

From the Group MD

Dear Valued Investor,

I greet you most warmly, as I trust you and your family/ staff are well. I am happy to bring you our updates once again.

In line with our strategy for 2017, we continue to train our focus firmly on key growth areas: deposit mobilization, recoveries to reduce non-performing loans, Foreign Exchange revenue growth and Bancassurance. Our efforts are yielding results and we will endeavour to maintain the momentum over the remaining part of 2017.

Our performance has remained robust in the face of a tough operating environment. Notably, our total customer liabilities grew 17 per cent to close at Sh20 billion in the half-year period to June 2017 from Sh17 billion the same period last year, on account of our aggressive business initiatives. At the same time, our non-funded income grew 58 per cent from Sh219 million in 2016 to Sh345 million backed by growth in Foreign Exchange income. The Bank's liquidity position remained sound at 35 per cent as at June 2017, against the statutory minimum of 20 per cent.

To more effectively deliver quality service to our customers, we have continued to boost the efficiency of our key systems as customers now demand better services.

We recently upgraded our cheque processing system to a new and more robust software that not only speeds up the clearing process but also helps us partner with agents, micro-finance institutions (MFIs) and Saccos for cheque services.

We have also enhanced our anti-money laundering program with a new, fully automated and robust software that features sophisticated architecture to shields the bank against risks associated with criminal financial dealings. It automatically monitors and blocks suspicious transactions on a real time basis.

The software design combines all major functions of anti-money laundering systems, making it highly effective in helping the Bank comply more comprehensively with local and global regulations. It is also effective in preventing terrorism financing globally.

Lastly, banking on our cost-effective operating approach and a highly motivated team, we will continue to leverage our strengths in our key segments to achieve our business objectives over the remaining period 2017.

Best wishes in your pursuit of the extraordinary!









@ABCBankGroup









ABC Bank curbs money laundering with new software

In a bid to mitigate the risk associated with money laundering and terrorism-financing activities, ABC Bank has invested in a new, fully automated and robust anti-money laundering software. The new software automatically monitors and blocks suspicious transactions on a real time basis.

The software design combines all major functions of anti-money laundering systems, making it highly effective in helping the Bank comply more comprehensively with the Proceeds of Crime and Anti-Money Laundering (Amendment) Act 2017.

Because the nature of banking is rapidly changing, the monitoring of unusual transactions or verifying a customer's identity is equally becoming complex and time-consuming. That is why we have invested in this superior software for greater efficiency and reduced risk for the bank.

The application features a Cash Transaction Reporting (CTR) system, which identifies and reports large cash transactions of Sh1 million (\$10,000) and over, as per regulatory requirement, and identifies suspicious account activity and patterns.









ABC Bank's new system speeds up cheque clearing

In order to improve efficiency in our cheque clearing process and to give our customers a premium banking experience, we have invested in a fully automated clearing system. It significantly speeds up cheque processing, hence hastening payments and improving business efficiency for our customers.

The new system is a flexible and a more robust solution for high-speed documentation imaging and transaction processing. It enables us to provide customers with instant account transaction updates, a departure from the past where customer accounts were credited the following day after the transaction.

It also eliminates a bulk of manual processes associated with older clearing systems. It facilitates the automated processing of cheques, electronic funds transfers (EFTs), direct debits, standing orders, salary processing among others.

It is to be noted that in the fast-paced world we live in today, speed and convenience are key customer expectations and ABC Bank continues to invest in new systems and solutions that support the changing needs of the Bank customer.









ABC Bank team meets Kenyans in Qatar

As part of our continuous Diaspora market outreach, our Diaspora Banking team was on a two-day tour of Qatar where it met Kenyans living there. The team joined members of the Corniche Diaspora Sacco during their Annual General Meeting in Qatar. The team utilized the opportunity to reinforce relations with our customers there, as well as forge new relationships.

ABC Bank prides itself in providing distinguished financial service to Kenyans in the Diaspora, focusing on remittances and investments. Some of the investment products the bank offers to Diaspora clients (groups and individuals) include the ABC D'Bouquet, which is a cocktail of insurance products comprising of medical insurance, pension plan and life cover with a host of last expense benefits in case of bereavement.

The Bank offers professional investment advice to customers to enable them to make informed investment decisions and enlighten them on the best investment opportunities available in Kenya.

Other products on offer include construction and project financing, mortgages/home loans, etc.







ABC Bank Koinange Branch relocates to College House

Our Koinange Street Branch moved to a new location on College House at the junction of Koinange Street and University Way in Nairobi.

The new redesigned branch opened its doors to the public on 19th June 2017. The relocation is part of the bank's plans to enhance convenience of access to customers.

We have redesigned our branches to respond to the changing needs of the discerning banking public, and to provide a unique banking experience to our customers, which they appreciate.









Kisumu Branch Manager Douglas Okiring (standing) speaks to the Muslim faithfuls during the Iftar



ABC Bank Kisumu hosts *Iftar*

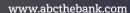
Iftar is the meal served at the end of the day during Ramadan, to break the day's fast. Literally, it means "breakfast." Iftar is served at sunset during each day of Ramadan, as Muslims break the daily fast.

Through our Kisumu branch, we organised the event as a way of appreciating the Muslim community for their business support. The event drew both customers and non-customers alike.

We continue to support community initiatives as a way of reciprocating their goodwill in business.











ABC Bank visits children's home

Children at the Twaweza Pamoja Children's Home in Kayole benefited from a donation of various food and toiletry items from ABC Bank staff who visited them.

The staff spent a weekend with the children, who are drawn mostly from the sprawling low-income Kayole residential area. Some are orphans while others are neglected or vulnerable children whose parents or guardians are unable to fend for them.

The center was founded by Annah Ndeto, a former journalist, a publisher, communications consultant, and a board member of the Association of Media Women in Kenya (AMWIK),

The center houses over 100 children and supports their education, clothing and other basic needs. It relies on well-wishers for support.

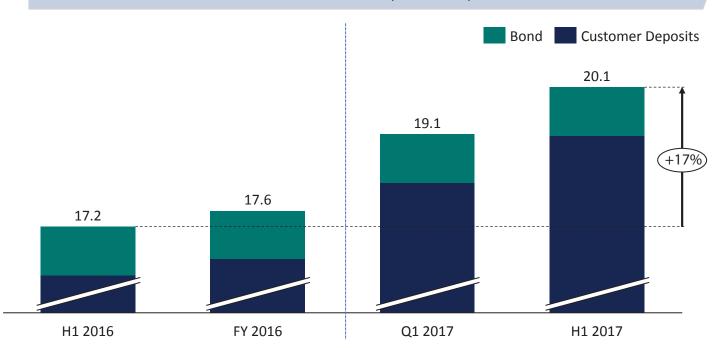
ABC Bank invests in supporting communities as a way of giving back and improving livelihoods in line with our vision of empowering individuals and communities to achieve the extraordinary.

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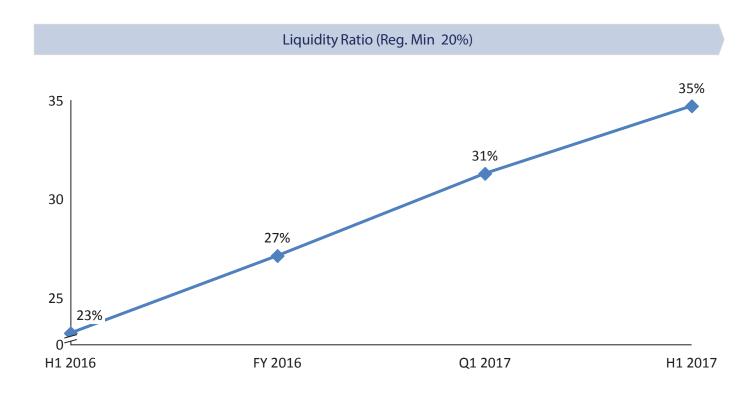




Customer Liabilities (KShs Billion)

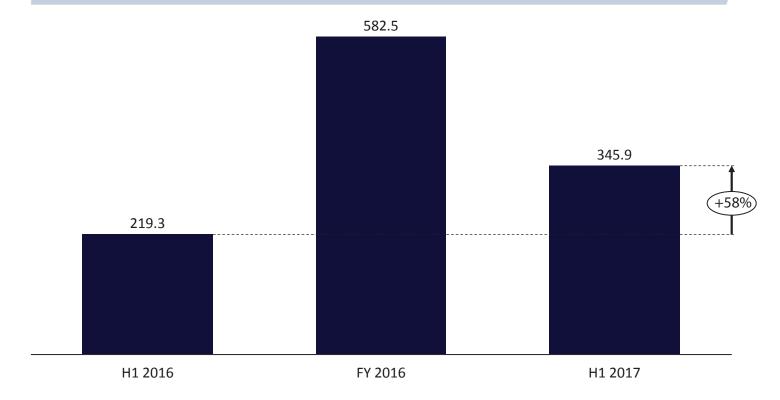


Total customer liabilities expanded 17% (KShs 2.9Billion) to close at KShs 20.1Billion in H1 2017 from KShs 17.2Billion same period last year. This was driven by aggressive business's initiatives implemented during same period.



The Bank's Liquidity sound at 35% (Minimum statutory requirement: 20%) as at 30th June 2017.

Non-Funded Income (KShs Million)



 Non- Funded Income grew by 58% to KShs 345.9 Million in H1 2017 from KShs 219.3 Million in 2016 mainly on account of growth in foreign exchange income, commitment fees, remittances and transactions banking and relationship.

Capital Adequacy

| As at | 31st Dec 2015 Audited | 31 st Dec 2016 Audited | 31 st Mar 2017 Unaudited | 30 th Jun 2017 Unaudited |
|---|--------------------------|--------------------------------------|--|--|
| | Audited | Audited | Unaudited | |
| Core Capital/Total deposits Liabilities | 13.8% | 14.7% | 13.5% | 12.9% |
| Minimum statutory Ratio | 8.0% | 8.0% | 8.0% | 8.0% |
| Excess/(Deficiency) | 5.8% | 6.7% | 5.5% | 4.9% |
| Core Capital / total risk weighted assets | 11.9% | 12.8% | 12.7% | 12.6% |
| Minimum Statutory Ratio | 10.5% | 10.5% | 10.5% | 10.5% |
| Excess (Deficiency) | 1.4% | 2.3% | 2.2% | 2.1% |
| Total Capital/total risk weighted assets | 16.5% | 16.0% | 15.6% | 15.2% |
| Minimum statutory Ratio | 14.5% | 14.5% | 14.5% | 14.5% |
| Excess/(Deficiency) | 2.0% | 1.5% | 1.1% | 0.7% |









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UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH JUNE 2017

| 1 | | | | 3 Al 3 | | | | | |
|--|--|---|--|---|---|---|--|--|--|
| | STATEMENT OF FINANCIAL POSITION | | | 31st Mar 2017 | 30 th Jun 2017 | | | 31st Mar 2017 | |
| Δ | ASSETS | Unaudited Shs '000' | Audited Shs '000' | Unaudited Shs '000' | Unaudited Shs '000' | Unaudited Shs '000' | Audited Shs '000' | Unaudited Shs '000' | Unaudite Shs '000 |
| A 1 2 | ASSETS Cash (both Local & Foreign) Balances due from Central Bank of Kenya | 181,507 3,398,270 | 155,946 1,238,857 | 186,141 1,304,344 | 184,184 2,015,560 | 231,953 3,454,108 | 204,601 1,301,923 | 254,718 1,377,968 | 221,44 2,099,02 |
| 3 4 | Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss | - - - | - | - | - | - - | - | | 2,033,02 |
| 5 | Investment Securities: a) Held to Maturity: | - 2,921,914 | - 2,920,747 | 2,906,885 | - 2,929,689 | - 3,518,298 | - 3,391,142 | - 3,324,858 | 3,662,86 |
| | a. Kenya Government securities b. Other securities | 2,921,914 - | 2,920,747 | 2,906,885 | 2,929,689 | 2,921,914 596,384 | 2,920,747 470,395 | 2,906,885 417,973 | 2,929,68 733,17 |
| | b) Available for sale: a. Kenya Government securities b. Other securities | 500,375 500,375 | 504,209 504,209 | 510,578 510,578 | 532,847 532,847 | 500,375 500,375 | 504,209 504,209 | 510,578 510,578 | 532,84 532,84 |
| 6 7 | Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad | 92,138 65,609 | 426,014 804,091 | 371,149 565,171 | 350,301 633,392 | 98,212 298,766 | 432,314 978,614 | 455,181 692,323 | 350,49 658,46 |
| 8 9 | Tax recoverable Loans and advances to customers (net) | 20,655 14,096,987 | 19,219 14,228,599 | 19,219 13,656,946 | 19,219 | 35,383 14,450,667 | 33,717 14,641,988 | 33,982 14,097,299 | 32,52 14,002,75 |
| 10 11 | Balances due from banking institutions in the group Investments in associates | 12,370 | 12,731 | 12,912 | 12,985 | - | - | - | |
| 12 13 | Investments in subsidiary companies Investments in joint ventures | 885,405 | 885,405 - | 885,405 - | 885,405 - | - | - | - | |
| 14 15 16 | Investment properties Property and equipment Prepaid lease rentals | 517,904 | 515,978 | 512,251 | 516,610 | 548,547 | 546,353 | 542,693 | 545,31 |
| 17 18 | Intangible assets Deferred tax asset | 125,286 25,440 | 122,352 25,084 | 119,036 25,084 | 118,386 25,084 | 125,515 32,563 | 123,796 31,538 | 119,818 32,027 | 119,12 34,32 |
| 19 20 | Retirement benefit asset Other assets | 1,195,629 | 563,119 | 1,603,414 | - | 1,254,025 | 674,773 | 1,773,129 | 2,091,59 |
| 21 B | TOTAL ASSETS LIABILITIES | 24,039,489 | 22,422,351 | 22,678,535 | 23,705,934 | 24,548,412 | 22,864,968 | 23,214,574 | 24,350,76 |
| 22 23 | Balances due to Central Bank of Kenya Customer deposits | 3,326,546 15,891,610 | 1,392,756 16,078,445 | 17,686,762 | - 18,566,792 | 3,326,546 16,239,661 | 1,392,756 16,573,195 | 18,145,638 | 19,120,11 |
| 24 25 26 | Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits | 185,080 | 344,133 | 330,462 | 266,582 | 84,105 | 7,603 152,240 | 216,290 | 142,08 |
| 27 28 | Borrowed funds Balances due to banking institutions in the group | 1,324,988 | 1,248,742 | 1,201,280 | 1,173,143 | 1,324,988 | 1,248,742 | 1,201,280 | 1,173,14 |
| 29 30 | Tax payable Dividends payable | 45,744 - | - | 18,428 | 30,713 | 49,813 | - | 21,112 | 30,71 |
| 31 32 | Deferred tax fiability Retirement benefit liability | - | - | - | | - | - | - | |
| 33 34 | Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS | 321,994 21,095,962 | 361,512 19,425,588 | 394,649 19,631,581 | 571,843 20,609,073 | 356,876 21,381,989 | 393,199 19,767,735 | 487,315 20,071,635 | 677,71 21,143,77 |
| C 35 36 | SHAREHOLDERS' FUNDS Paid up /Assigned capital Share premium/(discount) | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,00 |
| 37 38 | Revaluation reserves Retained earnings/Accumulated losses | (60,727) 1,840,103 | - (58,014) 1,920,510 | (50,820) 1,963,507 | (29,583) 1,992,176 | (136,374) 1,858,333 | - (159,156) 1,938,517 | (162,112) 1,979,291 | (116,375 2,000,15 |
| 39 40 | Statutory loan loss reserves Other Reserves | 114,151 | 84,267 | 84,267 | 84,268 | 117,687 (15,261) | 84,770 (82,517) | 84,267 (75,170) | 84,26 (75,170 |
| 41 42 | Proposed dividends Capital grants | - | - | - | - | - | | - | |
| 43 44 | TOTAL SHAREHOLDERS' FUNDS Minority Interest | 2,943,527 | 2,996,763 | 3,046,954 | 3,096,861 | 2,874,385 292,038 | 2,831,614 265,619 | 2,876,276 266,663 | 2,942,87 264,11 |
| 45 II | TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME | 24,039,489 | 22,422,351 | 22,678,535 | 23,705,934 | 24,548,412 | 22,864,968 | 23,214,574 | 24,350,76 |
| 1.0 1.1 | INTEREST INCOME Loans and advances | 1,393,628 | 2,620,574 | 501,191 | 1,017,216 | 1,441,394 | 2,715,634 | 524,920 | 1,066,75 |
| 1.2 1.3 | Government securities Deposits and placements with banking institutions | 202,338 31 | 392,726 6,238 | 96,832 10,483 | 195,149 15,986 | 228,009 23,423 | 446,295 47,319 | 110,747 8,711 | 218,77 24,35 |
| 1.4 1.5 | Other Interest Income Total interest income | 2,610 1,598,607 | 2,610 3,022,148 | 608,506 | 1,228,351 | 3,820 1,696,646 | 2,923 3,212,171 | 301 644,679 | 1,309,88 |
| 2.0 2.1 2.2 | INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions | 843,590 111,468 | 1,689,614 189,821 | 362,061 30,830 | 748,314 32,888 | 854,426 106,843 | 1,712,712 182,777 | 369,068 22,061 | 763,28 24,66 |
| 2.2 2.3 2.4 | Other interest expenses Total interest expenses | 76,180 1,031,238 | 150,284 2,029,719 | 36,954 429,845 | 71,464 852,666 | 76,180 1,037,449 | 150,284 2,045,773 | 36,954 428,083 | 71,46 859,41 |
| 3.0 4.0 | NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME | 567,369 | 992,429 | 178,661 | 375,685 | 659,197 | 1,166,398 | 216,596 | 450,46 |
| 4.1 4.2 | Fees and commissions on loans and advances Other fees and commissions | 61,266 92,166 | 225,455 203,470 | 94,430 30,332 | 145,358 133,749 | 64,777 105,946 | 232,536 225,911 | 96,197 37,883 | 150,69 149,91 |
| 4.3 4.4 | Foreign exchange trading income/(Loss) Dividend Income | 39,326 27 | 81,837 | 21,091 | 30,854 41 | 41,534 27 | 86,425 | 22,656 | 33,58 |
| 4.5 4.6 | Other income Total Non-interest income TOTAL OPERATING INCOME | (6,090) 186,695 | 13,839 524,601 | 117 145,970 | 234 310,236 | 7,029 219,313 | 37,599 582,471 | 6,218 162,954 | 11,65- |
| 5.0 6.0 6.1 | OTHER OPERATING EXPENSES Loan loss provision | 754,064 82,351 | 1,517,030 102,477 | 324,631 11,020 | 685,921 70,393 | 878,510 84,660 | 1,748,869 108,348 | 379,550 13,282 | 796,35 78,47 |
| 6.2 6.3 | Staff costs Directors' emoluments | 309,572 28,025 | 656,733 64,457 | 159,962 14,864 | 323,281 36,613 | 360,170 28,155 | 752,972 69,445 | 185,013 15,411 | 374,69 38,36 |
| 6.4 6.5 | Rental charges Depreciation charge on property and equipment | 32,949 27,269 | 70,431 54,821 | 19,288 14,811 | 34,765 29,190 | 47,700 31,144 | 98,259 62,327 | 27,672 16,794 | 51,55 34,33 |
| 6.6 6.7 | Amortisation charges Other operating expenses | 8,454 112,962 | 16,631 329,592 | 4,302 38,959 | 8,591 | 8,580 144,141 | 16,812 396,986 | 4,345 | 8,67 |
| 6.8 7.0 | Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items | | | | 80,709 | | | 53,180 | 117,53 |
| | Exceptional Items | 601,582 152,482 | 1,295,142 221,888 | 263,206 61,425 | 583,542 102,379 | 704,550 173,960 | 1,505,149 243,720 | 53,180 315,697 63,853 | 117,53 703,62 92,72 |
| 11.0 | Profit/(Loss) After Exceptional Items | 152,482 - 152,482 | 1,295,142 221,888 - 221,888 | 263,206 61,425 - 61,425 | 583,542 102,379 - 102,379 | 704,550 173,960 - 173,960 | 1,505,149 243,720 - 243,720 | 53,180 315,697 63,853 - 63,853 | 703,62 92,72 92,72 |
| 12.0 | Current Tax Deferred Tax | 152,482 - 152,482 45,744 | 1,295,142 221,888 - 221,888 64,271 356 | 263,206 61,425 - 61,425 18,428 | 583,542 102,379 - 102,379 30,713 | 704,550 173,960 - 173,960 49,895 | 1,505,149 243,720 - 243,720 75,856 304 | 53,180 315,697 63,853 - 63,853 22,035 | 703,62 92,72 92,72 32,58 |
| 13.0 14.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest | 152,482 - 152,482 | 1,295,142 221,888 - 221,888 64,271 | 263,206 61,425 - 61,425 | 583,542 102,379 - 102,379 | 704,550 173,960 - 173,960 | 1,505,149 243,720 - 243,720 75,856 | 53,180 315,697 63,853 - 63,853 | 703,62 92,72 92,72 |
| 13.0 14.0 15. 0 15.1 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat | 152,482 | 1,295,142 221,888 - 221,888 64,271 356 157,261 | 263,206 61,425 - 61,425 18,428 - 42,997 | 583,542 102,379 - 102,379 30,713 - 71,666 - 71,666 | 704,550 173,960 - 173,960 49,895 - 124,065 7,784 116,281 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 | 53,180 315,697 63,853 - 63,853 22,035 - 41,818 1,044 40,774 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 |
| 13.0 14.0 15.0 15.1 15.2 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property,plant and equipment | 152,482 152,482 45,744 106,738 | 1,295,142 221,888 - 221,888 64,271 356 157,261 | 263,206 61,425 - 61,425 18,428 - 42,997 | 583,542 102,379 - 102,379 30,713 - 71,666 | 704,550 173,960 - 173,960 49,895 - 124,065 7,784 116,281 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 | 53,180 315,697 63,853 - 63,853 22,035 - 41,818 1,044 40,774 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income | 152,482 152,482 45,744 106,738 106,738 ions - 181 | 1,295,142 221,888 64,271 356 157,261 - 157,261 - 2,894 | 263,206 61,425 61,425 18,428 42,997 42,997 - 7,194 | 583,542 102,379 30,713 71,666 71,666 | 704,550 173,960 175,960 49,895 124,065 7,784 116,281 15,061 181 | 1,505,149 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) | 53,180 315,697 63,853 22,035 41,818 1,044 40,774 7,347 7,194 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 |
| 13.0 14.0 15.0 15.1 15.2 15.4 15.5 16.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates | 152,482 | 1,295,142 221,888 - 221,888 64,271 356 157,261 | 263,206 61,425 - 61,425 18,428 - 42,997 | 583,542 102,379 - 102,379 30,713 - 71,666 - 71,666 | 704,550 173,960 - 173,960 49,895 - 124,065 7,784 116,281 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 | 53,180 315,697 63,853 - 63,853 22,035 - 41,818 1,044 40,774 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 15.5 16.0 17.0 18.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Ioss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 106,738 | 1,295,142 221,888 64,271 356 157,261 157,261 2,894 | 263,206 61,425 18,428 42,997 42,997 7,194 | 583,542 102,379 30,713 - 71,666 - 28,431 - - 28,431 100,097 | 704,550 173,960 49,895 124,065 7,784 116,281 15,061 181 - - 15,242 139,307 | 1,505,149 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 |
| 13.0 14.0 15.0 15.1 15.2 15.4 15.5 16.0 17.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operate Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income to ther Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 106,738 181 - - 181 106,919 1.02 | 1,295,142 221,888 64,271 356 157,261 157,261 2,894 - 2,894 160,155 1.50 | 263,206 61,425 18,428 42,997 42,997 7,194 - 7,194 50,191 0.41 | 583,542 102,379 30,713 - 71,666 - 28,431 - 28,431 100,097 0.68 | 704,550 173,960 49,895 124,065 7,784 116,281 15,061 181 - - - 15,242 139,307 | 1,505,149 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) - (100,713) 66,847 1.53 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 15.5 16.0 17.0 19.0 | Current Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property.plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interest in Suspense | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 106,738 181 102 181 106,919 1.02 | 1,295,142 221,888 64,271 356 157,261 157,261 2,894 160,155 1.50 | 263,206 61,425 18,428 42,997 7,194 50,191 0.41 | 583,542 102,379 30,713 - 71,666 - 28,431 - - 28,431 100,097 0.68 | 704,550 173,960 49,895 124,065 7,784 116,281 15,061 181 - - 15,242 139,307 1.18 | 1,505,149 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) - (100,713) 66,847 1.53 | 53,180 315,697 63,853 22,035 41,818 1,044 40,774 7,347 7,194 - - 14,541 56,359 0.40 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 15.5 16.0 17.0 19.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances | 152,482 152,482 45,744 106,738 106,738 ions - 181 106,919 1.02 | 1,295,142 221,888 221,888 64,271 356 157,261 - 157,261 - 2,894 160,155 1.50 | 263,206 61,425 18,428 18,428 97 42,997 - 7,194 50,191 0.41 | 583,542 102,379 30,713 - 71,666 - 28,431 100,097 0.68 | 704,550 173,960 173,960 49,895 7,784 116,281 15,061 181 - - 15,242 139,307 1.18 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) - (100,713) 66,847 1.53 | 53,180 315,697 63,853 22,035 41,818 1,044 40,774 7,347 7,194 - - 14,541 56,359 0.40 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 16.0 17.0 18.0 19.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property,plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) | 152,482 | 1,295,142 221,888 64,271 356 157,261 - 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 | 263,206 61,425 18,428 18,428 42,997 - 42,997 - 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 | 583,542 102,379 30,713 - 71,666 - 28,431 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 | 704,550 173,960 49,895 7,784 116,281 15,061 181 - - 15,242 139,307 1.18 2,839,822 555,799 2,284,023 221,116 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) - (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 238,079 | 53,180 315,697 63,853 22,035 41,818 1,044 40,774 7,347 7,194 - 14,541 56,359 0.40 2,933,430 582,940 2,350,490 2,46,133 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 16.0 17.0 18.0 19.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year DIVIDEND PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates | 152,482 | 1,295,142 221,888 221,888 64,271 356 157,261 157,261 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 2,047,032 1,980,973 66,059 | 263,206 61,425 18,428 42,997 42,997 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,988,596 90,341 | 583,542 102,379 30,713 - 71,666 - 28,431 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 221,116 2,062,907 2,062,907 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) - (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 238,079 2,054,865 1,988,806 66,059 | 53,180 315,697 63,853 22,035 41,818 1,044 40,774 7,194 7,194 14,541 56,359 0.40 2,933,430 582,940 2,350,490 246,133 2,104,557 2,014,016 90,341 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 |
| 13.0 14.0 15.1 15.2 15.3 15.4 15.5 16.0 19.0 111 1.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 181 - - 181 106,919 1.02 2,821,502 554,838 2,266,664 215,681 2,050,983 2,050,983 | 1,295,142 221,888 64,271 356 157,261 157,261 - 2,894 160,155 1.50 2,840,434 57,552 2,282,882 235,850 2,047,032 1,980,973 66,059 | 263,206 61,425 18,428 - 42,997 - 7,194 - 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 | 583,542 102,379 30,713 - 71,666 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 | 704,550 173,960 173,960 49,895 7,784 116,281 15,061 181 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 2,852,406 2,292,944 238,079 2,054,865 1,988,806 66,059 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 |
| 13.0 14.0 15.0 15.1 15.2 15.3 15.4 16.0 17.0 18.0 19.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property,plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Dividency EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 106,738 181 - - 181 106,919 1.02 2,821,502 554,838 2,266,664 215,681 2,050,983 2,050,983 2,050,983 1,101,167 | 1,295,142 221,888 64,271 356 157,261 157,261 - 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 2,047,032 1,980,973 66,059 210,750 484,996 695,746 | 263,206 61,425 18,428 42,997 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 249,198 | 583,542 102,379 30,713 - 71,666 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 | 704,550 173,960 173,960 49,895 7,784 116,281 15,061 181 1- - - 15,242 139,307 1.18 2,839,822 555,799 2,284,023 221,116 2,062,907 2,062,907 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 238,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 |
| 13.0 14.0 15.1 15.2 15.3 15.4 15.5 16.0 19.0 111 1.0 | Current Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property.plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE - BASIC & DILUTED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPIs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 181 - - 181 106,919 1.02 2,821,502 554,838 2,266,664 215,681 2,050,983 2,050,983 2,050,983 6,050,983 1,050,984 1,050,984 | 1,295,142 221,888 64,271 356 157,261 2,894 160,155 1.50 2,840,434 557,552 2,282,882 2,35,850 2,047,032 1,980,973 66,059 | 263,206 61,425 61,425 18,428 42,997 42,997 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 249,198 495,872 745,070 | 583,542 102,379 30,713 - 71,666 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 221,116 2,062,907 2,062,907 2,062,907 230,934 423,285 654,219 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) - (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 | 53,180 315,697 63,853 - 63,853 22,035 - 41,818 1,044 40,774 7,194 14,541 56,359 0.40 2,933,430 582,940 2,350,490 2,46,133 2,104,357 2,014,016 90,341 249,557 496,231 745,788 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 511,76 754,02 |
| 13.0 14.0 15.1 15.2 15.3 15.4 15.5 16.0 19.0 111 1.0 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property,plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Linterest in Suspense (c)Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a)Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c)Other contingent Liabilities (d)Total Contingent Liabilities CAPITAL STRENGTH (a)Core capital | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 181 105,919 1,02 2,821,502 554,838 2,266,664 215,681 2,050,983 2,050,983 2,050,983 1,01,167 952,935 1,101,167 952,935 1,3631 2,067,733 | 1,295,142 221,888 64,271 356 157,261 157,261 - 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 21,980,973 66,059 210,750 484,996 695,746 1,136,405 205,000 0,958 1,362,363 | 263,206 61,425 61,425 18,428 - 42,997 - 42,997 - 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 249,198 495,872 745,070 1,024,108 69,407 1,093,515 | 583,542 102,379 30,713 - 71,666 - 28,431 - - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 1,861,475 104,600 9,445 1,975,520 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,062,907 2,062,907 2,062,907 2,062,907 1,230,001 952,935 1,230,001 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
| 13.6.14.4.15.6.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.16.6.17.00.18.8.19.4.19.4.19.4.19.4.19.4.19.4.19.4 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - BECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPIs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Fonwards, swaps and options (c) Other contingent Liabilities CAPITAL STRENCTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency) (a-b) | 152,482 | 1,295,142 221,888 64,271 356 157,261 157,261 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 2,047,032 1,980,973 66,059 210,750 484,996 695,746 1,136,405 205,000 20,958 1,362,363 2,368,133 1,000,000 1,368,133 | 263,206 61,425 61,425 18,428 42,997 42,997 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 249,198 495,872 745,070 1,024,108 69,407 1,093,515 2,389,632 1,000,000 1,389,632 | 583,542 102,379 30,713 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,21,16 2,062,907 2,062,907 2,062,907 2,203,934 423,285 654,219 1,230,001 952,935 1,631 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
| 13.6.14.4.15.6.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.16.6.17.00.18.8.19.4.19.4.19.4.19.4.19.4.19.4.19.4 | Current Tax Profit/(Loss) After Tax and Exceptional Items Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Ioss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive Income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities CAPITAL STRENCTH (a) Core capital (b) Minimum Statutory Capital (c) Dixcess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) | 152,482 | 1,295,142 221,888 64,271 356 157,261 157,261 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 2,047,032 1,980,973 66,059 210,750 484,996 695,746 1,136,436 1,362,363 2,368,133 600,934 2,969,067 | 263,206 61,425 61,425 18,428 42,997 42,997 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,927 745,070 1,024,108 69,407 1,093,515 2,389,632 1,000,000 1,389,632 550,934 2,940,566 | 583,542 102,379 30,713 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,21,16 2,062,907 2,062,907 2,062,907 2,203,934 423,285 654,219 1,230,001 952,935 1,631 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
| 13.6.14.4.15.6.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.16.6.17.00.18.8.19.4.19.4.19.4.19.4.19.4.19.4.19.4 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, quarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Diffciency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities | 152,482 | 1,295,142 221,888 - 221,888 64,271 356 157,261 - 157,261 - 2,894 160,155 1.50 - 2,840,434 557,552 2,282,882 235,850 2,047,032 2,1980,973 66,059 - 210,750 484,996 695,746 1,136,405 20,958 1,362,363 1,000,000 1,368,133 1,000,000 1,368,133 600,934 2,969,067 18,530,459 14,7% | 263,206 61,425 61,425 18,428 42,997 42,997 7,194 50,191 0,41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 249,198 495,872 745,070 1,024,108 2,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,000,000 | 583,542 102,379 30,713 - 71,666 - 28,431 100,97 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 1,861,475 104,600 9,445 1,975,520 2,403,966 1,000,000 1,403,966 500,935 2,904,901 19,135,556 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,21,16 2,062,907 2,062,907 2,062,907 2,203,934 423,285 654,219 1,230,001 952,935 1,631 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
| 13.6.14.4.15.6.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.16.6.17.00.18.8.19.4.19.4.19.4.19.4.19.4.19.4.19.4 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c)Other contingent liabilities (d)Total Tister Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total Capital (A+d) (f) Total Capital (Ger) (f) Excess/(Defficiency) (g-h) | 152,482 152,482 45,744 106,738 106,738 106,738 106,738 106,919 1.02 2,821,502 554,838 2,266,664 215,681 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 2,050,983 1,000,000 1,234,357 7,000,818 2,965,175 18,717,659 14,1% 8,0% 6,1% | 1,295,142 221,888 - 221,888 64,271 356 157,261 - 157,261 - 2,894 160,155 1.50 2,840,434 557,552 2,282,882 235,850 2,047,032 1,980,973 66,059 210,750 484,996 695,746 1,136,405 205,000 20,958 1,362,363 2,368,133 1,000,000 1,000,000 1,000,000 1,000,000 | 263,206 61,425 61,425 18,428 - 42,997 - 42,997 - 7,194 50,191 0,41 2,914,586 581,889 2,332,697 243,770 2,088,927 1,998,586 90,341 249,198 495,872 249,198 495,872 745,070 1,024,108 - 69,407 1,093,515 2,389,632 1,000,000 1,389,632 2,940,566 18,000,765 13,5% 8,0% | \$83,542 102,379 30,713 - 71,666 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 1,861,475 104,600 9,445 1,975,520 2,403,966 1,000,000 1,403,966 5,009,935 2,904,901 19,135,556 12,99% 8,09% | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,21,16 2,062,907 2,062,907 2,062,907 2,203,934 423,285 654,219 1,230,001 952,935 1,631 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
| 13.6.14.4.15.6.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.16.6.17.00.18.8.19.4.19.4.19.4.19.4.19.4.19.4.19.4 | Current Tax Deferred Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year net of tax DIVIDEND PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-BASIC & DILUTED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPIs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a)Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c)Other contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Diffciency) (a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities (f) Minimum Statutory Ratio (f) Excess/(Deficiency) (g-h) (f) Core Capital/ total risk weighted assets (g) Kens (C) Core Capital/ total risk weighted assets (g) Kens (G) Core Capital/ Total risk weighted assets (g) Kens (G) Core Capital/ Total risk weighted assets (g) Kens (G) Core Capital/ Total risk weighted assets (g) Kens (G) Core Capital/ Total risk weighted assets (g) Kens (G) Core Capital/ Total risk weighted assets (g) Kens (G) Core Capital/ Total risk weighted assets (g) Core Capital/ Core Capital/ Core Capital/ Core Capital/ Co | 152,482 | 1,295,142 221,888 - 221,888 - 64,271 - 356 157,261 - 157,261 - 2,894 160,155 - 1,50 - 2,840,434 - 557,552 2,282,882 235,850 210,750 210,750 210,750 - 1,136,405 205,000 0,0958 1,362,363 1,000,000 1,368,133 1,000,000 1,000,000 1,000,000 1,000,000 | 263,206 61,425 61,425 18,428 - 42,997 - 42,997 - 7,194 50,191 0.41 2,914,586 581,889 2,332,697 243,770 2,088,97 243,770 1,024,108 - 49,198 495,872 745,070 1,024,108 - 69,407 1,093,515 2,389,632 1,000,000 1,389,632 1,000,000 1,389,632 1,500,934 2,940,566 18,800,765 13,5% 8,5% 12,7% 1,05% | 583,542 102,379 30,713 - 71,666 - 28,431 100,097 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 1,861,475 104,600 9,445 1,975,520 2,403,966 1,000,000 1,403,966 1,000,000 1,403,966 1,000,000 1,403,966 1,000,000 1,403,966 1,903,966 1,903,966 1,903,966 1,903,966 1,903,966 1,000,000 1,403,966 1,903,966 1,000,000 1,403,966 1,903,966 1,000,000 1,403,966 1,000,000 1,403,966 1,903,966 1,000,000 1,403,966 1,000,000 1,000,000 1,000,000 1,000,000 | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,21,16 2,062,907 2,062,907 2,062,907 2,203,934 423,285 654,219 1,230,001 952,935 1,631 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
| 13.6.14.4.15.6.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.15.2.15.5.16.6.17.00.18.8.19.4.19.4.19.4.19.4.19.4.19.4.19.4 | Current Tax Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross 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(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities CAPITAL STRENCTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Difficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d) (f) Total risk weighted assets (f) Core Capital / total risk weighted assets | 152,482 | 1,295,142 221,888 - 221,888 64,271 356 157,261 - 157,261 - 2,894 160,155 1.50 - 2,840,434 557,552 2,282,882 235,850 2,047,032 1,980,973 66,059 - 210,750 484,996 695,746 1,136,405 205,000 20,958 1,362,363 1,000,000 1,368,133 600,934 1,969,067 18,530,459 14,7% 8,0% 6,7% 6,7% 12,8% | 263,206 61,425 61,425 18,428 97 42,997 - 42,997 - 7,194 50,191 0,41 2,914,586 581,889 2,332,697 243,770 2,088,927 745,070 1,024,108 495,872 745,070 1,024,108 69,407 1,093,515 2,389,632 5,0344 2,940,566 18,800,765 13,5% 61,2,7% | 583,542 102,379 30,713 - 71,666 - 28,431 100,97 0.68 3,243,135 601,122 2,642,013 308,913 2,333,100 2,235,223 97,877 241,992 511,498 753,490 1,861,475 104,600 9,445 1,975,520 2,403,966 1,000,000 1,403,966 1,000,000 1,403,966 500,935 2,904,901 19,135,556 12,9% 8.0% 4.9% | 704,550 173,960 49,895 7,784 116,281 15,061 181 15,242 139,307 1.18 2,839,822 555,799 2,284,023 2,21,16 2,062,907 2,062,907 2,062,907 2,203,934 423,285 654,219 1,230,001 952,935 1,631 | 1,505,149 243,720 243,720 75,856 304 167,560 7,282 160,278 (76,220) (24,493) (100,713) 66,847 1.53 2,851,350 558,406 2,292,944 2,38,079 2,054,865 1,988,806 66,059 211,389 485,635 697,024 1,238,008 20,5000 20,958 | 53,180 315,697 63,853 | 703,62 92,72 92,72 32,58 60,13 (1,500 61,63 7,35 28,43 35,78 95,92 0.5 3,265,04 602,72 2,662,32 317,18 2,345,14 2,247,26 97,87 511,76 754,02 2,033,66 104,60 9,44 |
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The financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website **www.abcthebank.com**. They may also be accessed at the institution's head office located at ABC Bank House, Woodvale Grove, Westlands Nairobi.

SRIDHAR NATARAJAN GROUP CHIEF EXECUTIVE OFFICER

JOSEPH K. MUIRURI DIRECTOR











