

AFRICAN BANKING CORPORATION LTD.

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|-------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--|--|
| Am | Amazingly Better Choice UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH JUNE 2025 | | | | | | | | | | |
| | STATEMENT OF FINANCIAL POSITION | Bank | Bank | Bank | Bank | Group | Group | Group | Group | | |
| ' | STATEMENT OF FINANCIAL POSITION | 30th Jun 2024 | | 31st Mar 2025 | 30th Jun 2025 | 30th Jun 2024 | | 31st Mar 2025 | 30th Jun 2025 | | |
| | | Unaudited | Audited | Unaudited | Unaudited | Unaudited | Audited | Unaudited | Unaudited | | |
| | ASSETS | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs'000' | Shs '000' | Shs '000' | Shs'000' | | |
| A 1 | Cash (both Local & Foreign) | 218,473 | 229,428 | 252.628 | 286,465 | 289,466 | 297.257 | 314.665 | 366,043 | | |
| 2 | Balances due from Central Bank of Kenya | 2,186,928 | 2,412,408 | 3,362,534 | 2,653,484 | 2,186,928 | 2,412,408 | 3,362,534 | 2,653,484 | | |
| | Kenya Government and other securities held for dealing purposes | - | - | - | - | - | - | - | - | | |
| 4 5 | Financial Assets at fair value through profit and loss Investment Securities: | - | - | - | - | - | - | - | - | | |
| Ů | a) Held to Maturity: | 7,383,507 | 7,384,487 | 7,150,600 | 7,935,756 | 7,845,657 | 7,728,691 | 7,373,452 | 8,169,195 | | |
| | a. Kenya Government securities | 7,383,507 | 7,384,487 | 7,150,600 | 7,935,756 | 7,387,524 | 7,388,504 | 7,154,617 | 7,939,773 | | |
| | b. Other securities b) Available for sale: | 87.341 | 94,597 | 102.344 | 96.979 | 458,133 128,609 | 340,187 136.597 | 218,835 144.344 | 229,422 96,979 | | |
| | a. Kenya Government securities | 87,341 | 94,597 | 102,344 | 96,979 | 87,341 | 94,597 | 102,344 | 96,979 | | |
| | b. Other securities | | | | | 41,268 | 42,000 | 42,000 | | | |
| 6 7 | Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad | 2,392,972 1,670,288 | 2,412,349 1,837,553 | 2,338,762 1,379,137 | 1,651,254 2,164,277 | 2,397,736 2,071,687 | 2,411,544 2,469,240 | 2,345,724 2,191,018 | 1,649,090 3,010,766 | | |
| 8 | Tax recoverable | 48,710 | 79,065 | 79,065 | 79.065 | 68,660 | 98.089 | 103.253 | 104,621 | | |
| 9 | Loans and advances to customers (net) | 31,509,419 | 33,015,617 | 33,613,317 | 34,569,843 | 32,164,726 | 33,743,037 | 34,323,681 | 35,235,016 | | |
| 10 11 | Balances due from banking institutions in the group Investments in associates | 81,266 | 62,883 | 5,722 | 9,183 | | - | - | | | |
| 12 | Investments in associates Investments in subsidiary companies | 890.936 | 890.935 | 890.935 | 890.935 | _ | _ | _ | | | |
| 13 | Investments in joint ventures | - | - | - | - | - | - | - | - | | |
| 14 15 | Investment properties | - (70,000 | | - | - | - | - | - | - | | |
| 16 | Property and equipment Prepaid lease rentals | 472,693 | 528,435 | 505,056 | 495,187 | 538,435 | 582,334 | 553,156 | 538,101 | | |
| 17 | Intangible assets | 62,369 | 68,710 | 65,595 | 62,550 | 105,873 | 103,997 | 98,389 | 91,335 | | |
| 18 | Deferred tax asset | 473,580 | 751,056 | 751,056 | 751,056 | 473,580 | 751,056 | 751,056 | 751,056 | | |
| 19 20 | Retirement benefit asset Other assets | 343,947 | 321,135 | 313,238 | 299.096 | 461,677 | 327,969 | 390,009 | 361,796 | | |
| 21 | TOTAL ASSETS | | 50,088,658 | 50,809,989 | 51,945,130 | 48,733,034 | 51,062,219 | 51,951,281 | 53,027,482 | | |
| В | LIADULTUS | | | | | | | | | | |
| 22 | LIABILITIES Balances due to Central Bank of Kenya | 5,874,266 | 5,896,679 | 5,504,050 | 4,174,492 | 5,874,266 | 5.896.679 | 5,504,050 | 4,174,492 | | |
| 23 | Customer deposits | 36,349,306 | 38,936,269 | 40,279,044 | 42,749,640 | 36,860,169 | 39,693,402 | 40,963,154 | 43,412,426 | | |
| 24 | Deposits and balances due to local banking institutions | 100,379 | 269 | 269 | 279 | 100,379 | 269 | 269 | 279 | | |
| 25 26 | Deposits and balances due to foreign banking institutions Other money market deposits | 421,719 | 587,707 | 386,990 | 301,422 | 421,719 | 524,824 | 386,990 | 301,422 | | |
| 27 | Borrowed funds | 109,690 | - | - | - | 109,690 | - | - | - | | |
| 28 | Balances due to banking institutions in the group | 147,874 | 209,187 | 130,827 | 171,720 | - | - | - | - | | |
| 29 30 | Tax payable Dividends payable | 20,395 | 1 | 9,856 | 22,469 | 24,651 | | 14,617 | 22,469 | | |
| 31 | Deferred tax liability | - | - | - | - | 1,060 | 853 | 853 | 853 | | |
| 32 | Retirement benefit liability | | | | | | | | | | |
| 33 34 | Other liabilities TOTAL LIABILITIES | 358,726 43,382,355 | 375,886 46,005,997 | 388,508 46,699,544 | 387,630 47,807,652 | 606,936 43,998,870 | 702,007 46,818,034 | 617,907 47,487,840 | 588,925 48,500,866 | | |
| | | ,,300 | ,, | .,, | ,,, | .,, | .,,_ | ., , | ,,-50 | | |
| C 35 | SHAREHOLDERS' FUNDS Paid up /Assigned capital | 1.050.000 | 1.050.000 | 1.050.000 | 1.050.000 | 1.050.000 | 1,050,000 | 1.050.000 | 1.050.000 | | |
| 35 36 | Share premium/(discount) | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | | |
| 37 | Revaluation reserves | (13,282) | (6,185) | (1,401) | (3,796) | (298,948) | (216,932) | (132,193) | (122,727) | | |
| 38 | Retained earnings/Accumulated losses | 2,684,944 | 2,128,483 | 2,151,483 | 2,180,911 | 2,651,143 | 2,111,289 | 2,142,276 | 2,180,871 | | |
| 39 40 | Statutory loan loss reserves Other Reserves | 718,412 | 910,363 | 910,363 | 910,363 | 724,965 201,512 | 917,647 54,716 | 917,467 154,277 | 923,804 161,138 | | |
| 41 | Proposed dividends | | - | - | - | | 0 4 ,710 | 104,277 | - | | |
| 42 | Capital grants | | | | | | - | - | | | |
| 43 44 | TOTAL SHAREHOLDERS' FUNDS Minority Interest | 4,440,074 | 4,082,661 | 4,110,445 | 4,137,478 | 4,328,672 405,492 | 3,916,720 327,465 | 4,131,827 331,614 | 4,193,086 333,530 | | |
| 45 | TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 47,822,429 | 50,088,658 | 50,809,989 | 51,945,130 | 48,733,034 | 51,062,219 | 51,951,281 | 53,027,482 | | |
| п | STATEMENT OF COMPREHENSIVE INCOME | | | | | | | | | | |
| 1.0 | INTEREST INCOME | | | | | | | | | | |
| 1.1 | Loans and advances | 2,302,976 | 5,483,928 | 1,358,186 | 2,972,971 | 2,371,766 | 5,626,555 | 1,391,552 | 3,041,088 | | |
| 1.2 | Government securities | 446,296 | 902,455 | 219,449 | 442,381 | 472,427 | 950,626 | 228,447 | 459,659 | | |
| 1.3 | Deposits and placements with banking institutions | 59,306 | 181,169 | 52,732 | 100,427 | 76,351 | 222,586 | 70,296 | 141,676 | | |
| 1.4 1.5 | Other Interest Income Total interest income | 2,808,578 | 6.567.552 | 1.630.367 | 3,515,779 | 2.920.544 | 522 6,800,289 | 1,690,295 | 141 3,642,564 | | |
| | | _,000,070 | 3,007,002 | .,000,007 | 0,0.0,770 | _,0_0,044 | _,000,00 | .,000,200 | _,0,004 | | |

| | b) Available for sale: | 87,341 | 94,597 | 102,344 | 96,979 | 128,609 | 136,597 | 144,344 | |
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| | a. Kenya Government securities | 87,341 | 94,597 | 102,344 | 96,979 | 87,341 | 94,597 | 102,344 | |
| | b. Other securities | - | - | - | - | 41,268 | 42,000 | 42,000 | |
| 6 | Deposits and balances due from local banking institutions | 2,392,972 | 2,412,349 | 2,338,762 | 1,651,254 | 2,397,736 | 2,411,544 | 2,345,724 | |
| 7 | Deposits and balances due from banking institutions abroad | 1,670,288 | 1,837,553 | 1,379,137 | 2,164,277 | 2,071,687 | 2,469,240 | 2,191,018 | |
| 8 | Tax recoverable | 48,710 | 79,065 | 79,065 | 79,065 | 68,660 | 98,089 | 103,253 | |
| 9 | Loans and advances to customers (net) | 31,509,419 | 33,015,617 | 33,613,317 | 34,569,843 | 32,164,726 | 33,743,037 | 34,323,681 | 3 |
| 10 11 | Balances due from banking institutions in the group Investments in associates | 81,266 | 62,883 | 5,722 | 9,183 | | | | |
| 12 | Investments in subsidiary companies | 890,936 | 890,935 | 890,935 | 890,935 | | _ | | |
| 13 | Investments in joint ventures | 030,330 | 030,333 | 030,333 | 030,333 | _ | _ | _ | |
| 14 | Investment properties | _ | _ | _ | _ | _ | _ | _ | |
| 15 | Property and equipment | 472,693 | 528,435 | 505,056 | 495,187 | 538,435 | 582,334 | 553,156 | |
| 16 | Prepaid lease rentals | - | - | - | - | - | - | - | |
| 17 | Intangible assets | 62,369 | 68,710 | 65,595 | 62,550 | 105,873 | 103,997 | 98,389 | |
| 18 | Deferred tax asset | 473,580 | 751,056 | 751,056 | 751,056 | 473,580 | 751,056 | 751,056 | |
| 19 | Retirement benefit asset | - | - | - | - | - | - | - | |
| 20 | Other assets | 343,947 | 321,135 | 313,238 | 299,096 | 461,677 | 327,969 | 390,009 | |
| 21 | TOTAL ASSETS | 47,822,429 | 50,088,658 | 50,809,989 | 51,945,130 | 48,733,034 | 51,062,219 | 51,951,281 | 53 |
| | | | | | | | | | |
| В | LIABILITIES | F 07/ 000 | E 000 070 | E 50 / 050 | / 37/ /00 | E 07/ 000 | E 000 070 | | |
| 22 23 | Balances due to Central Bank of Kenya | 5,874,266 | 5,896,679 | 5,504,050 | 4,174,492 42,749,640 | 5,874,266 36,860,169 | 5,896,679 | 5,504,050 | 4 |
| 23 24 | Customer deposits Deposits and balances due to local banking institutions | 36,349,306 100,379 | 38,936,269 269 | 40,279,044 269 | 42,749,640 | 100,379 | 39,693,402 269 | 40,963,154 269 | - 2 |
| 25 | Deposits and balances due to focal banking institutions | 421,719 | 587,707 | 386,990 | 301,422 | 421,719 | 524,824 | 386,990 | |
| 26 | Other money market deposits | 421,/19 | 307,707 | - | 301,422 | →∠1,719 - | 024,024 | - | |
| 27 | Borrowed funds | 109,690 | | _ | _ | 109,690 | | _ | |
| 28 | Balances due to banking institutions in the group | 147,874 | 209,187 | 130,827 | 171,720 | .00,000 | _ | _ | |
| 29 | Tax payable | 20,395 | | 9,856 | 22,469 | 24,651 | _ | 14,617 | |
| 30 | Dividends payable | | - | -, | | , | - | | |
| 31 | Deferred tax liability | - | - | - | - | 1,060 | 853 | 853 | |
| 32 | Retirement benefit liability | - | - | - | - | - | - | - | |
| 33 | Other liabilities | 358,726 | 375,886 | 388,508 | 387,630 | 606,936 | 702,007 | 617,907 | |
| 34 | TOTAL LIABILITIES | 43,382,355 | 46,005,997 | 46,699,544 | 47,807,652 | 43,998,870 | 46,818,034 | 47,487,840 | 48 |
| | | | | | | | | | |
| C | SHAREHOLDERS' FUNDS | | | | | | | | |
| 35 | Paid up /Assigned capital | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | |
| 36 | Share premium/(discount) | | - | | | - | - | - | |
| 37 38 | Revaluation reserves | (13,282) 2,684,944 | (6,185) 2.128.483 | (1,401) 2.151.483 | (3,796) 2,180,911 | (298,948) | (216,932) 2.111.289 | (132,193) 2.142,276 | |
| 38 | Retained earnings/Accumulated losses | 2,684,944 718,412 | 910,363 | 910,363 | 910,363 | 2,651,143 724,965 | 917,647 | 2,142,276 | |
| | Statutory loan loss reserves Other Reserves | /18,412 | 910,363 | 910,363 | 910,363 | 201,512 | 54,716 | 154,277 | |
| | Utilet Reserves | - | _ | - | - | | 34,/10 | 134,277 | |
| 40 41 | Proposed dividends | _ | _ | | | | _ | _ | |
| 41 | Proposed dividends | | | | - : | - | | - | |
| 41 42 | Capital grants | - - 4.440.074 | - - 4.082.661 | - 4.110.445 | - - 4.137.478 | 4.328.672 | - 3.916.720 | - - 4.131.827 | |
| 41 | | - 4,440,074 - | 4,082,661 - | - 4,110,445 - | 4,137,478 - | 4,328,672 405,492 | 3,916,720 327,465 | - 4,131,827 331,614 | 4 |
| 41 42 43 | Capital grants TOTAL SHAREHOLDERS' FUNDS | - | 4,082,661 - 50,088,658 | - | 4,137,478 - 51,945,130 | 405,492 | | | 53 |
| 41 42 43 44 45 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | - | - | - | - | 405,492 | 327,465 | 331,614 | 53 |
| 41 42 43 44 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest | - | - | - | - | 405,492 | 327,465 | 331,614 | 53 |
| 41 42 43 44 45 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | - | - | - | - | 405,492 | 327,465 | 331,614 | 53 |
| 41 42 43 44 45 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME | 47,822,429 | 50,088,658 | 50,809,989 | 51,945,130 | 405,492 48,733,034 | 327,465 51,062,219 | 331,614 51,951,281 | 53 |
| 41 42 43 44 45 II 1.0 1.1 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities | 47,822,429 2,302,976 446,296 | 5,483,928 902,455 | 1,358,186 219,449 | 51,945,130 2,972,971 442,381 | 405,492 48,733,034 2,371,766 472,427 | 327,465 51,062,219 5,626,555 950,626 | 331,614 51,951,281 1,391,552 228,447 | 53 |
| 41 42 43 44 45 11 1.0 1.1 1.2 1.3 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions | 47,822,429 2,302,976 | 50,088,658 5,483,928 | 50,809,989 | 51,945,130 2,972,971 | 405,492 48,733,034 2,371,766 | 327,465 51,062,219 5,626,555 950,626 222,586 | 331,614 51,951,281 1,391,552 | 53 |
| 41 42 43 44 45 1.0 1.1 1.2 1.3 1.4 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 | 2,302,976 446,296 59,306 | 50,088,658 5,483,928 902,455 181,169 | 1,358,186 219,449 52,732 | 51,945,130 2,972,971 442,381 100,427 | 405,492 48,733,034 2,371,766 472,427 76,351 | 327,465 51,062,219 5,626,555 950,626 222,586 522 | 331,614 51,951,281 1,391,552 228,447 70,296 | |
| 41 42 43 44 45 11 1.0 1.1 1.2 1.3 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions | 47,822,429 2,302,976 446,296 | 5,483,928 902,455 | 1,358,186 219,449 | 51,945,130 2,972,971 442,381 | 405,492 48,733,034 2,371,766 472,427 | 327,465 51,062,219 5,626,555 950,626 222,586 | 331,614 51,951,281 1,391,552 228,447 | |
| 41 42 43 44 45 1.0 1.1 1.2 1.3 1.4 1.5 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 | 2,302,976 446,296 59,306 | 50,088,658 5,483,928 902,455 181,169 | 1,358,186 219,449 52,732 | 51,945,130 2,972,971 442,381 100,427 | 405,492 48,733,034 2,371,766 472,427 76,351 | 327,465 51,062,219 5,626,555 950,626 222,586 522 | 331,614 51,951,281 1,391,552 228,447 70,296 | |
| 41 42 43 44 45 11 1.0 1.1 1.2 1.3 1.4 1.5 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE | 2,302,976 446,296 59,306 2,808,578 | 5,483,928 902,455 181,169 - 6,567,552 | 1,358,186 219,449 52,732 - 1,630,367 | 2,972,971 442,381 100,427 - 3,515,779 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 | 331,614 51,951,281 1,391,552 228,447 70,296 - 1,690,295 | |
| 41 42 43 44 45 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 | 2,302,976 446,226 59,306 - 2,808,578 | 50,088,658 5,483,928 902,455 181,169 - 6,567,552 3,994,296 | 1,358,186 219,449 52,732 1,630,367 | 2,972,971 442,381 100,427 3,515,779 | 405,492 48,733,034 2,371,766 472,427 76,351 - 2,920,544 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 | 331,614 51,951,281 1,391,552 228,447 70,296 - 1,690,295 | |
| 11 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 | 5,483,928 902,455 181,169 - 6,567,552 3,994,296 724,662 | 1,358,186 219,449 52,732 - 1,630,367 1,030,678 166,570 | 2,972,971 442,381 100,427 - 3,515,779 2,163,948 293,865 | 405,492 48,733,034 2,371,766 472,427 76,351 - 2,920,544 1,687,183 378,507 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 | 331,614 51,951,281 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 | |
| 141 422 433 444 445 1.00 1.11 1.22 1.33 1.44 1.55 2.00 2.11 2.22 2.33 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses | 2,302,976 446,236 59,306 2,808,578 1,683,095 378,507 6,077 | 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 | |
| 11 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses Total interest expenses | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 | 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 | 2,972,971 442,381 100,427 - 3,515,779 2,163,948 293,865 9,683 2,467,496 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 4,743,573 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 | |
| 141 422 433 444 445 1.00 1.11 1.22 1.33 1.44 1.55 2.00 2.11 2.22 2.33 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses | 2,302,976 446,236 59,306 2,808,578 1,683,095 378,507 6,077 | 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 | |
| 11 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses Total interest expenses | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 | 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 | 2,972,971 442,381 100,427 - 3,515,779 2,163,948 293,865 9,683 2,467,496 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 4,743,573 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 | |
| 10 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Other interest expenses NET INTEREST INCOME/(LOSS) | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 428,170 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 | 327,465 51,062,219 5,626,555 950,626 222,586 222,586 123,361 723,361 15,981 4,743,573 2,056,716 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 | |
| 11 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses NON-INTEREST INCOME / LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions on loans and advances | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 | 1,358,86 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 428,170 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,883 2,467,468 1,048,283 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,887,183 378,507 6,851 2,072,541 848,003 | 327,465 51,062,219 5,626,555 950,626 22,586 6,222,586 5,22 6,800,289 4,004,231 723,361 1,723,361 1,723,573 2,056,716 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 | |
| 11 42 43 44 45 11 1.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2 4.3 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income/(Loss) | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 428,170 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 | 327,465 51,062,219 5,626,555 950,626 522,596 522 6,800,289 4,004,231 723,361 15,981 4,743,573 2,056,716 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 | |
| 141 422 433 444 455 111 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.2 4.3 4.4 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses Non-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/[Loss] Dividend income | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,638 1,834,916 | 1,358,186 219,449 52,732 1,630,678 186,570 4,949 1,202,187 24,960 10,242 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,498 1,048,283 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 4,174,3,573 2,056,716 | 331,614 51,951,281 1.391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 | |
| 11 1.2 2.0 2.1 2.2 2.3 2.4 4.3 4.4 4.5 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LABILITIES 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 expenses NET INTEREST INCOME (LOSS) NON-INTEREST INCOME (LOSS) NON-INTEREST INCOME (Foreign exchange trading income/(Loss) Dividend income | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 50,088,658 5,483,928 902,455 181,169 -6,567,552 3,994,296 724,682 1,874,916 103,870 50,653 111,830 | 50,809,989 1,358,186 219,449 52,732 1,630,367 1,030,678 168,570 4,949 1,202,197 428,170 24,960 10,242 2,262 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 2,467,498 1,048,283 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,254 848,003 3,111 75,713 1,29,505 1,902,00 | 327,465 51,062,219 5,626,555 950,626 222,586 222,586 222,586 4,004,231 723,361 723,361 723,361 9,995 149,242 59,114 10,64 | 1,391,552 228,447 70,295 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,200 | |
| 11 1.2 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest responses Total interest responses Total marest expenses Total marest expenses Foreign exchange trading income/(Loss) Dividend income Other income Total Non-Interest income Other income | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 51,820 126,947 301 179,068 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 428,170 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 | 405,492 48,733,034 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 3,111 75,713 129,505 -19,020 227,349 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 4,1743,573 2,056,716 9,995 149,242 59,114 1,1064 164,308 383,723 | 331,614 51,951,281 1.391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 3,445 41,385 12,499 6,673 84,002 | |
| 11 1.2 2.0 2.1 2.2 2.3 2.4 4.3 4.4 4.5 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LABILITIES 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 expenses NET INTEREST INCOME (LOSS) NON-INTEREST INCOME (LOSS) NON-INTEREST INCOME (Foreign exchange trading income/(Loss) Dividend income | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 50,088,658 5,483,928 902,455 181,169 -6,567,552 3,994,296 724,682 1,874,916 103,870 50,653 111,830 | 50,809,989 1,358,186 219,449 52,732 1,630,367 1,030,678 168,570 4,949 1,202,197 428,170 24,960 10,242 2,262 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 2,467,498 1,048,283 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,254 848,003 3,111 75,713 1,29,505 1,902,00 | 327,465 51,062,219 5,626,555 950,626 222,586 222,586 222,586 4,004,231 723,361 723,361 723,361 9,995 149,242 59,114 10,64 | 1,391,552 228,447 70,295 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,200 | 3 |
| 11 1.0 1.1 2.1 1.3 1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2 4.3 4.4 4.5 5.0 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total marense income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/[Loss] Dividend income Other income Total Non-interest income Total Non-interest income Total Non-interest income | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 51,820 126,947 301 179,068 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 | 1,358,186 219,449 52,732 1,630,367 1,030,678 166,570 4,949 1,202,197 428,170 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 | 405,492 48,733,034 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 3,111 75,713 129,505 -19,020 227,349 | 327,465 51,062,219 5,626,555 950,626 222,586 522 6,800,289 4,004,231 723,361 15,981 4,1743,573 2,056,716 9,995 149,242 59,114 1,1064 164,308 383,723 | 331,614 51,951,281 1.391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 3,445 41,385 12,499 6,673 84,002 | |
| 11.0 1.1 1.2 1.3 1.4 1.5 2.0 2.1 3.0 4.1 4.2 4.4 4.5 5.0 6.0 6.0 6.0 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 expenses Total interest expenses NET INTEREST INCOME (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 740,899 51,820 126,947 301 179,068 919,967 | 50,088,658 5,483,928 902,455 181,169 -6,567,552 3,994,296 724,682 13,678 4,732,636 1,834,916 103,870 50,653 111,830 266,353 2,101,269 | 1,358,186 219,449 52,732 1,630,367 1,030,678 186,579 4,202,197 428,170 2,962 38,164 466,334 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 56,207 25,341 2,162 83,710 1,131,993 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 3,111 75,713 129,505 19,000 227,349 1,075,352 | \$1,062,219 \$,626,555 \$50,626 222,586 222,586 222,586 4,004,231 723,361 15,981 4,743,573 2,056,716 9,985 149,242 \$51,114 1,064 164,308 383,723 2,440,439 | 1,391,552 228,447 70,296 1,690,295 1,034,508 166,5707 1,206,095 484,200 3,445 41,385 12,499 6,673 64,002 548,202 | |
| 11 1.2 1.3 1.4 4.5 2.0 2.1 2.2 2.3 2.4 4.3 4.4 4.5 4.6 5.0 6.1 6.1 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Non-INTEREST INCOME/COSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 103,870 50,653 2,101,269 | 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 24,960 10,242 2,962 38,164 466,334 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 1,048,283 1,131,993 | 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 3,111 75,713 129,505 19,020 227,349 1,075,352 | 327,465 51,062,219 5.626,555 950,626 222,586 222,586 4,004,231 723,361 15,981 4,743,573 2,056,716 19,945 149,242 59,114 1,1064 164,308 383,723 2,440,439 | 33,614 51,951,281 1,391,552 228,447 70,286 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,202 3,445 41,385 12,499 6,673 64,002 548,202 | |
| 41 42 43 44 45 10 10 11 11 12 13 14 14 15 20 21 22 23 24 41 42 43 44 45 50 61 62 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/ Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend income Total Non-interest income Total Non-interest income TOTAL O'PERATING INCOME OTHER OPERATING EXPENSES Loan loss provision | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 740,899 51,820 126,947 - 310 179,068 919,967 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 103,870 50,653 2,101,269 933,153 899,816 | 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 2,962 38,184 466,334 466,334 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 2,162 83,710 1,131,993 189,259 440,190 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 1,29,505 19,002 227,349 1,075,352 70,614 466,428 | 327,465 51,062,219 5,626,555 950,626 22,586 22,586 123,981 123,981 14,743,573 2,056,716 9,995 149,242 59,114 10,64 164,308 383,723 2,440,439 956,384 | 331,614 51,951,281 1,391,552 228,447 70,296 1,690,295 1,034,508 168,570 5,571 1,206,095 484,200 3,445 41,335 12,499 6,673 84,002 548,202 23,718 273,732 | |
| 41 42 43 44 45 11 1.5 2.0 2.1 1.2 2.3 2.4 4.3 4.4 4.5 4.6 6.5 6.6 6.6 6.3 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Foreign exchange trading income/[Loss] Dividend income Total Non-Interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 51,820 126,947 301 179,068 919,967 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 103,870 50,653 2,101,269 933,153 899,816 134,673 | 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 24,960 10,242 -2,962 38,164 466,334 24,214 239,987 22,299 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 2,162,341 2,162 83,710 1,131,993 | 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,8851 2,072,541 848,003 3,111 75,713 129,505 -19,020 227,349 1,075,352 70,614 466,428 67,152 | 327,465 51,062,219 5.626,555 950,626 222,586 222,586 4,004,231 723,361 15,981 4,743,573 2,056,716 19,945 149,242 59,114 1,1064 164,308 383,723 2,440,439 | 331,614 51,951,281 1,391,552 228,447 70,286 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,200 3,445 41,385 12,499 6,673 64,002 548,202 | |
| 41 42 43 44 45 11 1.2 1.3 1.4 1.5 2.0 2.1 3.0 4.0 4.1 4.2 4.3 4.4 4.5 6.6 6.0 6.0 6.0 6.2 6.3 6.4 6.6 6.4 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/ Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend income Total Non-interest income Total Non-interest income Total On-interest income Total Ons provision Staff costs Staff costs Staff costs Directors' emoluments Rental charges | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 740,899 51,820 126,947 - 179,068 919,967 | 50,088,658 5,483,928 902,455 181,169 -6,567,552 3,994,296 724,662 13,678 4,732,836 1,834,916 103,870 50,653 2,101,289 933,153 899,816 134,673 7,106 | 50,809,989 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 24,960 10,242 2,962 38,164 468,334 24,214 239,987 27,297 24,590 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 233,865 9,683 2,467,496 1,048,283 2,162 83,710 1,131,939 440,190 72,088 5,722 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 1,075,352 70,614 466,428 67,152 2,553 | 327,465 51,062,219 5,626,555 950,626 22,586 22,586 22,586 17,23,361 15,981 4,743,573 2,056,716 19,925 19,242 9,114 1,064 1,043 1,043 1,043 1,043 1,044 1,054 1,054 1,056,692 1,13,660 9,193 | 331,614 51,951,281 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 3,445 41,385 12,499 6,673 84,002 548,202 23,718 273,732 28,995 883 | |
| 41 42 43 44 45 11 1.2 1.2 1.2 1.2 2.2 2.3 3.0 4.0 4.1 4.2 4.3 6.5 6.0 6.1 6.2 6.3 6.4 6.5 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses NON-INTEREST INCOME/COSS) NON-INTEREST INCOME/FLOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/[Loss] Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 51,820 126,947 3010 179,068 919,967 57,935 406,269 66,818 1,170 39,360 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 103,870 50,653 2,101,269 933,153 899,816 134,673 7,106 | 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 24,960 10,242 2,962 38,164 466,334 24,214 29,987 72,297 455 24,210 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 1,048,283 1,048,283 189,259 440,190 72,088 5,722 444,190 | 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 3,111 75,713 129,505 -19,020 227,349 1,075,352 70,614 466,428 67,152 2,593 52,878 | 327,465 51,062,219 5,626,555 950,626 222,586 222,586 4,004,231 723,361 15,981 4,743,573 2,056,716 19,945 149,242 59,114 1,064 1,064,308 383,723 2,440,439 956,384 1,026,692 143,660 9,193 133,086 | 331,614 51,951,281 1,391,552 228,447 70,286 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,200 3,445 41,365 12,499 64,002 548,202 23,718 273,732 28,995 683 30,425 833 | |
| 41 42 43 44 45 11 1.2 1.3 1.4 1.5 2.0 2.1 3.0 4.0 4.1 4.2 4.3 4.4 4.5 6.6 6.0 6.0 6.0 6.2 6.3 6.4 6.6 6.4 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses Total interest expenses NOM-INTEREST INCOME/LOSS) NOM-INTEREST INCOME/COSS) NOM-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/Loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 740,899 51,820 179,068 919,967 57,935 406,269 66,818 1,170 39,360 9,712 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,836 1,834,916 103,870 50,653 2,101,289 933,153 899,816 134,673 7,106 105,844 | 50,809,989 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 24,980 10,242 2,962 38,164 468,334 24,214 239,987 27,297 4555 24,230 3,3151 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 233,865 9,688 2,467,498 1,048,283 1,048,283 1,048,283 188,259 440,190 72,088 5,722 47,435 6,160 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 1,075,352 70,614 466,428 67,152 2,593 52,878 16,357 | 327,465 51,062,219 5,626,555 950,626 22,586 5,522 6,800,289 4,004,231 723,361 15,981 4,743,573 2,056,716 19,925 19,242 9,114 1,064 1,064 1,064 1,065 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,692 1,066,6 | 331,614 51,951,281 1,391,552 228,447 70,296 1,690,295 1,034,508 166,570 5,017 1,206,095 484,200 3,445 41,385 12,499 6,673 84,002 548,202 23,718 273,732 28,995 83 33 30,425 | |
| 11 1.2 2.1 2.2 3.3 2.4 4.5 5.0 6.0 6.1 6.2 6.6 6.6 6.7 6.8 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 expenses NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/CLOSS) NON-INTEREST INCOME/CLOSS) Dividend income Other income Total One-Interest income Total Operating Expenses Other operating Expenses | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 2,067,679 740,899 51,820 179,068 919,967 57,935 406,269 66,818 1,170 39,360 9,712 270,718 851,962 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 103,870 50,653 2,101,269 933,153 899,816 134,673 7,106 | 50,809,989 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 | 51,945,130 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,688 2,467,496 1,048,283 2,162 83,710 1,131,993 189,259 440,190 72,088 5,722 47,435 6,1600 296,242 | 405,492 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 1,075,352 70,614 466,428 67,152 2,593 52,878 16,357 315,182 991,204 | 327,465 51,062,219 5,626,555 950,626 22,586 5,522 6,800,289 4,004,231 723,361 15,981 4,743,573 2,056,716 19,925 19,242 9,114 1,064 164,308 383,723 2,440,439 1,026,692 143,660 956,384 1,026,692 143,660 956,384 1,026,692 143,660 956,384 1,026,692 143,660 956,384 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 143,660 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026,692 1,026 | 331,614 51,951,281 1,391,552 228,447 70,286 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,200 3,445 41,365 12,499 64,002 548,202 23,718 273,732 28,995 683 30,425 833 | |
| 41 42 43 44 45 11 1.2 2.1 2.3 2.4 4.4 4.5 6.6 6.7 6.6 6.7 | Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest 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 INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest income Total Anon-interest income Total Anon-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges | 2,302,976 446,296 59,306 2,808,578 1,683,095 378,507 6,077 2,067,679 740,899 51,820 126,947 301 179,068 919,967 57,935 406,269 66,818 1,170 39,360 9,712 270,718 | 50,088,658 5,483,928 902,455 181,169 6,567,552 3,994,296 724,662 13,678 4,732,636 1,834,916 103,870 50,653 2,101,269 933,153 899,816 134,673 7,106 105,844 19,474 595,416 | 1,358,186 219,449 52,732 1,630,367 1,030,678 186,570 4,949 1,202,197 428,170 24,960 10,242 2,962 38,164 466,334 423,987 72,299 455 24,210 33,115 114,180 | 2,972,971 442,381 100,427 3,515,779 2,163,948 293,865 9,683 2,467,496 1,048,283 1,048,283 1,048,283 189,259 440,190 72,088 5,722 440,190 72,088 5,722 444,190 72,088 | 48,733,034 2,371,766 472,427 76,351 2,920,544 1,687,183 378,507 6,851 2,072,541 848,003 3,111 75,713 129,505 27,349 1,075,352 70,614 466,428 67,152 2,593 52,878 16,357 315,182 | 327,465 51,062,219 5,626,555 950,626 222,586 222,586 4,004,231 723,361 15,981 4,174,3573 2,056,716 19,945 149,242 59,114 1,1064 164,308 383,723 2,440,439 956,384 1,026,692 143,660 91,93 133,086 95,388 | 331,614 51,951,281 1,391,552 228,447 70,286 1,690,295 1,034,508 166,570 5,017 1,206,095 4,84,200 3,445 41,365 12,499 64,002 548,202 23,718 273,732 28,995 68,303 68,002 56,673 68,002 56,673 68,002 56,673 68,002 56,673 57,732 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58,002 58 | |

| 25 | Deposits and balances due to foreign banking institutions | 421,719 | 587,707 | 386,990 | 301,422 | 421,719 | 524,824 | 386,990 | 301,422 |
|--------------------|--------------------------------------------------------------------------------|---------------------------|----------------------------|---------------------------|---------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 26 27 | Other money market deposits Borrowed funds | 109.690 | | | | 109,690 | | | |
| 28 | Balances due to banking institutions in the group | 147,874 | 209,187 | 130,827 | 171,720 | 109,090 | | | |
| 29 | Tax payable | 20,395 | 200,107 | 9,856 | 22,469 | 24,651 | _ | 14,617 | 22,469 |
| 30 | Dividends payable | - | - | - | - | - 1,001 | - | - 1,017 | - |
| 31 | Deferred tax liability | - | - | - | - | 1,060 | 853 | 853 | 853 |
| 32 | Retirement benefit liability | - | - | - | - | - | - | - | - |
| 33 | Other liabilities | 358,726 | 375,886 | 388,508 | 387,630 | 606,936 | 702,007 | 617,907 | 588,925 |
| 34 | TOTAL LIABILITIES | 43,382,355 | 46,005,997 | 46,699,544 | 47,807,652 | 43,998,870 | 46,818,034 | 47,487,840 | 48,500,866 |
| С | SHAREHOLDERS' FUNDS | | | | | | | | |
| 35 | Paid up /Assigned capital | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 |
| 36 | Share premium/(discount) | - | - | - | - | - | - | - | - |
| 37 | Revaluation reserves | (13,282) | (6,185) | (1,401) | (3,796) | (298,948) | (216,932) | (132,193) | (122,727) |
| 38 | Retained earnings/Accumulated losses | 2,684,944 | 2,128,483 | 2,151,483 | 2,180,911 | 2,651,143 | 2,111,289 | 2,142,276 | 2,180,871 |
| 39 40 | Statutory loan loss reserves Other Reserves | 718,412 | 910,363 | 910,363 | 910,363 | 724,965 201,512 | 917,647 54,716 | 917,467 154,277 | 923,804 161,138 |
| 41 | Proposed dividends | _ | _ | _ | | 201,312 | 34,710 | 134,277 | 101,130 |
| 42 | Capital grants | - | - | - | - | - | - | - | _ |
| 43 | TOTAL SHAREHOLDERS' FUNDS | 4,440,074 | 4,082,661 | 4,110,445 | 4,137,478 | 4,328,672 | 3,916,720 | 4,131,827 | 4,193,086 |
| 44 45 | Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | - (7,022,420 | 50,088,658 | 50,809,989 | 51,945,130 | 405,492 48,733,034 | 327,465 51,062,219 | 331,614 51,951,281 | 333,530 53,027,482 |
| 45 | TOTAL LIABILITIES AND STAREHOLDERS FONDS | 47,022,423 | 30,000,030 | 30,003,303 | 31,343,130 | 40,733,034 | 31,002,213 | 31,331,201 | 33,027,402 |
| Ш | STATEMENT OF COMPREHENSIVE INCOME | | | | | | | | |
| 1.0 | INTEREST INCOME | | | | | | | | |
| 1.1 | Loans and advances | 2,302,976 | 5,483,928 | 1,358,186 | 2,972,971 | 2,371,766 | 5,626,555 | 1,391,552 | 3,041,088 |
| 1.2 | Government securities | 446,296 | 902,455 | 219,449 | 442,381 | 472,427 | 950,626 | 228,447 | 459,659 |
| 1.3 1.4 | Deposits and placements with banking institutions | 59,306 | 181,169 | 52,732 | 100,427 | 76,351 | 222,586 | 70,296 | 141,676 |
| 1.5 | Other Interest Income Total interest income | 2.808.578 | 6.567.552 | 1,630,367 | 3,515,779 | 2.920.544 | 522 6,800,289 | 1.690.295 | 141 3,642,564 |
| 1.0 | Total interest income | 2,000,370 | 0,307,332 | 1,030,307 | 3,313,773 | 2,520,544 | 0,000,200 | 1,030,233 | 3,042,304 |
| 2.0 | INTEREST EXPENSE | | | | | | | | |
| 2.1 | Customer deposits | 1,683,095 | 3,994,296 | 1,030,678 | 2,163,948 | 1,687,183 | 4,004,231 | 1,034,508 | 2,172,181 |
| 2.2 | Deposits and placement from banking institutions | 378,507 | 724,662 | 166,570 | 293,865 | 378,507 | 723,361 | 166,570 | 293,865 |
| 2.3 2.4 | Other interest expenses Total interest expenses | 6,077 2,067,679 | 13,678 4,732,636 | 4,949 1,202,197 | 9,683 2,467,496 | 6,851 2,072,541 | 15,981 4,743,573 | 5,017 1,206,095 | 9,753 2,475,799 |
| 3.0 | NET INTEREST INCOME/(LOSS) | 740,899 | 1,834,916 | 428,170 | 1,048,283 | 848,003 | 2,056,716 | 484,200 | 1,166,765 |
| 0.0 | 112.11.21.20.11.00.11.2 (2000) | 7-10,000 | 1,00 1,010 | -120,170 | 1,0-10,200 | 0.10,000 | 2,000,710 | 10 1,200 | 1,100,700 |
| 4.0 | NON-INTEREST INCOME | | | | | | | | |
| 4.1 | Fees and commissions on loans and advances | | | | | 3,111 | 9,995 | 3,445 | 7,977 |
| 4.2 4.3 | Other fees and commissions | 51,820 126.947 | 103,870 50.653 | 24,960 | 56,207 | 75,713 129,505 | 149,242 59,114 | 41,385 | 90,762 |
| 4.4 | Foreign exchange trading income/(Loss) Dividend Income | 126,947 | 50,053 | 10,242 | 25,341 | 129,505 | 1,064 | 12,499 | 30,067 |
| 4.5 | Other income | 301 | 111,830 | 2,962 | 2,162 | 19,020 | 164,308 | 6,673 | 13,661 |
| 4.6 | Total Non-interest income | 179,068 | 266,353 | 38,164 | 83,710 | 227,349 | 383,723 | 64,002 | 142,467 |
| 5.0 | TOTAL OPERATING INCOME | 919,967 | 2,101,269 | 466,334 | 1,131,993 | 1,075,352 | 2,440,439 | 548,202 | 1,309,232 |
| 6.0 | OTHER OPERATING EXPENSES | | | | | | | | |
| 6.1 | Loan loss provision | 57,935 | 933,153 | 24,214 | 189,259 | 70,614 | 956,384 | 23,718 | 192,140 |
| 6.2 | Staff costs | 406,269 | 899,816 | 239,987 | 440,190 | 466,428 | 1,026,692 | 273,732 | 512,694 |
| 6.3 | Directors' emoluments | 66,818 | 134,673 | 27,297 | 72,088 | 67,152 | 143,660 | 28,995 | 72,088 |
| 6.4 | Rental charges | 1,170 | 7,106 | 455 | 5,722 | 2,593 | 9,193 | 683 | 8,227 |
| 6.5 6.6 | Depreciation charge on property and equipment Amortisation charges | 39,360 9,712 | 105,844 19,474 | 24,230 3.115 | 47,435 6,160 | 52,878 16,357 | 133,086 35,104 | 30,425 6.657 | 60,890 13,253 |
| 6.7 | Other operating expenses | 270,718 | 595,416 | 114,180 | 296,242 | 315,182 | 695,398 | 135,582 | 346,559 |
| 6.8 | Total Other Operating Expenses | 851,982 | 2,695,482 | 433,478 | 1,057,096 | 991,204 | 2,999,517 | 499,792 | 1,205,851 |
| 7.0 | Profit/(loss) Before Tax and Exceptional Items | 67,985 | (594,213) | 32,856 | 74,897 | 84,148 | (559,078) | 48,410 | 103,381 |
| 8.0 | Exceptional Items | | - | | - | | - | , | - |
| 9.0 10.0 | Profit/(Loss) After Exceptional Items | 67,985 | (594,213) | 32,856 | 74,897 | 84,148 | (559,078) | 48,410 | 103,381 |
| 10.0 11.0 | Current Tax Deferred Tax | 20,395 | 183 (277,476) | 9,856 | 22,469 | 28,097 | 13,030 (277,476) | 13,275 | 27,738 |
| 12.0 | Profit/(Loss) After Tax and Exceptional Items | 47,590 | (316,920) | 23.000 | 52,428 | 56.051 | (294,632) | 35.135 | 75.643 |
| 13.0 | Minority Interest | | - | | | 2,313 | 4,309 | 4,149 | 6,065 |
| 14.0 | Profit/(loss) after tax, exceptional items and Minority Interest | 47,590 | (316,920) | 23,000 | 52,428 | 53,738 | (298,941) | 30,986 | 69,578 |
| | Other Comprehensive Income | | | | | | | | |
| 15.1 | Gains/(Losses) from translating the financial statements of foreign operations | _ | _ | _ | | 9,706 | (210,105) | 9,706 | 16,567 |
| 15.2 | operations Fair value changes in available for sale financial assets | (776) | 10,416 | 16,273 | 2,389 | (2,638) | 9,272 | 16,273 | 2,389 |
| 15.3 | Revaluation surplus on Property, plant and equipment | | 5, .10 | 0,2,0 | - | (2,000) | | .0,2,0 | - |
| 15.4 | Share of other comprehensive income of associates | - | - | - | - | - | - | - | - |
| 15.5 | Income tax relating to components of other comprehensive income | | | | | | | | |
| 16.0 17.0 | Other Comprehensive Income for the year net of tax | (776) 46.814 | 10,416 | 16,273 | 2,389 | 7,068 63,119 | (200,833) | 25,979 | 18,956 |
| 17.0 | Total comprehensive income for the year | 40,614 | (306,504) | 39,273 | 54,817 | 03,119 | (495,465) | 61,114 | 94,599 |
| 18.0 | EARNINGS PER SHARE- BASIC & DILUTED | 0.45 | (3.02) | 0.22 | 0.50 | 0.51 | (2.85) | 0.30 | 0.66 |
| 19.0 | DIVIDEND PER SHARE -DECLARED | _ | _ | - | | - | _ | - | _ |
| | OTHER PICCI COURTS | | | | | | | | |
| 1.0 | OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES | | | | | | | | |
| 1.0 | NUN-PERFURMING LUANS AND ADVANCES | | | | | | | | |

| 34 | TOTAL LIABILITIES | 40,002,000 | 40,000,007 | 40,033,344 | 47,007,032 | 43,330,070 | 40,010,034 | 47,407,040 | 40,000,000 |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------|------------------------------------|---------------------------------------|----------------------------------------|---------------------------------|-------------------------------|-------------------------------|
| C 35 | SHAREHOLDERS' FUNDS Paid up /Assigned capital | 1.050.000 | 1,050,000 | 1,050,000 | 1,050,000 | 1.050.000 | 1.050.000 | 1,050,000 | 1,050,000 |
| 36 | Share premium/(discount) | - | - | - | - | - | _ | - | - |
| 37 38 | Revaluation reserves Retained earnings/Accumulated losses | (13,282) 2,684,944 | (6,185) 2,128,483 | (1,401) 2,151,483 | (3,796) 2,180,911 | (298,948) 2,651,143 | (216,932) 2,111,289 | (132,193) 2,142,276 | (122,727) 2,180,871 |
| 39 40 | Statutory loan loss reserves | 718,412 | 910,363 | 910,363 | 910,363 | 724,965 201,512 | 917,647 | 917,467 | 923,804 161,138 |
| 41 | Other Reserves Proposed dividends | - | - | - | | 201,312 | 54,716 - | 154,277 | 101,130 |
| 42 43 | Capital grants TOTAL SHAREHOLDERS' FUNDS | 4,440,074 | 4,082,661 | 4,110,445 | 4,137,478 | 4,328,672 | 3,916,720 | 4,131,827 | 4,193,086 |
| 44 | Minority Interest | - | - | - | - | 405,492 | 327,465 | 331,614 | 333,530 |
| 45 | TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 47,822,429 | 50,088,658 | 50,809,989 | 51,945,130 | 48,733,034 | 51,062,219 | 51,951,281 | 53,027,482 |
| Ш | STATEMENT OF COMPREHENSIVE INCOME | | | | | | | | |
| 1.0 1.1 | INTEREST INCOME Loans and advances | 2,302,976 | 5,483,928 | 1,358,186 | 2,972,971 | 2,371,766 | 5,626,555 | 1,391,552 | 3,041,088 |
| 1.2 | Government securities | 446,296 | 902,455 | 219,449 | 442,381 | 472,427 | 950,626 | 228,447 | 459,659 |
| 1.3 1.4 | Deposits and placements with banking institutions Other Interest Income | 59,306 | 181,169 | 52,732 | 100,427 | 76,351 | 222,586 522 | 70,296 | 141,676 141 |
| 1.5 | Total interest income | 2,808,578 | 6,567,552 | 1,630,367 | 3,515,779 | 2,920,544 | 6,800,289 | 1,690,295 | 3,642,564 |
| 2.0 | INTEREST EXPENSE | 1 000 005 | 0.007.000 | 1 000 070 | 0.100.010 | 1 007100 | | 100/500 | 0.170.101 |
| 2.1 2.2 | Customer deposits Deposits and placement from banking institutions | 1,683,095 378,507 | 3,994,296 724,662 | 1,030,678 166,570 | 2,163,948 293,865 | 1,687,183 378,507 | 4,004,231 723,361 | 1,034,508 166,570 | 2,172,181 293,865 |
| 2.3 2.4 | Other interest expenses Total interest expenses | 6,077 2,067,679 | 13,678 4,732,636 | 4,949 1,202,197 | 9,683 2,467,496 | 6,851 2,072,541 | 15,981 4,743,573 | 5,017 1,206,095 | 9,753 2,475,799 |
| 3.0 | NET INTEREST INCOME/(LOSS) | 740,899 | 1,834,916 | 428,170 | 1,048,283 | 848,003 | 2,056,716 | 484,200 | 1,166,765 |
| 4.0 | NON-INTEREST INCOME | | | | | | | | |
| 4.1 4.2 | Fees and commissions on loans and advances Other fees and commissions | 51,820 | 103,870 | 24,960 | - 56,207 | 3,111 75,713 | 9,995 149,242 | 3,445 41,385 | 7,977 90,762 |
| 4.3 | Foreign exchange trading income/(Loss) | 126,947 | 50,653 | 10,242 | 25,341 | 129,505 | 59,114 | 12,499 | 30,067 |
| 4.4 4.5 | Dividend Income Other income | 301 | 111,830 | 2,962 | 2,162 | 19,020 | 1,064 164,308 | 6,673 | 13,661 |
| 4.6 5.0 | Total Non-interest income TOTAL OPERATING INCOME | 179,068 919,967 | 266,353 2,101,269 | 38,164 466,334 | 83,710 1,131,993 | 227,349 1,075,352 | 383,723 2,440,439 | 64,002 548,202 | 142,467 1,309,232 |
| | | 313,307 | 2,101,200 | 400,004 | 1,101,000 | 1,070,002 | 2,440,400 | 040,202 | 1,000,202 |
| 6.0 6.1 | OTHER OPERATING EXPENSES Loan loss provision | 57,935 | 933,153 | 24,214 | 189,259 | 70,614 | 956,384 | 23,718 | 192,140 |
| 6.2 6.3 | Staff costs Directors' emoluments | 406,269 66,818 | 899,816 134,673 | 239,987 27,297 | 440,190 72,088 | 466,428 67,152 | 1,026,692 143,660 | 273,732 28,995 | 512,694 72,088 |
| 6.4 | Rental charges | 1,170 | 7,106 | 455 | 5,722 | 2,593 | 9,193 | 683 | 8,227 |
| 6.5 6.6 | Depreciation charge on property and equipment Amortisation charges | 39,360 9,712 | 105,844 19,474 | 24,230 3,115 | 47,435 6,160 | 52,878 16,357 | 133,086 35,104 | 30,425 6,657 | 60,890 13,253 |
| 6.7 | Other operating expenses | 270,718 | 595,416 | 114,180 | 296,242 | 315,182 | 695,398 | 135,582 | 346,559 |
| 6.8 7.0 | Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items | 851,982 67,985 | 2,695,482 (594,213) | 433,478 32,856 | 1,057,096 74,897 | 991,204 84,148 | 2,999,517 (559,078) | 499,792 48,410 | 1,205,851 103,381 |
| 8.0 9.0 | Exceptional Items Profit/(Loss) After Exceptional Items | 67,985 | (594,213) | 32,856 | 74,897 | 84.148 | (559,078) | 48,410 | 103,381 |
| 10.0 | Current Tax | 20,395 | 183 | 9,856 | 22,469 | 28,097 | 13,030 | 13,275 | 27,738 |
| 11.0 12.0 | Deferred Tax Profit/(Loss) After Tax and Exceptional Items | 47,590 | (277,476) (316,920) | 23,000 | 52,428 | 56,051 | (277,476) (294,632) | 35,135 | 75,643 |
| 13.0 14.0 | Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest | 47,590 | (316.920) | 23,000 | 52,428 | 2,313 53,738 | 4,309 (298,941) | 4,149 30,986 | 6,065 69,578 |
| 15.0 | Other Comprehensive Income | 47,000 | (010,020) | 20,000 | 02,420 | 00,700 | (200,041) | 00,000 | 00,070 |
| 15.1 | Gains/(Losses) from translating the financial statements of foreign operations | - | - | - | - | 9,706 | (210,105) | 9,706 | 16,567 |
| 15.2 15.3 | Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment | (776) | 10,416 | 16,273 | 2,389 | (2,638) | 9,272 | 16,273 | 2,389 |
| 15.4 | Share of other comprehensive income of associates | - | - | - | - | - | - | - | - |
| 15.5 16.0 | Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax | (776) | 10,416 | 16,273 | 2,389 | 7,068 | (200,833) | 25,979 | 18,956 |
| 17.0 | Total comprehensive income for the year | 46,814 | (306,504) | 39,273 | 54,817 | 63,119 | (495,465) | 61,114 | 94,599 |
| 18.0 | EARNINGS PER SHARE-BASIC & DILUTED | 0.45 | (3.02) | 0.22 | 0.50 | 0.51 | (2.85) | 0.30 | 0.66 |
| 19.0 | DIVIDEND PER SHARE -DECLARED | - | - | - | - | - | - | - | - |
| Ш | OTHER DISCLOSURES | | | | | | | | |
| 1.0 | NON-PERFORMING LOANS AND ADVANCES | | | | | | | | |
| | (a) Gross Non-performing loans and advances (b) Less: Interest in Suspense | 6,546,517 799,661 | 10,587,847 799,768 | 10,981,690 1,009,150 | 11,634,908 1,003,927 | 6,581,661 802,898 | 10,611,434 800.612 | 11,004,780 1,010,607 | 11,655,642 1,005,446 |
| | (c)Total Non-Performing Loans and Advances (a-b) | 5,746,856 | 9,788,079 | 9,972,540 | 10,630,981 | 5,778,763 | 9,810,822 | 9,994,173 | 10,650,196 |
| | (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) | 1,376,511 4,370,345 | 2,197,115 7,590,964 | 2,218,205 7,754,335 | 2,342,012 8,288,969 | 1,383,431 4,395,332 | 2,200,556 7,610,266 | 2,224,635 7,769,538 | 2,344,893 8,305,303 |
| | (f) Discounted Value of Securities | 3,806,339 | 6,648,796 | 6,751,624 | 7,163,101 | 3,831,326 | 6,664,814 | 6,766,827 | 7,179,435 |
| | (g) Net NPLs Exposure (e-f) | 564,006 | 942,168 | 1,002,711 | 1,125,868 | 564,006 | 945,452 | 1,002,711 | 1,125,868 |
| 2.0 | INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates | 227.275 | 227,983 | 222,188 | 215,345 | 227,948 | 228,559 | 222,805 | 216.040 |
| | (b) Employees | 348,406 | 333,139 | 310,150 | 304,719 | 349,079 | 333,715 | 310,767 | 305,414 |
| | (c)Total Insider Loans and Advances and other facilities | 575,681 | 561,121 | 532,339 | 520,064 | 577,027 | 562,274 | 533,572 | 521,454 |
| 3.0 | OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances | 1,105,710 | 2,003,268 | 1,806,890 | 1,935,542 | 1,166,926 | 2,049,580 | 1,883,338 | 2,006,508 |
| | (b) Forwards, swaps and options | 138,900 | 892,839 | 533,200 | 552,583 | 138,900 | 892,839 | 533,200 | 552,583 |
| | (c)Other contingent liabilities (d)Total Contingent Liabilities | 1,599,950 2,844,560 | 1,669,800 4,565,907 | 1,768,812 4,108,902 | 1,802,816 4,290,941 | 1,599,950 2,905,776 | 1,669,800 4,612,219 | 1,768,812 4,185,350 | 1,802,816 4,361,907 |
| 4.0 | CAPITAL STRENGTH | | | | | | | | |
| 4.0 | (a)Core capital | 3,103,241 | 2,570,576 | 2,582,076 | 2,596,790 | | | | |
| | (b) Minimum Statutory Capital (c)Excess/(Deficiency) (a-b) | 1,000,000 2,103,241 | 1,000,000 1,570,576 | 1,000,000 1,582,076 | 1,000,000 1,596,790 | | | | |
| | (d) Supplementary Capital (e) Total Capital (a+d) | 718,412 3,821,653 | 910,363 3,480,939 | 910,363 3,492,439 | 910,363 3,507,153 | | | | |
| | (f)Total risk weighted assets | 26,208,264 | 25,932,850 | 27,924,344 | 30,170,683 | | | | |
| | (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio | 8.49% 8.00% | 6.55% 8.00% | 6.39% 8.00% | 6.06% 8.00% | | | | |
| | (1) Excess/(Deficiency) (g-h) (j) Core Capital/Total risk weighted assets | 0.49% 11.84% | (1.45%) 9.91% | (1.61%) 9.25% | (1.94%) 8.61% | | | | |
| | (k) Minimum Statutory Ratio | 10.50% | 10.50% | 10.50% | 10.50% | | | | |
| | (I) Excess/(Deficiency) (j-k) (m) Total Capital/Total risk weighted assets | 1.34% 14.58% | (0.59%) 13.42% | (1.25%) 12.51% | (1.89%) 11.62% | | | | |
| | (n) Minimum statutory Ratio (o) Excess/(Deficiency) (m-n) | 14.50% 0.08% | 14.50% | 14.50% | 14.50% | | | | |
| | | J.U8% | (1.08%) | (1.99%) | (2.88%) | | | | |
| 5.0 | LIQUIDITY (a) Liquidity Ratio | 16.72% | 15.82% | 20.25% | 21.80% | | | | |
| | (b) Minimum Statutory Ratio | 20.00% | 20.00% | 20.00% 0.25% | 20.00% 1.80% | | | | |
| | (c) Excess/(Deficiency) (a-b) | (3.28%) | (4.18%) | | | | | | |
| | The financial statements are extracts from the books of the institution website www.abcthebank.com . They may also be accessed at the institution | The complete s stitution's head | et of quarterly fi office located at | nancial stateme : ABC Bank Hous | ents, statutory a se , Woodvale Gr | nd qualitative dis ove, Westlands N | sciosures can be lairobi. | accessed on th | ne institution's |
| | SIGNED | | | | | | | | |
| | CDIDHAD NATADAIAN | | | | | | ALDAN MWENT | | |

| 13.0 14.0 | Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest | 47,590 - 47,590 | (316,920) (316,920) | 23,000 - 23,000 | 52,428 - 52,428 | 56,051 2,313 53,738 | (294,632) 4,309 (298,941) | 35,135 4,149 30,986 | 75,64 3 6,065 69,57 8 |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------------------|----------------------------------|-----------------------------------------|---------------------------------------|---------------------------------|-----------------------------------------|-------------------------------------------|
| 15.0 15.1 | Other Comprehensive Income Gains/[Losses] from translating the financial statements of foreign operations | _ | _ | _ | _ | 9.706 | (210,105) | 9.706 | 16.56 |
| 15.2 15.3 | | (776) | 10,416 | 16,273 | 2,389 | (2,638) | 9,272 | 16,273 | 2,389 |
| 15.4 | Share of other comprehensive income of associates | - | - | - | - | - | - | - | |
| 15.5 16.0 | Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax | (776) | 10.416 | 16,273 | 2.389 | 7.068 | (200,833) | 25.979 | 18,950 |
| 17.0 | Total comprehensive income for the year | 46,814 | (306,504) | 39,273 | 54,817 | 63,119 | (495,465) | 61,114 | 94,59 |
| 18.0 | EARNINGS PER SHARE-BASIC & DILUTED | 0.45 | (3.02) | 0.22 | 0.50 | 0.51 | (2.85) | 0.30 | 0.6 |
| 19.0 | DIVIDEND PER SHARE -DECLARED | - | - | - | - | - | - | - | |
| Ш | OTHER DISCLOSURES | | | | | | | | |
| 1.0 | NON-PERFORMING LOANS AND ADVANCES | | | | | | | | |
| | (a) Gross Non-performing loans and advances (b) Less: Interest in Suspense | 6,546,517 799,661 | 10,587,847 799,768 | 10,981,690 | 11,634,908 1,003,927 | 6,581,661 802,898 | 10,611,434 800,612 | 11,004,780 1,010,607 | 11,655,64 |
| | [c]Total Non-Performing Loans and Advances (a-b) | 5,746,856 | 9,788,079 | 9,972,540 | 10,630,981 | 5,778,763 | 9,810,822 | 9,994,173 | 10,650,19 |
| | (d) Less: Loan Loss Provision | 1,376,511 | 2,197,115 | 2,218,205 | 2,342,012 | 1,383,431 | 2,200,556 | 2,224,635 | 2,344,89 |
| | (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities | 4,370,345 3,806,339 | 7,590,964 6.648,796 | 7,754,335 6.751.624 | 8,288,969 7,163,101 | 4,395,332 3.831,326 | 7,610,266 6,664,814 | 7,769,538 6,766,827 | 8,305,30 : 7,179,43 |
| | (g) Net NPLs Exposure (e-f) | 564,006 | 942,168 | 1,002,711 | 1,125,868 | 564,006 | 945,452 | 1,002,711 | 1,125,86 |
| 2.0 | INSIDER LOANS AND ADVANCES | | | | | | | | |
| | (a) Directors, Shareholders and Associates | 227,275 | 227,983 | 222,188 | 215,345 | 227,948 | 228,559 | 222,805 | 216,040 |
| | (b) Employees (c)Total Insider Loans and Advances and other facilities | 348,406 575,681 | 333,139 561,121 | 310,150 532,339 | 304,719 520,064 | 349,079 577,027 | 333,715 562,274 | 310,767 533,572 | 305,41 521,45 |
| 3.0 | OFF-BALANCE SHEET ITEMS | | | | | | | | |
| | (a)Letters of credit, guarantees, acceptances | 1,105,710 | 2,003,268 | 1,806,890 | 1,935,542 | 1,166,926 | 2,049,580 | 1,883,338 | 2,006,50 |
| | (b) Forwards, swaps and options (c)Other contingent liabilities | 138,900 1,599,950 | 892,839 1.669.800 | 533,200 1.768.812 | 552,583 1.802.816 | 138,900 1,599,950 | 892,839 1,669,800 | 533,200 1,768,812 | 552,583 1,802,810 |
| | (d)Total Contingent Liabilities | 2,844,560 | 4,565,907 | 4,108,902 | 4,290,941 | 2,905,776 | 4,612,219 | 4,185,350 | 4,361,90 |
| 4.0 | CAPITAL STRENGTH | | | | | | | | |
| | (a)Core capital | 3,103,241 | 2,570,576 | 2,582,076 | 2,596,790 | | | | |
| | (b) Minimum Statutory Capital | 1,000,000 2.103.241 | 1,000,000 1.570.576 | 1,000,000 1.582.076 | 1,000,000 1.596.790 | | | | |
| | (d) Supplementary Capital | 718,412 | 910,363 | 910,363 | 910,363 | | | | |
| | (e) Total Capital (a+d) | 3,821,653 | 3,480,939 | 3,492,439 | 3,507,153 | | | | |
| | (f)Total risk weighted assets (g) Core Capital/Total deposits Liabilities | 26,208,264 8.49% | 25,932,850 6.55% | 27,924,344 6.39% | 30,170,683 6.06% | | | | |
| | (h) Minimum statutory Ratio | 8.00% | 8.00% | 8.00% | 8.00% | | | | |
| | (I) Excess/(Deficiency) (g-h) | 0.49% | (1.45%) | (1.61%) | (1.94%) | | | | |
| | (j) Core Capital/Total risk weighted assets (k) Minimum Statutory Ratio | 11.84% 10.50% | 9.91% 10.50% | 9.25% 10.50% | 8.61% 10.50% | | | | |
| | [1] Excess/[Deficiency] (j-k) | 1.34% | (0.59%) | (1.25%) | (1.89%) | | | | |
| | (m) Total Capital/Total risk weighted assets | 14.58% | 13.42% | 12.51% | 11.62% | | | | |
| | (n) Minimum statutory Ratio (o) Excess/(Deficiency) (m-n) | 14.50% 0.08% | 14.50% (1.08%) | 14.50% (1.99%) | 14.50% (2.88%) | | | | |
| 5.0 | LIQUIDITY | | (| (/0) | (====70) | | | | |
| 3.0 | (a) Liquidity Ratio | 16.72% | 15.82% | 20.25% | 21.80% | | | | |
| | (b) Minimum Statutory Ratio | 20.00% | 20.00% | 20.00% | 20.00% | | | | |
| | (c) Excess/(Deficiency) (a-b) | (3.28%) | (4.18%) | 0.25% | 1.80% | | | | |
| | The financial statements are extracts from the books of the institution website www.abcthebank.com. They may also be accessed at the in | n. The complete s stitution's head | et of quarterly fi office located at | nancial stateme ABC Bank Hous | ents, statutory ar se , Woodvale Gro | nd qualitative di ove, Westlands N | sclosures can be Vairobi. | accessed on th | ne institution' |
| | SIGNED | | | | | | | | |
| | SRIDHAR NATARAJAN GROUP CHIEF EXECUTIVE OFFICER | | | | | | ALBAN MWENT DIRECTOR | DAR | |
| | OROUP CHIEF EXECUTIVE OFFICER | | | | | 1 | DIKELIUK | | |