturity	631,463	708,122	499,683	-	-	-	1,177,740	1,097,844	499,684		
	a. Kenya Government securities b. Other securities b) Available for sale:	80,598,303 8,697,923	79,507,225 8,183,003	45,871,657 3,289,100	-	-	-	80,598,303 14,880,539	79,507,225 12,979,477	45,871,657 5,899,610		
	a. Kenya Government securities b. Other securities	55,950,587 65,226	49,500,824 68,663	14,647,514 64,584	-	-	-	55,950,587 2,062,875	49,500,824 3,033,922	14,647,514 2,759,607		
6	Deposits and balances due from local banking institutions	7,911,788	4,783,674	3,338,490	-	-	-	8,169,174	5,617,504	4,419,874	2	
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	18,920,994	16,839,936	18,241,376	-	-	62,054	21,455,786 337,557	19,951,625 268,080	18,533,343 190,304		
9	Loans and advances to customers (net) Balances due from banking institutions in		227,868,480	111,520,211	-	-	-	245,858,007		122,325,697		
10 11	the group Investments in associates	1,820,189 2,701,492	3,238,061 2,701,492	586,932 2,701,492	514,559 -	519,697 -	1,362,791	3,768,955	3,768,955	- 3,724,975		
12 13	Investments in subsidiary companies Investments in joint ventures	8,930,444	8,554,544 -	8,241,574 -	62,420,446	62,420,446	29,568,705	-	-	-	3	
14 15	Investment properties Property and equipment	- 3,567,517	- 3,394,351	- 1,973,082	-	-	-	- 4,963,485	- 3,844,075	- 2,421,086		
16 17	Prepaid lease rentals Intanaible assets	6,479 6,426,687	6,500 6,766,497	3,089,542	-	-	-	522,479 6,689,101	522,500 7,008,902	3,213,533		
18 19	Deferred tax asset Retirement benefit asset	6,792,484	6,792,702	2,165,264	15,984	15,984	-	7,157,366	7,085,373	3,379,816		
20 21	Other assets TOTAL ASSETS	12,266,606	13,109,427 464,890,685	4,559,590 239,013,127	1,900 62,952,889	62,956,127	375 30,993,925	12,646,643 509,595,221	14,091,632 494,843,401	3,744,772 253,117,708	4	
В	LIABILITIES	4/1,0/4,730	404,090,003	237,013,127	02,732,007	02,930,127	30,773,723	307,373,221	474,043,401	233,117,700		
22 23	Balances due to Central Banks Customer deposits	363,463,600	353,618,522	191,173,616	-	-	-	390,529,283	378,237,043	204,227,887		
24	Deposits and balances due to local banking institutions Deposits and balances due to foreign	554,796	·	58,399	-	-	-	2,537,097	3,570,901	2,340,039		
25 26	banking institutions Other money market deposits	4,649,719	6,136,598	653,004	-	-	-	6,331,229	7,322,009	702,350		
27 28	Borrowed funds Balances due to banking institutions in the group	22,317,329 966,503	22,081,244 283,905	8,384,840 295,343	-	-	-	22,317,329	22,081,244	8,384,840		
29 30	Tax payable Dividends payable	1,025,328		666,409	4,630 36,501	5,623 37,819	41,393	899,829 36,501	13,027 37,819	546,001		
31 32	Deferred tax liability	-	-	-	-	-	41,393	21,183	21,340	21,519		
33	Retirement benefit liability Other liabilities	13,605,476	12,521,035	4,312,651	121,312	119,921	52,769	18,106,612	16,300,193	6,597,149		
34_	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	406,582,751		205,544,262	162,443	163,363		440,779,063	427,583,576	222,819,785		
35 36	Paid up/Assigned capital Share Premium	10,859,384 33,406,022	10,859,384 33,406,022	5,755,468 5,036,649	7,488,725 22,179,426	7,488,725 22,179,426	3,519,701 2,373,994	7,488,725 22,179,426	7,488,725 22,179,426	3,519,701 2,373,994		
37 38	Revaluation reserves Retained earnings	- 25,973,194	- 22,280,987	- 21,940,645	33,122,295	- 30,877,995	- 24,126,143	- 38,589,158	- 35,962,429	- 23,564,121		
39 40	Statutory loan reserves Other reserves	1,239,956 (386,357)	(330,138)	656,295 79,808	-	-	-	1,466,055 (1,158,115)	199,378 (1,083,969)	656,295 183,812		
41 42	Proposed dividends Capital arants	-	3,200,000	-	-	2,246,618	879,925	-	2,246,618	-		
43	Non-controlling interests	71,092,199	69,416,255	33,468,865	62,790,446	62,792,764	30,899,763	68,565,249	66,992,607	30,297,923		
44			-	-	-	-	-	250,909	267,218	-	5	
44_	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS'	71,092,199		33,468,865	62,790,446	62,792,764	30,899,763	68,816,158	67,259,825	30,297,923	5	
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		69,416,255 464,890,685	33,468,865 239,013,127	62,790,446 62,952,889	62,792,764 62,956,127			67,259,825	30,297,923 253,117,708	5	
45 II 1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	477,674,950	464,890,685	239,013,127				68,816,158 509,595,221	67,259,825 494,843,401	253,117,708	5	
45 II	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME		464,890,685 13,667,871 8,597,211					68,816,158	67,259,825		5	
45 II 1 1.1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	477,674,950 5,543,337	13,667,871 8,597,211 432,322	239,013,127 2,617,799				68,816,158 509,595,221 6,194,894	67,259,825 494,843,401 15,703,106	253,117,708 2,972,509	5	
45 II 11 12 13	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	477,674,950 5,543,337 3,591,806 88,634	13,667,871 8,597,211 432,322 99,453	2,617,799 1,559,044 75,566	62,952,889	62,956,127	30,993,925	68,816,158 509,595,221 6,194,894 3,825,512 133,690	67,259,825 494,843,401 15,703,106 9,174,993 536,279	253,117,708 2,972,509 1,699,906 100,185	5	
45 1 11 12 13 14 15	TOTAL LIABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682	13,667,871 8,597,211 432,322 99,453 22,796,857	2,617,799 1,559,044 75,566 32,165	- 8,569	- - 38,109	30,993,925 - - 7,182	68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228	15,703,106 9,174,993 536,279 99,453	253,117,708 2,972,509 1,699,906 100,185 32,165	5	
45 1 11 12 13 14 1.5 2 21	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses	5543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 532,59 411,452	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129	- 8,569	- - 38,109	30,993,925 - - 7,182	68,816,158 509,595,221 6,194,894 3,825,512 133,690 10,176,324 4,151,142	15,703,106 91,74,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483	5	
11 11 12 13 14 1.5 2 21 22 23 24 3	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST EXPENSE	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 222,301	62,952,889 - 8,569 - 8,569 - - -	- 38,109 - 38,109 -	30,993,925 - - 7,182 - 7,182 - -	6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859	15,703,106 91,74,993 536,279 99,453 25,513,831 10,580,382 293,135	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301	5	
11 11 12 13 14 1.5 2 21 2.2 2.3 24 3 4 41	TOTAL LIABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances	47,674,950 5,543,337 3,591,806 88,634 22,28 9,246,005 3,79,662 53,259 411,452 4,264,393 4,981,612 2,710,791	13,667,871 8,597,211 432,322 99,453 22,796,857 9,65313 14,6605 1,289,735 11,089,473 11,707,384 8,585,854	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318	8,569 8,569 - - - - - -	- 38,109 - 38,109 - - -	30,993,925 - - 7,182 - 7,182 - - -	68,816,158 509,595,221 61,94,894 38,25,512 133,690 22,228 10,176,324 41,511,42 111,236 41,677,237 5,499,087	67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893	253,117,708 2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831	5	
1 11 12 13 14 1.5 2 21 2.2 2.3 2.4 4 41 4.2 4.3	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Foes and commissions on loans and advances Other fees and commissions Foreign exchange trading income	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 37,996,82 4,264,393 4,981,612 2,710,791 72,1831 948,641	13,667,871 8,597,271 432,322 99,453 146,605 1,289,735 11,007,384 8,585,85 2,174,957 2,652,455	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318	8,569 8,569 - - - - - -	- 38,109 - 38,109 - - 38,109	30,993,925 7,182 	68,816,158 509,595,221 6,194,894 3,825,512 13,369 22,228 10,176,324 4,577,237 5,499,087 315,2967 818,810 1,010,514	15,703106 9,174993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868	5	
45 II 11 12 13 14 15 2 12 22 23 24 3 4 41 42 43 44 45	TOTAL LIABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Sees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 2,23,96 2,20,049	13,667,871 8,597,271 432,322 99,453 22,796,857 9,653,133 14,6605 1,289,735 11,009,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 222,301 2,175,318 1,373,762 680,463 508,871 96,750	62,952,889 8,569 8,569 47,298	- 38,109 - 38,109 - - 38,109 - - 1,300,000 9,275,046	30,993,925	68,816,158 509,595,221 61,194,894 3825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434	67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864	253,117,708 2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 161,276	55	
45 1 11 12 13 14 15 2 21 22 23 4 41 42 43 44 45 5	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396	13,667,871 8,597,271 432,322 99,453 146,605 1,289,735 11,089,473 11,707,384 8,588,585 1,714,957 2,652,455 139,900 972,024 14,525,190	2677799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318 1,373,782 680,463 508,871	8,569 8,569 8,569	38,109 - 38,109 - - 38,109 - - 1,300,000	30,993,925 - 7,182 - 7,182 - 7,182 - 1,050,000	68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,657,237 5,499,087 3152,967 818,810 1,010,514 23,396	67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327	253,117,708 2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816	5	
45 1 11 11 12 13 14 1.5 2 21 22 23 24 3 4 41 42 45 46 5 6 6 61	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Other frees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME	47,674,950 5543,337 3591,806 88,633 22,228 9,246,005 37,99,682 43,264,333 4,981,612 27(0,791 77,1831 948,641 23,396 22(0,49) 4,624,708 9,606,320 3,337,216	13,667,871 8,597,271 432,322 99,453 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 13,900 972,024 14,525,190 26,232,574	2,617,799 1,559,044 7,566 32,165 4,284,574 1,841,129 45,826 22,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184	62,952,889 		30,993,925	68,816,158 509,595,221 6,194,894 3825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,47,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208	15,703106 9,774,993 536,279 99,453 25,513,831 10,580,382 293,135 12,775,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,844 20,321,833 33,659,726	253,117,708 2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 22,301 2,310,897 2,493,868 1,552,831 746,747 554,816 3,015,670 5,509,538	5	
45 1 11 11 12 13 14 1.5 2 21 22 23 24 3 4 41 42 43 444 45 6 6	TOTAL LIABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Sees and commissions Foreign exchange trading income Dividend income Other income Other income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME	47,674,950 5,543,337 3,591,806 88,634 22,28 9,246,005 3,799,682 53,259 411,452 4,264,333 4,981,612 2710,791 721,831 948,641 22,70,791 721,831 948,641 24,624,708 9,606,320 3,337,216 1253,450 62,004	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 11,987,35 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 3,23,364	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 22,2301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184	62,952,889	- 38,109 - 38,109 - - 38,109 - - 1,300,000 9,275,046	30,993,925	68,816,158 509,595,221 61,924,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 414,839 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726	253,117,708 2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 3,015,670 5,509,538 584,91 1164,470 3,52,63	5	
45 1 11 12 13 14 15 2 21 22 23 24 41 42 43 44 45 66 61 62	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 37,996,82 4,264,393 4,981,612 2710,77 27,1831 948,641 23,396 20,049 4,624,708 9,606,320 3,337,216 1,253,450	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 11,987,35 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 3,23,364	2617,799 1,559,044 75,566 32,165 4,284,574 18,41,129 45,826 222,301 2,109,256 2,775,318 1,373,78 680,463 508,871 94,750 2,659,866 4,835,184	62,952,889 	38,109 38,109 38,109 38,109 1,300,000 1,300,000 10,575,046 10,613,155	30,993,925	68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,51,142 111,236 41,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208	15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,863 33,659,726	253,117,708 2,972,509 1,699,906 100185 32,165 4,804,765 2,008,483 80,113 22,301 2,310,897 2,493,868 1,5528,13 1746,747 554,816 161,276 3,015,670 5,509,538	5	
45 1 11 12 13 14 1.5 2 21 22 23 24 3 4 41 45 5 6 61 62 63 64 65 66 66 66 66 66 66 66 66 66 66 66 66	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF TOTAL INTEREST INCOME TOTAL INTEREST INCOME OTHER OF TOTAL OF THE	47,674,950 5,543,337 3,591,806 88,634 22,28 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2710,791 721,831 948,641 221,049 4,624,708 9,606,320 3,337,216 62,004 30,3112 132,437 232,536	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,35 11,0089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,582 4,384,582 4,384,582 4,384,583 819,518 380,845 819,518	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 2,22,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,159 9184,335	62,952,889 	- 38,109 - 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,613,155 - 121106 104,619	30,993,925	68,816,158 509,595,221 61,924,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 414,839 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 3,43,408 196,423 24,5526	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 8,582,121 426,873 895,895 642,948 644,133	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 3,015,670 5,509,549 1164,470 3,5263 190,192 137,345 191,822	5	
45 1 1 1 1 1 2 13 14 15 2 21 22 3 24 3 4 41 42 43 445 66 61 62 63 64 65	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME DOPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES	47,674,950 5543,337 3591,806 88,633 22,228 9,246,005 37,99,682 4,264,303 4,981,612 27(0,791 77,1831 948,641 23,396 22,004 4,624,708 9,606,320 3,337,216 1253,450 62,004 30,3112 132,437 232,516 1351,548 6,852,283	13,667,871 8,597,271 423,232 99,453 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694	2,617,799 1,559,044 7,566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318 1,373,782 680,463 508,871 - 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,159 184,335 976,460 2,972,227	62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 7,210 59,178		30,993,925	68,816,158 509,595,221 61,94,894 3,825,512 13,690 22,228 4151,142 111,235 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 12,9858 3,343,408 196,423 24,5526 1,939,643 1,939,643 1,939,643 1,939,643 1,939,643 1,939,643 1,939,643 1,939,643	15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293135 13,02,421 12,775,938 13,337,893 9,392,394 2,504,248 2,844,237 5,582,864 2,0321,833 33,659,726 6,250,273 5,582,121 426,873 95,895 642,948 644,133 5,915,085 20,357,328	2,972,509 1,699,906 100,985 32,165 4,804,765 2,008,483 80,113 22,310,897 2,493,868 1,552,831 746,747 554,816 3,015,670 5,509,538 584,919 1,164,470 3,525,812 191,822 191,822 191,822 191,822 1,518,810 1,518,812 1,518,818 1,518,812 1,518,8	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4 4.1 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	TOTAL INBEST INCOME INTEREST INCOME INTEREST INCOME Laars and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF THE OTHER OF THE OTHER OF THE OTHER OF THE OTHER O	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3799,682 43,1432 4,264,333 4,981,612 27(0,791 721,831 948,641 23,364 20,049 4,624,708 9,606,320 3,337,216 1,253,450 6,200,44 30,3112 132,437 232,516 1,531,548 6,852,283 2,754,037 1,95,625	13,667,871 8,597,271 432,322 99,453 146,605 1,289,735 11,707,384 8,585,854 2,174,957 2,652,455 139,900 41,525,190 26,232,574 5,984,982 4,384,528 333,344 819,518 380,845 615,950 4,433,507 16,942,694 9,289,885	2,617,799 1,559,044 7,566 32,165 4,284,574 1841,129 45,826 22,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 92,385 28,860 145,577 98,159 184,335 194,385 976,460 2,972,227 1,862,957	62,952,889 		30,993,925	68,816,158 509,595,221 61,94,894 3825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3775,232 1,680,287 129,858 343,408 196,423 24,526 1,939,645 8,310,379 2,611,839	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328	2972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 22,310,897 2,493,868 1,552,831 746,747 554,816 161,276 3,015,670 5,509,538 584,919 1,164,707 3,526,33 190,192 137,345 191,822 1,251,801 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.7 8.7 8.7 8.7 8.7 8.7 8.7 8.7 8	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF THE OWN OF THE OWN OF THE OWN	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2710,791 721,831 94,641 22,30,49 4,624,708 9,606,320 3,337,216 62,004 30,3112 132,437 232,516 63,513,548 6,852,283 275,037 19,56,25 2,558,412	13,667,871 8,597,211 432,322 99,453 22,796,857 10,694,73 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,543 330,845 4334,528 330,845 615,950 4,433,507 16,942,694 16,942,694 16,942,694 16,942,694 16,942,694 16,942,694 16,942,694 16,942,694 16,942,694 16,942,694 176,313 8,113,567	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 1923,885 28,860 145,577 98,1599 184,335 976,460 2,972,227 1,862,957	62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311)		30,993,925	68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 41,459 4,677,237 5,499,087 3152,967 818,810 1,010,319 417,434 5,423,121 10,922,203 3,775,232 1,680,287 129,858 3,43,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 293;135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,763 6,250,273 5,582,121 426,873 895,895 644,133 5,915,085 20,357,388 13,302,398 2,132,799 113,880	253,117,708 2,972,509 1,699,906 100,185 321,65 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 3,015,670 5,509,538 584,919 1,164,470 35,263 190,192 1,373,45 191,822 1,251,801 3,555,812 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 1.2 2.3 3 4 4.4 1.5 4.6 5 6.6 6.7 6.8 7 8 9 10 11 12	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF A COMPANIES OF A	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3799,682 43,1432 4,264,333 4,981,612 27(0,791 721,831 948,641 23,364 20,049 4,624,708 9,606,320 3,337,216 1,253,450 6,200,44 30,3112 132,437 232,516 1,531,548 6,852,283 2,754,037 1,95,625	13,667,871 8,597,271 432,322 99,453 146,605 1,289,735 11,707,384 8,585,854 2,174,957 2,652,455 13,990 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,64 4,873,567 16,942,694 9,289,880 1176,313 8,113,567 2,813,567 1,942,694 9,289,880 1,763,133 8,113,567 2,813,567 (2,850,954)	2,617,799 1,559,044 7,566 32,165 4,284,574 1841,129 45,826 22,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 92,385 28,860 145,577 98,159 184,335 194,385 976,460 2,972,227 1,862,957	62,952,889 		30,993,925	68,816,158 509,595,221 61,94,894 3825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3775,232 1,680,287 129,858 343,408 196,423 24,526 1,939,645 8,310,379 2,611,839	15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,3132 293,135 13,02,421 12,775,938 13,337,893 9,392,394 2,504,243 2,504,243 2,542,243 2,542,243 2,582,244 20,321,833 33,659,726 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,589 (2,846,770)	2972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 22,310,897 2,493,868 1,552,831 746,747 554,816 161,276 3,015,670 5,509,538 584,919 1,164,707 3,526,33 190,192 137,345 191,822 1,251,801 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4.4 1.5 4.6 6.6 6.6 6.6 6.7 6.8 7 8 9 10 11 12 13 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15	TOTAL LIABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER TOTAL INTEREST INCOME OTHER TOTAL INTEREST INCOME OTHER TOTAL OFFICE TO THE TOTAL OFFICE TO TO THE TOTAL OFFICE TO THE TO	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 94,8641 2,3396 2,200,49 4,624,708 9,606,320 62,004 30,3112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772)	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,353 11,009,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 438,152 330,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,27(9,86)	2,617,799 1,559,044 75,566 32,165 4,284,574 1,841,129 45,826 2,175,318 1,373,762 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 923,885 924,885 924,885 924,860 145,577 98,159 184,335 976,460 2,972,227 1,862,957	62,952,889		30,993,925	68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,1677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3775,232 1,680,287 129,858 343,408 196,423 24,55,62 1,939,645 8,310,379 2,611,839 2,6	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,242 12,175,938 13,337,893 9,392,394 2,504,248 2,032,833 33,659,726 6,250,273 5,582,124 426,873 895,895 642,438 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 11,313,559	2972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 161,276 3,015,670 5,509,538 584,919 1,164,470 3,5263 190,192 1,375,58 191,822 1,251,801 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 3 4 4.1 4.2 4.3 4.4 6.5 6.6 6.7 6.8 9 10 11 12 13 14 15	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF TOTAL INTEREST INCOME TOTAL OPERATING INCOME OTHER OF TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Other operating expenses TOTAL OPERATING INCOME OTHER OPERATING PROPERS Profit Defore tax and exceptional items Exceptional	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 94,8641 2,3396 2,200,49 4,624,708 9,606,320 62,004 30,3112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772)	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,353 11,009,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 438,152 330,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,27(9,86)	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,1599 184,335 976,460 2,972,227 1,862,957 1,862,957 (606,910)	62,952,889	1,300,000 9,275,046 10,575,046 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 15,984	30,993,925	68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 11,236 44,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,21 10,922,28 3,775,232 1,680,287 1,29,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125)	15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 895,895 64,294 644,133 5915,085 20,357,328 13,302,398 2,132,79 11,169,679 143,880 11,313,559 (2,846,770) (625,013)	2,972,509 1,699,906 1,999,906 1,999,906 1,909,906 1,901,801 2,2310,897 2,493,868 1,552,831 746,747 554,816 3,015,670 5,509,538 584,919 1,164,470 3,52,63 190,192 1,373,45 191,822 1,251,801 3,555,812 1,953,726 (6,57,460)	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4.1 4.2 4.3 4.4 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 6.8 9 10 11 12 13 14 15 15.1 15.2	TOTAL IJABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF THE INCOME OTHER OF THE INCOME TOTAL INTEREST INCOME OTHER OF THE INCOME OTHER OF THE INCOME TOTAL ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER EXCEPTIONAL ITEMS STHER COMPREHENSIVE INCOME Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assests Foil and the provision of the propertion of the properation of the propera	47,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 94,8641 2,3396 2,200,49 4,624,708 9,606,320 62,004 30,3112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772)	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,353 11,009,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 438,152 330,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,27(9,86)	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 222,301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,1599 184,335 976,460 2,972,227 1,862,957 1,862,957 (606,910)	62,952,889	1,300,000 9,275,046 10,575,046 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 15,984	30,993,925	68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 414,899 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3775,232 1,680,287 12,9858 343,408 196,423 24,55,62 1,939,645 8,310,379 2,611,829 2,611,829 2,615,625 2,416,204 (785,125) 1,631,079	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,242 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,6597,26 6250,273 5,582,124 426,873 895,895 642,948 644,133 5,915,085 20,367,328 13,302,398 2132,719 11,69,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 22,301 2,310,897 2,493,868 1,552,831 746,747 554,816 161,276 3,015,670 5,509,538 584,919 1,164,470 3,5263 190,192 137,345 191,822 1,251,801 1,953,726 (657,460) 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 1.3 2.4 3 4.4 4.5 6.6 6.6 6.7 6.8 7 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3	TOTAL IJABILITIES AND SHAREHOLDERS FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME ONINTEREST INCOME OUTPOIL INTEREST INCOME OTAL NON-INTEREST INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Stare of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Defemed tax PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial casets Revaluation surplus on property, plant and equipment	5543,337 3591806 88,634 22,28 9,246,005 3799,682 4,264,393 4,981,612 2710,791 721831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 6,20,04 3,337,216 1,253,450	13,667,871 8,597,271 432,322 99,453 22,796,857 9,653,133 14,6605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,3364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,70,866 6,089,699	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 2,213,01 2,109,256 2,175,318 1,373,762 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,159 184,335 976,460 2,972,227 1,862,957 (606,910) 1,256,047	62,952,889	1,300,000 9,275,046 10,575,046 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 15,984	30,993,925	68,816,158 509,595,221 61,924,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 414,839 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 2,1680,287 129,858 343,408 196,423 24,526 1,939,645 1,939	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,032,1833 33,659,726 6,250,273 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2132,719 11,169,679 143,880 11,313,559 (2,264,770) (625,013) 7,841,776	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 1,61,276 3,015,670 5,509,538 58,491 1,164,470 3,52,63 190,192 137,35 191,822 1,251,801 1,953,726 (657,460) 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 2.2 2.3 4 4.1 4.1 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF TOTAL INTEREST INCOME OTHER OF TOTAL INTEREST INCOME OTHER OF TOTAL INTEREST INCOME OTHER OF TOTAL OF TOTAL INTEREST INCOME OTHER OF TOTAL	5543,337 3591806 88,634 22,28 9,246,005 3799,682 4,264,393 4,981,612 2710,791 721831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 6,20,04 3,337,216 1,253,450	13,667,871 8,597,271 432,322 99,453 22,796,857 9,653,133 14,6605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,3364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,70,866 6,089,699	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 2,213,01 2,109,256 2,175,318 1,373,762 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,159 184,335 976,460 2,972,227 1,862,957 (606,910) 1,256,047	62,952,889	1,300,000 9,275,046 10,575,046 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 15,984	30,993,925	68,816,158 509,595,221 61,924,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 414,839 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 2,1680,287 129,858 343,408 196,423 24,526 1,939,645 1,939	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,032,1833 33,659,726 6,250,273 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2132,719 11,169,679 143,880 11,313,559 (2,264,770) (625,013) 7,841,776	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 1,61,276 3,015,670 5,509,538 58,491 1,164,470 3,52,63 190,192 137,35 191,822 1,251,801 1,953,726 (657,460) 1,953,726	5	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 2.2 2.3 4 4.1 4.1 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME NON-INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME ROO-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional tiems PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER EXCEPTIONAL ITEMS Share of dissociate profit PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revoluction surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other components of o	5543,337 3591806 88,634 22,28 9,246,005 3799,682 4,264,393 4,981,612 2710,791 721831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 6,20,04 3,337,216 1,253,450	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,355 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,335,07 16,942,694 9,289,880 1176,313 8,113,567 (2,850,954) 827,086 6,089,699	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 2,213,01 2,109,256 2,175,318 1,373,762 680,463 508,871 96,750 2,659,866 4,835,184 614,951 923,885 28,860 145,577 98,159 184,335 976,460 2,972,227 1,862,957 (606,910) 1,256,047	62,952,889	1,300,000 9,275,046 10,575,046 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 15,984	30,993,925	68,816,158 509,595,221 61,924,894 3,825,512 133,690 22,228 10,176,324 41,511,42 111,236 414,839 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 2,1680,287 129,858 343,408 196,423 24,526 1,939,645 1,939	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 29,3135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,032,1833 33,659,726 6,250,273 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2132,719 11,169,679 143,880 11,313,559 (2,264,770) (625,013) 7,841,776	2,972,509 1,699,906 100,185 32,165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 1,61,276 3,015,670 5,509,538 58,491 1,164,470 3,52,63 190,192 137,35 191,822 1,251,801 1,953,726 (657,460) 1,953,726	55	
11.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4.4 1.5 4.6 6.6 6.7 6.8 7 8.9 10.1 12.1 13.1 14.1 15.1 15.1 15.2 15.3 15.4 15.5 15.4 15.5 15.5	TOTAL NON-INTERST INCOME TOTAL NON-INTERST INCOME NON-INTERST INCOME Loars and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTERST INCOME INTERST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTERST INCOME INTERST EXPENSE NET INTERST INCOME NON-INTERST INCOME NON-INTERST INCOME NON-INTERST INCOME NON-INTERST INCOME TOTAL INTERST INCOME NON-INTERST INCOME NON-INTERST INCOME TOTAL INTERST INCOME TOTAL INTERST INCOME TOTAL OPERATING COME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES TOTAL OPERATING EXPENSES PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT INSTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revoluction surplus on property, plant and equipment Sorre of comprehensive income of associates Incomprehensive income	5543,337 3591806 88,343 22,28 9,246,005 3799,682 53,259 411,452 4,264,393 4,981,612 2710,791 721,831 948,641 22,70,791 721,831 948,641 23,366 22,0049 4,624,708 9,606,320 3,337,216 1,253,450 1,253,	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,353 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,928 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 6,089,699 6,089,699 (306,560)	2,617,799 1,559,044 7,5566 3,2165 4,284,574 1,841,129 45,826 22,2301 2,109,256 2,175,318 1,373,782 680,463 508,871 96,750 2,659,866 4,835,184 614,951 1923,885 28,860 145,577 98,159 184,335 976,460 2,972,227 1,862,957 (606,910) 1,256,047	62,952,889	1,300,000 9,275,046 10,575,046 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051 15,984	30,993,925	68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,51,422 111,236 414,839 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 1,956,25 2,416,204 (785,125) 2,416,204 (785,125) 1,631,079 27,818 (101,964)	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 64,2948 644,133 5,915,085 20,357,383 2132,719 11,169,679 143,880 11,313,559 (2,846,770) (6,25,013) 7,841,776 282,035	2,972,509 1,699,906 100,185 3,2165 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 1,61,276 3,015,670 5,509,538 584,919 1,164,470 3,52,63 190,192 137,365 191,822 1,251,801 1,953,726 (557,460) 1,953,726 (1,953,726 1,1953,726 1,1953,726	55	
11.1 1.2 1.3 1.4 1.5 2 1.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6 16.6 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL INTEREST INCOME Foreign exchange trading income Dividend income Other income TOTAL INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional tiems PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER EXCEPTIONAL ITEMS Share of associates in available-for-sale financial assets COTHER COMPREHENSIVE INCOME Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revoluction surplus on property, plant and equipment to relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of ossociates Income tax relating to components of other comprehensive income of THE COMPREHENSIVE INCOME FOR THE YEARNET OF TAX.	47,674,950 5,543,337 3,591,806 88,643 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2710,791 721,831 94,8641 23,396 22,0049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 30,3112 132,437 195,625 2,558,412 1,790,640 (56,219) (56,219) 1,734,421	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,6605 12,897,353 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,928 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 4,384,528 6,089,699 6,089,699 (306,560)	2,617,799 1,559,044 7,5566 32,165 4,284,574 1,841,129 45,826 22,2301 2,109,256 2,175,318 1,373,782 680,463 508,871 -96,750 2,659,866 4,835,184 614,951 923,885 98,860 145,577 98,159 184,395 976,460 2,972,227 1,862,957 (606,910) 1,256,047	62,952,889	1,300,000 9,275,046 10,673,504 10,613,155 121106 10,4619 1,286 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051	30,993,925	68,816,158 509,595,221 61,924,894 3,825,512 133,690 22,228 10,776,324 41,511,42 111,236 414,899 4,677,237 5,499,087 3152,967 818,810 1,010,314 23,346 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 3,43,408 196,423 24,52,61 1,939,645 8,310,379 2,611,829 1,956,25 2,416,204 (785,125) 1,631,079 27,818 (101,964)	15,703106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 3,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 213,27,99 11,169,679 11,169,679 11,169,679 282,035 282,035 (369,698)	253,117,708 2,972,509 1,699,906 100,185 321,65 4,804,765 2,008,483 80,113 222,301 2,310,897 2,493,868 1,552,831 746,747 554,816 6,3015,670 5,509,538 584,919 1,164,470 3,52,63 190,192 137,345 191,822 1,251,801 1,953,726 (657,460) 1,953,726 1,953,726 1,953,726 1,1953,726 1,	55	

III I	OTHER DISCLOSURES		BANK			COMPANY			GROUP	
<u>""</u>	OTHER DISCLOSURES	Mat Manuals		Mat Manuali	Mat Manuali		24 t M	24-1-14		24-4-14
		31st March, 2020	31st Dec, 2019	31st March, 2019	31st March, 2020	31st Dec, 2019	31st March, 2019	31st March, 2020	31st Dec, 2019	31st March, 2019
		Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
	NON-PERFORMING LOANS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	AND ADVANCES									
	(a) Gross Non-performing loans	34,747,568	30,515,948	9,714,144	-	-	-	38,849,070	33,658,667	12,050,925
	and advances (b) Less Interest in Suspense	6,906,205	6,207,777	2,324,678			_	7,428,215	6,697,150	2,528,505
	(c)TOTAL NON-PERFORMING									
	LOANS AND ADVANCES (a-b)		24,308,171	7,389,466	-	-	-	31,420,855	26,961,517	9,522,420
	(d) Less Loan Loss Provision	11,606,693	10,318,641	5,739,834	-	-		13,750,594	12,114,762	7,388,849
	(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	16,234,670	13,989,530	1,649,632	-	-	-	17,670,261	14,846,755	2,133,571
	(f) Discounted Value of Securities		13,989,530	1,649,632	-	-	-	17,670,261	14,846,755	2,133,571
	(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-		-
,	INSIDER LOANS AND									
	ADVANCES (a) Directors, shareholders									
	and associates	13,428,178	14,211,932	5,886,727	-	-	-	13,596,168	14,371,749	5,886,727
	(b) Employees	5,105,152	5,150,274	2,733,837	-	-	-	5,453,673	5,487,678	3,131,593
	(c)TOTAL INSIDER LOANS	10 522 220	40.262.206	2 620 564				40.040.941	40 0E0 407	2019 220
	AND ADVANCES AND OTHER FACILITIES	18,533,330	19,362,206	8,620,564		-	-	19,049,841	19,859,427	9,018,320
3	OFF-BALANCE SHEET ITEMS (a) Letters of credit,									
	guarantees, acceptances	53,500,052	49,607,900	23,484,226	-	-	-	58,496,837	54,413,720	27,778,461
	(b) Forwards, Swaps and options	6,813,414	5,003,287	9,434,749	-	-	-	6,813,414	5,003,287	9,434,749
	(c) Other contingent liabilities (d)TOTAL CONTINGENT		-		-	-		-	-	
	(d)TOTAL CONTINGENT LIABILITIES	60,313,466	54,611,187	32,918,975	-	-	-	65,310,251	59,417,007	37,213,210
1	CAPITAL STRENGTH									
•	(a) Core capital	65,572,930	62,561,322	25,904,183	-	_	-	67,925,322	63,835,814	24,747,156
	(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	-	-		1,000,000	1,000,000	1,000,000
	(c) Excess (a-b)	64,572,930	61,561,322	24,904,183	-			66,925,322	62,835,814	23,747,156
	(d) Supplementary capital (e) TOTAL CAPITAL (a+d)	2,068,966 67,641,896	2,620,795 65,182,117	2,056,295 27,960,478	-	-		2,295,065 70,220,387	2,820,173 66,655,987	2,056,295 26,803,451
		07,041,070	03,102,117	21,700,410				10,220,001	00,000,707	20,000,401
	(f)TOTAL RISK WEIGHTED ASSETS	347,237,647	350,879,900	164,056,295				379,147,134	384,348,562	179,963,465
	(g) Core capital / Total	18.04%	17.69%	13.55%				17.39%	16.88%	12.12%
	deposits liabilities					-	-			
	(h) Minimum statutory ratio	8.00%	8.00%	8.00% E EE9/-	-	-		8.00%	8.00%	8.00%
	(i) Excess (g-h)	10.04%	9.69%	5.55%				9.39%	8.88%	4.12%
	(j) Core capital / Total risk weighted assets	18.88%	17.83%	15.79%	-	-	-	17.92%	16.61%	13.75%
	(k) Minimum statutory ratio	10.50%	10.50%	10.50%	-	-	-	10.50%	10.50%	10.50%
	(I) Excess (j-k)	8.38%	7.33%	5.29%	-	-	-	7.42%	6.11%	3.25%
	(m) Total capital / Total risk	19.48%	18.58%	17.04%			_	18.52%	17.34%	14.89%
	weighted assets					-	-			
	(n) Minimum statutory ratio (o) Excess (m-n)	14.50% 4.98%	14.50% 4.08%	14.50% 2.54%	-	-		14.50% 4.02%	14.50% 2.84%	14.50% 0.39%
-		4.70 /0	4.00 /0	2.34 /0	-			4.02 /0	2.04 /0	0.37 /0
	(p) Adjusted core capital / Total deposits liabilities*	18.33%	18.55%	13.55%	-	-	-	17.69%	17.76%	11.82%
	(a) Adjusted core capital/Total	10100/	10.000/	15700/				10.220/	47.470/	12.420/
	risk weighted assets*	19.18%	18.69%	15.79%	-	-	-	18.22%	17.47%	13,42%
	(r) Adjusted total capital / Total	19.78%	19.44%	17.44%	-	_	-	18.82%	18.21%	15.26%
	risk weighted assets* LIQUIDITY									
,	(a) Liquidity ratio	54.55%	50.95%	50.49%	-	_	-	55.54%	51.83%	50.81%
	(b) Minimum statutory ratio	20.00%	20.00%	20.00%	-			20.00%	20.00%	20.00%
	(c) Excess (a-b)	34.55%	30.95%	30.49%	-	-	-	35.54%	31.83%	30.81%

^{*} The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

Message from the Directors

Financial Statements

On 1 October 2019 NIC Group PLC (NIC) and Commercial Bank of Africa Limited (CBA) completed the merger of both institutions; the transaction was accounted for in accordance with IFRS 3 - Business Combinations.

The Q1 2020 financial statements of the Bank are prepared on a prospective basis (a continuation of CBA), representing 3 months performance of NCBA Bank (merged bank) for 2020 while the prior year comparatives are those of CBA Bank. The consolidated financial statements are also a continuation of the financial statements of CBA with an adjustment to capital to reflect the legal capital of NIC. The prior year comparatives are those of CBA.

Merger related costs are included in the comprehensive income statements and are disclosed as exceptional items.

The planned integration in the other jurisdictions where NCBA Group has a presence is ongoing and is expected to be completed by the close of the third quarter.

COVID-19 Pandemi

The Board is of the view that in the first half of 2020, global economic growth has been negatively impacted by the spread of COVID-19 and the resulting disruption of economic activity. Further, it is still too early to assess the extent of the impact of the COVID-19 pandemic, whose negative effects on the Kenyan and regional economies began to be felt in the first quarter of the year, NCBA will continue to support our customers, look after our people, manage our Group in line with the interests of our shareholders, and play our part in limiting the impact of this virus in our communities. NCBA is determined to collaborate with all our stakeholders to confront this challenge.

In response to COVID-19 pandemic and in addition to efforts across the Group to support our staff, customers and community, we made an initial Shs 100 million philanthropic commitment to help those most affected by humanitarian challenges. We will continue to focus on areas where we can help the most vulnerable in the short and long term.

Bonus Issu

On 20th April 2020 the Board announced that it was changing its earlier recommendation to pay a cash dividend, and instead would recommend to the shareholders a bonus share issue. The decision was made considering the need to preserve capital for the benefit of our customers and shareholders, especially in light of the challenge posed by the COVID-19 pandemic.

The proposed Bonus issue is one (1) share for every ten (10) shares held. The Bonus shares will be issued to the shareholders registered on the Company's register at the close of business on 12th May 2020 upon approval of the Capital Markets Authority and the shareholders of the Company.

These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.ncbagroup.com.

They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD LIVINGSTONE MURAGE GROUP COMPANY SECRETARY NCBA GROUP PLC 19th May 2020

FINAL DIVIDEND PER SHARE - DECLARED (Shs)