

CONSOLIDATED BANK OF KENYA LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER

DISCLOSURES OF THE GROUP AND THE BANK
FOR THE PERIOD ENDING 30TH SEPTEMBER, 2022

STATEMENT OF FINANCIAL POSITION	30/09/2021 Bank	31/12/2021 Bank	31/03/2022 Bank	30/06/2022 Bank	30/09/2022 Bank	30/09/2021 Group	31/12/2021 Group	31/03/2022 Group	30/06/2022 Group	30/09/. G
	(Un-Audited) Shs'000			Un-Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Un-Aud Shs
ASSETS										
Cash (both local and foreign) Balances due from Central Bank of Kenya	304,493 374,079	252,182 641,156	337,696 636,718	281,831 791,796	267,396 977,559	304,493 374,079	252,182 641,156	337,696 636,718	281,831 791,796	267 977
Kenya Government and other securities held for dealing purposes	-	-	-		-	-			,	
Financial Assets at fair value through profit and loss	9,331	8,354	9,222	9,200	8,527	9,331	8,354	9,222	9,200	
Investment Securities: a).Held to Maturity:	-	-	-	-	-	-	-	-	-	
a.Kenya Government securities b.Other securities	1,958,945	2,881,811	2,985,552	2,957,073	3,298,277	1,958,945	2,881,811	2,985,552	2,957,073	3,29
b).Available for sale:	547.705			-		5.47.705				
a.Kenya Government securities b.Other securities	547,765			1		547,765		-		
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	172,213 250,025	217,919 182,868	39,094 101,228	26,516 103,459	29,459 77,149	172,213 250,025	217,919 182,868	39,094 101,228	26,516 103,459	2
Tax recoverable	7,024	-	258	-	157	7,024	-	258		
Loans and advances to customers (net) Balances due from banking institutions in the group	8,573,930	8,548,090	8,890,773	9,030,469	9,236,806	8,573,930	8,548,090	8,890,773	9,030,469	9,23
Investments in associates Investments in subsidiary companies	-	-	-	1		-	-	-	-	
Investments in joint ventures		-	-		-	-	-	-	-	
nvestments in properties Property and equipment	1,027,584	1,037,506	1,030,478	1,003,785	1,001,576	1,030,817	1,040,188	1,033,089	1,006,090	1,00
Prepaid lease rentals Intangible assets	6,299 156,851	6,129 142,231	6,129 117,760	6,130 128,250	6,130 119,574	6,299 158,041	6,129 143,268	6,129 118,651	6,130 128,992	12
Deferred tax asset	-	142,231	-	120,230	-	-	143,200	-	120,552	12
Retirement benefit asset Other assets	355,090	365,120	457,593	448.379	495,519	355,166	364,909	463,693	448.379	50
TOTAL ASSETS	13,743,628	14,283,366	14,612,501	14,786,888	15,518,129	13,748,127	14,286,874	14,622,103	14,789,935	15,52
LIABILITIES	200.000	920.000	1,520,000	1 550 000	2 240 000	200.000	920.000	1 520 000	1 550 000	2.0
Balances due to Central Bank of Kenya Customer Deposits	300,000 11,126,138	820,000 11,267,589	11,056,677	1,550,000 11,362,963	2,340,000 11,266,379	300,000 11,126,138	820,000 11,267,589	1,520,000 11,056,677	1,550,000 11,362,963	2,34 11,20
Deposits and balances due to local banking institutions Deposits and balances due to foreign banking Institutions	237,288	118,765	14,115 104,260	50,347	136,183 5,399	237,288	118,765	14,115 104,260	50,347	1;
Other money market deposits Borrowed funds	-	-	-	-	-	-	-		-	
Balances due to banking institutions in the group									. i	
Tax payable Dividends payable	-	463		14		-	463	-	14	
Deferred tax liability Retirement benefit liability	-	-	-		-	-	-	-		
Other liabilities	503,289	543,921	475,073	454,040	457,867	503,589	544,220	475,073	446,955	4
FOTAL LIABILITIES	12,166,715	12,750,738	13,170,125	13,417,364	14,205,828	12,167,015	12,751,037	13,170,125	13,410,279	14,2
SHAREHOLDERS' FUNDS Paid up/Assigned capital	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,7
Share premium/(discount) Revaluation reserves	474,135	463,092	463,853	463,939	463,266	474,135	463,092	463,853	463,939	40
Retained earnings/Accumulated losses	(3,214,634)	(3,286,876)	(3,371,808)	(3,489,359)	(3,572,169)	(3,210,435)	(3,283,667)	(3,362,206)	(3,479,227)	(3,56
Statutory loan loss reserve Other Reserves	597,882	636,882	630,801	675,413	701,674	597,882	636,882	630,801	675,413	70
Proposed dividends Capital grants	-	-	-		-	-	-			
TOTAL SHAREHOLDERS' FUNDS	1,576,913	1,532,628	1,442,376	1,369,524	1,312,301	1,581,112	1,535,837	1,451,978	1,379,656	1,3
TOTAL LIABILITIES AND SUADELISI DEDS. FUNDS										
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	13,743,628	14,283,366	14,612,501	14,786,888	15,518,129	13,748,127	14,286,874	14,622,103	14,789,935	15,5
•	13,743,628	14,283,366	14,612,501	14,786,888	15,518,129	13,748,127	14,286,874	14,622,103	14,789,935	15,5
TATEMENT OF COMPREHENSIVE INCOME										
TATEMENT OF COMPREHENSIVE INCOME STEREST INCOME 1 Loans and advances 2 Government securities	768,862 121,623	1,061,145 206,750	280,880 68,453	541,854 142,651	834,185 224,986	768,862 121,623	1,061,145 206,750	280,880 68,453	541,854 142,651	8:
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions	768,862	1,061,145 206,750 7,430	280,880	541,854	834,185	768,862	1,061,145	280,880	541,854	8
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1 Loans and advances 2 Government securities 3 Deposils and placements with banking institutions 4 Other Interest income	768,862 121,623	1,061,145 206,750	280,880 68,453	541,854 142,651	834,185 224,986	768,862 121,623	1,061,145 206,750	280,880 68,453	541,854 142,651	8: 2:
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1 Loans and advances 2 (Overnment securities) 3 Opepoils and placements with banking institutions 4 (Other Interest income 5. Total Interest income VIEREST EXPENSES	768,862 121,623 4,638 - 895,123	1,061,145 206,750 7,430 - 1,275,325	280,880 68,453 904 - 350,237	541,854 142,651 2,718 - 687,223	834,185 224,986 3,468 - 1,062,639	768,862 121,623 4,638 - 895,123	1,061,145 206,750 7,430 - 1,275,325	280,880 68,453 904 - 350,237	541,854 142,651 2,718 - 687,223	8; 2; 1,0
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income  VIEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions	768,862 121,623 4,638 - <b>895,123</b> 330,978 58,134	1,061,145 206,750 7,430 - 1,275,325 465,305 68,620	280,880 68,453 904 - 350,237	541,854 142,651 2,718 - 687,223 257,527 57,017	834,185 224,986 3,468 - 1,062,639 387,026 96,451	768,862 121,623 4,638 - 895,123 330,978 58,134	1,061,145 206,750 7,430 - 1,275,325 465,305 68,620	280,880 68,453 904 - 350,237	541,854 142,651 2,718 - 687,223 257,527 57,017	1,0
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Custome deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses	768,862 121,623 4,638 	1,061,145 206,750 7,430 - 1,275,325	280,880 68,453 904 - 350,237	541,854 142,651 2,718 - 687,223	834,185 224,986 3,468 - 1,062,639	768,862 121,623 4,638 895,123	1,061,145 206,750 7,430 - 1,275,325	280,880 68,453 904 - 350,237	541,854 142,651 2,718 - 687,223	1,0 3
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses	768,862 121,623 4,638 - 895,123 330,978 58,134 17,627 406,739	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911	768,862 121,623 4,638 - 895,123 330,978 58,134 17,627 406,739	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679	280,880 68,453 904 - 350,237 126,413 23,085 7,964 157,462	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578	3 3
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income  ITEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses ITINTEREST INCOME/(LOSS)	768,862 121,623 4,638 895,123 330,978 58,134 17,627	1,061,145 206,750 7,430 - 1,275,325 465,305 68,620 25,754	280,880 68,453 904 - 350,237 126,413 23,085 7,964	541,854 142,651 2,718 687,223 257,527 57,017 17,034	834,185 224,986 3,468 - 1,062,639 387,026 96,451 24,434	768,862 121,623 4,638 895,123 330,978 58,134 17,627	1,061,145 206,750 7,430 - 1,275,325 465,305 68,620 25,754	280,880 68,453 904 - 350,237 126,413 23,085 7,964	541,854 142,651 2,718 - 687,223 257,527 57,017 17,034	33 33 5
TATEMENT OF COMPREHENSIVE INCOME  ITEMEST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income  ITEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1. Fees and commissions on loans and advances	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646	280,890 68,453 904 	541,854 142,651 2,718 	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728	768,862 121,623 4,638 	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646	280,880 68,453 904  350,237 126,413 23,085 7,964 157,462 192,775	541,854 142,651 2,718 	33 1,00 34 5 5 55
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income  VIEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1. Fees and commissions	768.862 121.623 4.638 895,123 330.978 55.134 17.627 406,739 498,384	1,061,145 206,750 7,430 - 1,275,325 465,305 68,620 25,754 559,679	280,880 68,453 904 - 350,237 126,413 23,085 7,964 157,462	541,854 142,651 2,718 - 687,223 257,527 57,017 17,034 331,578	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775	541,854 142,651 2,718 	33 1,01 33 5 5 55
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Horizone 5. Total Interest income  VIEREST EXPENSES 1. Questioner deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses 4. Total Interest Expenses  ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1. Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income (Loss) 4. Dividend Income	768.862 121.623 4.638 895,123 330,978 55.134 17.627 406,739 488,384	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 715,646 135,767 109,128 25,926	280,880 68,453 9350,237 126,413 23,085 7,984 157,462 192,775 47,023 28,965 2,408	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728	768.862 121.623 4,638 895,123 330,978 58,134 17,627 406,739 488,384	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 715,646 135,767 131,765 25,926	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648	31 1,00 31 1 5 5 5 5
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Other income	768.862 121.623 4.638 	1,061,145 206,750 7,430 - 1,275,326 465,305 68,620 25,754 559,679 715,646	280,880 68,453 904 - 350,237 126,413 23,085 7,964 157,462 192,775	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 715,646	280.880 88.453 904 350,237 126.413 23.085 7.964 157.462 192,775 47,023 38,978	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645	33 1,00 33 5 5 5 5 11:
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend income 5 Other income 6 Total non-interest income	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 2,985 2,408 2,408	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648	33 55 55 11 11
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 drotal Interest Expenses 4 Total Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME	768,862 121,623 4,638 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 428,643 917,027	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,764 135,767 109,128 25,926 324,023 594,844 1,310,490	280,880 68,453 904 126,413 23,085 7,984 157,462 192,775 47,023 28,965 2,408 76,133 154,531	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008	834,185 224,986 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940	768.862 768.862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,326	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,764 135,767 131,765 25,926 324,023 617,481	280,880 68,453 90- 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,133 164,544	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 179,881 342,761	1,00 33 55 55 11 11 2 55
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 droin Interest Expenses 4 Total Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME	768,862 121,623 4,638 4,638 4,638 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 428,643 917,027	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,764 155,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490	280,880 68,453 904 126,413 23,085 7,984 157,462 192,775 47,023 2,985 2,408 154,631 347,306	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008	834,185 224,986 3,468 1,062,639 387,026 99,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668	768.862 721,623 4,638 895,123 330,978 58,134 58,134 466,739 488,384 99,431 89,097 21,210 237,704 447,442 935,326	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 11,333,127	280,880 68,453 90- 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 76,135 154,544 357,319	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,697 3,648 19,840 698,406	33 35 55 55 11 11 22 55 1,05
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME  THER OPERATING INCOME  THER OPERATING EXPENSES 1 Loan loss provision 2 Staff costs 3 Director's emoluments	768.862 121,623 4.638 895,123 330,978 58.134 17,627 406,739 438,384 99,431 70,298 21,210 237,704 428,643 917,027	1,061,145 266,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,965 2,408 154,531 347,306	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008	834,185 224,986 3,468 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668	768,862 721,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 164,544 357,319	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 -179,881 342,761 698,406	8: 2: 1,0i
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING EXPENSES 1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charge on property and equipment	768.862 121,623 4.638 895,123 330,978 58.134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 428,643 917,027	1,061,145 266,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,965 2,408 154,531 347,306	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008	834,185 224,986 3,468 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668	768,862 721,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 10,875 86,542	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 164,544 357,319	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 - 179,881 342,761 698,406	33 33 5 5 5 5 11 11 10 2 2 2 5 5 5
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME  THER OPERATING INCOME  THER OPERATING EXPENSES 1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charges on property and equipment 6 Amortisation charges 7 Other operating expenses	768.862 121,623 4.638 895,123 330,978 58.134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 428,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563	1,061,145 266,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490 294,212 709,793 22,705 10,875 85,267 65,813	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,965 2,408 76,135 154,531 121,411 178,925 7,501 6,567 18,239 14,794 90,880	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797	834,185 224,986 3,468 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668 276,151 542,371 24,227 7,500 55,324 38,618 300,637	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 64,614 51,076 625,784	1,061,145 206,750 7,430 1,275,326 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 10,875 86,542 66,477 414,807	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 164,544 357,319 121,411 180,458 7,501 6,567 18,542 14,942 92,515	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 - 179,881 342,761 698,406 203,941 363,473 15,766 12,011 37,716 26,937 186,806	33 34 55 55 55 55 55 56 56 56 56 56 56 56 56
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Covernment securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Unidend income 5 Other income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME  THER OPERATING EXPENSES 1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charges 7 Other operating expenses 8 Total Other Operating Expenses	768,862 121,623 4,638 4,638 4,638 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 426,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563 290,781 1,171,053	1,061,145 206,750 7,430 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 25,926 324,023 324,023 594,844 1,310,490 294,212 709,793 22,705 65,813 40,7716 65,813 40,7716	280,880 68,453 904 126,413 23,085 7,964 167,462 192,775 47,023 28,965 2,408 154,531 347,306 121,411 179,925 7,501 6,567 18,239 14,794 90,880	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 632,008	834,185 224,986 3,468 3,468 3,626 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 276,151 542,371 24,227 7,500 55,324 38,618 300,637 1,244,828	768.862 768.862 121.623 4,638 895,123 330.978 58.134 17.627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 295,784 1,181.858	1,061,145 206,750 7,430 1,275,325 465,305 88,620 22,754 559,679 715,646 135,767 131,765 25,926 324,023 371,781 1,333,127 294,212 715,707 22,705 80,542 66,477 414,807 1,611,325	280,880 68,453 90,4 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 2,408 357,319 121,411 180,458 7,501 18,542 14,942 14,942 14,942 14,942 14,936	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 179,881 1342,761 698,406	33 33 35 55 55 55 55 55 55 55 55 55 55 5
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME  THER OPERATING INCOME  THER OPERATING SEPENSES 1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charges 7 Other operating expenses 8 Total Other Operating Expenses 7 Tother operating expenses 8 Total Other Operating Expenses 7 Folly(ioss) before tax and exceptional items exceptional items	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 428,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563 290,781 1,171,053 (254,026)	1,061,145 206,750 7,430 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 25,926 324,023 324,023 594,844 1,310,490 294,212 709,793 22,705 510,875 65,813 40,7716 65,813 40,7716	280,880 68,453 904 126,413 23,085 7,964 167,462 192,775 47,023 28,965 2,408 154,531 347,306 121,411 179,925 7,501 6,567 18,239 14,794 90,880 438,317 (91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 1326,363 632,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 389,066 (157,058)	834,185 224,986 3,468 3,468 3,626 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 276,151 542,371 24,227 7,500 55,324 38,618 300,637 1,244,828 (210,160)	768.862 721.623 4.638 895,123 330.978 58.134 17.627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 295,784 1,181.858 (246,032)	1,061,145 206,750 7,430 1,275,325 465,305 88,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 341,7481 1,333,127 294,212 715,707 22,705 88,542 66,477 414,807 1,611,325 (278,198)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 2,408 151,411 180,458 7,501 18,542 14,936 (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 179,881 1342,761 698,406	1,01 1,01 33 33 31 11 11 11 1,05 55 55 22 11 1,05 11 11 11 11 11 11 11 11 11 11 11 11 11
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income 5 Total Interest income  5 Total Interest income  1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Total income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME  THER OPERATING INCOME  THER OPERATING EXPENSES 1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charges 7 Other operating expenses 8 Total Other Operating Expenses 7 Other operating expenses 8 Total Other Operating Expenses 7 Folly(loss) before tax and exceptional items rofit/(loss) after exceptional items rurent tax	768,862 121,623 4,638 4,638 4,638 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 237,704 426,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563 290,781 1,171,053	1,061,145 206,750 7,430 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 25,926 324,023 324,023 594,844 1,310,490 294,212 709,793 22,705 65,813 40,7716 65,813 40,7716	280,880 68,453 904 126,413 23,085 7,964 167,462 192,775 47,023 28,965 2,408 154,531 347,306 121,411 179,925 7,501 6,567 18,239 14,794 90,880	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 632,008	834,185 224,986 3,468 3,468 3,626 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 276,151 542,371 24,227 7,500 55,324 38,618 300,637 1,244,828	768.862 768.862 121.623 4,638 895,123 330.978 58.134 17.627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 295,784 1,181.858	1,061,145 206,750 7,430 1,275,325 465,305 88,620 22,754 559,679 715,646 135,767 131,765 25,926 324,023 371,781 1,333,127 294,212 715,707 22,705 80,542 66,477 414,807 1,611,325	280,880 68,453 90,4 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 2,408 357,319 121,411 180,458 7,501 18,542 14,942 14,942 14,942 14,942 14,936	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 179,881 1342,761 698,406	8.8. 2.1 1,00 1
TATEMENT OF COMPREHENSIVE INCOME  ITEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  ITEREST EXPENSES 1 Customer deposits 2 Deposits and placements from banking institutions 3 Other Interest Expenses 4 Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1 Fees and commissions on loans and advances 2 Other fees and commissions 3 Foreign exchange trading income (Loss) 4 Dividend Income 5 Other income 6 Total non-interest income  OTAL OPERATING INCOME  THER OPERATING INCOME  THER OPERATING SYPENSES 1 Loan loss provision 2 Staff costs 3 Directors' emoluments 4 Rental charges 5 Depreciation charges on property and equipment 6 Amortisation charges 7 Other operating expenses 8 Total Other Operating Expenses 9 Total Other Operating Expenses	768.862 121,623 4.638 895,123 330,978 58.134 17,627 406,739 438,384 99,431 70,298 21,210 237,704 428,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563 20,781 1,171,053 (254,026) (254,026) (7,570)	1,061,145 266,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490 294,212 709,793 22,705 10,875 85,267 65,813 407,716 1,596,381 (285,891) (285,891) (19,015)	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,985 2,408 76,135 154,531 347,306 121,411 178,925 7,501 6,567 18,239 14,794 90,880 438,317 (91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 839,066 (157,058) (157,058) (157,058)	834,185 224,986 3,468 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668 276,151 542,371 24,227 7,500 55,324 38,618 300,637 1,244,828 (210,160) (10,339)	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 625,784 1,181,858 (246,032) (246,032) (9,189)	1,061,145 206,750 7,430 1,275,326 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 10,875 66,477 414,807 1,611,325 (278,198) (21,323)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 164,544 357,319 121,411 180,458 7,501 6,567 18,542 14,942 92,515 441,936 (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 - 179,881 342,761 698,406 203,941 363,473 15,766 12,011 37,716 26,937 18,806 846,650 (148,244) (148,244)	8.8.2 2.1,01 3.3.3 5.5.5 5.5 5.5 1.1.1 1.0.5 5.5 5.5 5.5 6.0 1.2.2 (20 (20 (20 (20 (20 (20 (20 (20 (20 (2
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income  VIEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses 4. Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1. Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income (Loss) 4. Dividend Income 5. Other income 6. Total non-interest income  OTAL OPERATING INCOME  VIHER OPERATING INCOME  VIHER OPERATING SEXPENSES 1. Loan loss provision 2. Staff costs 3. Directors' emoluments 4. Rental charges 5. Depreciation charges on property and equipment 6. Amortisation charges 7. Other operating expenses 8. Total Other Operating Expenses 7. Other operating expenses 7	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 438,384 99,431 70,298 21,210 237,704 428,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563 290,781 1,171,053 (254,026)	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490 294,212 709,793 22,705 10,875 85,267 65,813 407,716 1,596,381	280,880 68,453 904 126,413 23,085 7,964 167,462 192,775 47,023 28,965 2,408 154,531 347,306 121,411 179,925 7,501 6,567 18,239 14,794 90,880 438,317 (91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 839,066 (157,058)	834,185 224,986 3,468 3,468 3,468 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668 276,151 542,371 24,227 7,500 55,324 38,618 300,637 1,244,828 (210,160)	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,326 217,878 523,170 20,572 8,764 64,614 51,076 64,614 54,076 64,614 54,076 64,614 54,076 64,614 54,076 64,614 54,076 64,614 64,6	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 10,876 66,477 414,807 1,611,325 (278,198)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 2,408 151,411 180,458 7,501 18,542 14,936 (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 - 179,881 342,761 698,406 203,941 363,473 15,766 12,011 37,716 26,937 186,806 846,650 (148,244)	8.8.2 2.1,01 3.3.3 5.5.5 5.5 5.5 1.1.1 1.0.5 5.5 5.5 5.5 6.0 1.2.2 (20 (20 (20 (20 (20 (20 (20 (20 (20 (2
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income 5. Total Interest income 5. Total Interest income 6. Total Interest income 6. Total Interest Expenses 7. Deposits and placements from banking institutions 7. Other Interest Expenses 8. Total Interest Expenses 8. Total Interest Expenses 8. Total Interest Expenses 8. Total Interest Expenses 9. ON-OPERATING INCOME 1. Fees and commissions on loans and advances 9. Other fees and commissions 9. Foreign exchange trading income (Loss) 9. Dividend income 9. Total non-interest income 9. Total non-interest income 9. Total non-interest income 9. Total non-interest income 9. Staff costs 9. Staff costs 9. Staff costs 9. Staff costs 9. Total ron-interest income 9. Total ron-interest income 9. Total non-interest income 9. Total ron-interest income 9. Total ron-interest income 9. Staff costs 9. Total ron-order income 9. Total ron	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 217,878 518,38 20,572 8,764 63,699 50,563 290,781 1,171,053 (254,026) (7,570) (261,596)	1,061,145 206,750 7,430 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 135,767 109,128 25,926 334,023 594,844 1,310,490 204,212 709,793 22,705 68,873 40,776 1,596,3811 (285,891) (19,015)	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,965 2,408 76,135 164,531 178,925 7,501 178,925 7,801 16,867 18,239 14,794 90,880 14,794 90,880 14,794 90,880 14,794 91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 839,066 (157,058) (6,892)	834,185 224,986 3,468 3,468 1,062,639  387,026 96,451 24,434 507,911 554,728  133,778 81,592 12,612 251,958 479,940 1,034,668  276,151 542,371 24,227 24,227 24,227 1,201 251,324 261,0160 1,0339 1,043,999	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 295,784 61,181,858 (246,032) (246,032) (9,189) (9,189)	1,061,145 206,750 7,430 1,276,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 68,542 66,477 414,807 1,611,325 (278,198) (21,323) (21,323)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 2,408 357,319 121,411 180,458 7,501 6,567 18,542 92,515 441,936 (84,617) (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 342,761 698,406 203,941 363,473 15,766 26,937 186,806 846,650 (148,244) (8,783)	8.8.2 2.1,01 3.3.3 5.5.5 5.5 5.5 1.1.1 1.0.5 5.5 5.5 5.5 6.0 1.2.2 (20 (20 (20 (20 (20 (20 (20 (20 (20 (2
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income 5. Total Interest income  VIEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1. Fees and commissions on loans and advances 2. Other fees and commissions on loans and advances 3. Orient gents of the state of the	768.862 121,623 4.638 895,123 330,978 58.134 17,627 406,739 438,384 99,431 70,298 21,210 237,704 428,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563 20,781 1,171,053 (254,026) (254,026) (7,570)	1,061,145 266,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 109,128 25,926 324,023 594,844 1,310,490 294,212 709,793 22,705 10,875 85,267 65,813 407,716 1,596,381 (285,891) (285,891) (19,015)	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,985 2,408 76,135 154,531 347,306 121,411 178,925 7,501 6,567 18,239 14,794 90,880 438,317 (91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 839,066 (157,058) (157,058) (157,058)	834,185 224,986 3,468 3,468 1,062,639 387,026 96,451 24,434 507,911 554,728 133,778 81,592 12,612 251,958 479,940 1,034,668 276,151 542,371 24,227 7,500 55,324 38,618 300,637 1,244,828 (210,160) (10,339)	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 625,784 1,181,858 (246,032) (246,032) (9,189)	1,061,145 206,750 7,430 1,275,326 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 10,875 66,477 414,807 1,611,325 (278,198) (21,323)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 164,544 357,319 121,411 180,458 7,501 6,567 18,542 14,942 92,515 441,936 (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 - 179,881 342,761 698,406 203,941 363,473 15,766 12,011 37,716 26,937 18,806 846,650 (148,244) (148,244)	8.8.2 2.1,01 3.3.3 5.5.5 5.5 5.5 1.1.1 1.0.5 5.5 5.5 5.5 6.0 1.2.2 (20 (20 (20 (20 (20 (20 (20 (20 (20 (2
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income 5. Total Interest income 5. Total Interest income  VIEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME 1. Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income (Loss) 4. Dividend income 5. Total non-interest income  OTAL OPERATING INCOME  IT Loan loss provision 2. Staff costs 3. Director's emoluments 4. Rental charges 5. Depreciation charges 7. Other operating expenses 8. Total Other Operating Expenses 7. Tother operating expenses 8. Total Other Operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 9. Total operating expenses 9.	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 217,878 518,38 20,572 8,764 63,699 50,563 290,781 1,171,053 (254,026) (7,570) (261,596)	1,061,145 206,750 7,430 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 135,767 109,128 25,926 334,023 594,844 1,310,490 204,212 709,793 22,705 68,873 40,776 1,596,3811 (285,891) (19,015)	280,880 68,453 904 126,413 23,085 7,964 157,462 192,775 47,023 28,965 2,408 76,135 164,531 178,925 7,501 178,925 7,801 16,867 18,239 14,794 90,880 14,794 90,880 14,794 90,880 14,794 91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 839,066 (157,058) (6,892)	834,185 224,986 3,468 3,468 1,062,639  387,026 96,451 24,434 507,911 554,728  133,778 81,592 12,612 251,958 479,940 1,034,668  276,151 542,371 24,227 24,227 24,227 1,201 251,324 261,0160 1,0339 1,043,999	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 295,784 61,181,858 (246,032) (246,032) (9,189) (9,189)	1,061,145 206,750 7,430 1,276,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 68,542 66,477 414,807 1,611,325 (278,198) (21,323) (21,323)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 2,408 357,319 121,411 180,458 7,501 6,567 18,542 92,515 441,936 (84,617) (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 342,761 698,406 203,941 363,473 15,766 26,937 186,806 846,650 (148,244) (8,783)	8: 8: 22
TATEMENT OF COMPREHENSIVE INCOME  VIEREST INCOME  1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other Interest income  VIEREST EXPENSES 1. Customer deposits 2. Deposits and placements from banking institutions 3. Other Interest Expenses 4. Total Interest Expenses 4. Total Interest Expenses ET INTEREST INCOME/(LOSS)  ON-OPERATING INCOME  1. Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income (Loss) 4. Dividend Income 5. Other income 6. Total non-interest income  OTAL OPERATING INCOME  VIHER OPERATING INCOME  VIHER OPERATING SYPENSES 1. Loan loss provision 2. Staff costs 3. Directors' emoluments 4. Rental charges 5. Depreciation charges on property and equipment 6. Amortisation charges 7. Other operating expenses 8. Total Other Operating Expenses 7. Other operating Expenses 7. Other operating expenses 8. Total Other Operating Expenses 9. Total Other Operating Expenses 1. Formal of the operating Expenses 1. Other operations 1. Other operation	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 70,298 21,210 217,878 518,38 20,572 8,764 63,699 50,563 290,781 1,171,053 (254,026) (7,570) (261,596)	1,061,145 206,750 7,430 7,430 1,275,325 465,305 68,620 25,764 559,679 715,646 135,767 109,128 25,926 334,023 594,844 1,310,490 204,212 709,793 22,705 68,873 40,776 1,596,3811 (285,891) (19,015)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 29,965 2,408 76,135 154,631 347,306 121,411 179,925 7,501 18,239 14,794 90,880 438,317 (91,011) (91,011)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 57,199 3,648 179,881 326,363 682,008 203,941 360,805 15,766 12,011 37,107 26,639 182,797 839,066 (157,058) (6,892)	834,185 224,986 3,468 3,468 1,062,639  387,026 96,451 24,434 507,911 554,728  133,778 81,592 12,612 251,958 479,940 1,034,668  276,151 542,371 24,227 24,227 24,227 1,201 251,324 261,0160 1,0339 1,043,999	768,862 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384 99,431 89,097 21,210 237,704 447,442 935,826 217,878 523,170 20,572 8,764 64,614 51,076 295,784 61,181,858 (246,032) (246,032) (9,189) (9,189)	1,061,145 206,750 7,430 1,275,325 465,305 68,620 25,754 559,679 715,646 135,767 131,765 25,926 324,023 617,481 1,333,127 294,212 715,707 22,705 10,875 86,542 66,477 414,807 414,807 414,807 (278,198) (278,198) (278,198) (21,323)	280,880 68,453 904 350,237 126,413 23,085 7,964 157,462 192,775 47,023 38,978 2,408 76,135 164,544 357,319 121,411 180,458 7,501 6,567 18,542 14,942 (92,515 441,936 (84,617) (84,617)	541,854 142,651 2,718 687,223 257,527 57,017 17,034 331,578 355,645 85,635 73,597 3,648 342,761 698,406 203,941 363,473 15,766 26,937 186,806 846,650 (148,244) (8,783)	15.52 22 1,06 38 38 55 55 55 55 55 55 56 10 11 11 12 12 12 12 12 12 12 12

III OTHER DISCLOSURES					
1 Non-performing loans and advances					
a) Gross non-performing loans and advances Less:	2,712,713	2,712,073	2,682,433	2,634,353	2,736,217
b) Interest in suspense	909,825	906,199	909,616	910,965	923,296
c) Total Non-performing loans and advances (a-b)	1,802,888	1,805,874	1,772,817	1,723,388	1,812,921
Less: d) Loan loss provisions	922,432	963,518	1,011,153	1,055,262	1,091,950
e) Net non-performing loans (c-d)	880,456	842.356	761.664	668.126	720,971
f) Discounted value of securities	880,456	842,356	761,664	668,126	720,971
g) Net NPLs Exposure (e-f)				-	-
2 Insider loans and advances					
a) Directors, shareholders and associates	-	-	-	-	-
b) Employees	590,308	557,069	541,685	509,095	484,853
c) Total insider loans, advances and other facilities	590,308	557,069	541,685	509,095	484,853
3 Off-balance sheet items					
a) Letters of credit, guarantees, acceptances	1,011,201	1,059,137	983,102	945,659	913,186
b) Forwards,swaps and options     c) Other contingent liabilities	1,357,650	1,324,775	1,215,775	1,246,275	281,275
d) Total contingent liabilities	2,368,851	2,383,912	2,198,877	2,191,934	1,194,461
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4 Capital strength					
a) Core capital	504,896 1.000.000	432,654 1.000.000	347,722 1.000.000	230,171 1.000,000	147,361 1.000.000
b) Minimum statutory capital     c) Excess/(deficiency)	(495,104)	(567,346)	(652,278)	(769,829)	(852,639)
d) Supplementary capital	265,250	266,242	268,426	230,171	147,361
e) Total capital (a+d)	770,146	698,896	616,148	460,342	294,722
f) Total risk weighted assets	12,844,101	13,179,388	13,254,641	13,427,182	12,742,184
g) Core capital/total deposit liabilities	4.5%	3.8%	3.1%	2.0%	1.3%
h) Minimum Statutory Ratio	8.0%				
		8.0%	8.0%	8.0%	8.0%
i) Excess/(Deficiency) (g-h)	-3.5%	-4.2%	-4.9%	-6.0%	-6.7%
j) Core capital/total risk weighted assets	-3.5% 3.9%	-4.2% 3.3%	-4.9% 2.6%	-6.0% 1.7%	-6.7% 1.2%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio	-3.5% 3.9% 10.5%	-4.2% 3.3% 10.5%	-4.9% 2.6% 10.5%	-6.0% 1.7% 10.5%	-6.7% 1.2% 10.5%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k)	-3.5% 3.9% 10.5% -6.6%	-4.2% 3.3% 10.5% -7.2%	-4.9% 2.6% 10.5% -7.9%	-6.0% 1.7% 10.5% -8.8%	-6.7% 1.2% 10.5% -9.3%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio	-3.5% 3.9% 10.5%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5%	-6.0% 1.7% 10.5%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratial i) Excess/(Deficiency) (j-k) m) Total capital/total risk weighted assets n) Minimum Statutory Ratio o) Excess/(Deficiency) (m-n)	-3.5% 3.9% 10.5% -6.6% 6.0% 14.5% -8.5%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) m) Total capital/ total risk weighted assets n) Minimum Statutory Ratio o) Excess/(Deficiency) (m-n) p) Adjusted Core Capital/Total Deposit Liabilities*	-3.5% 3.9% 10.5% -6.6% 6.0% 14.5% -8.5% 5.1%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2% 5.3%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9% 3.6%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1% 2.4%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2% 1.7%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio l) Excessi(Deficiency) (j-k) m) Total capital/total risk weighted assets n) Minimum Statutory Ratio o) Excessi/Deficiency) (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q) Adjusted Core Capital/Total Risk Weighted Assets*	-3.5% 3.9% 10.5% -6.6% 6.0% 14.5% -8.5% 5.1% 4.4%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2% 5.3% 3.7%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9% 3.6% 3.0%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1% 2.4%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2% 1.7% 1.5%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratid i) Excess/(Deficiency) (j-k) m) Total capital/ total risk weighted assets n) Minimum Statutory Ratid o) Excess/(Deficiency) (m-n) p) Adjusted Core Capital/Total Deposit Liabilities*	-3.5% 3.9% 10.5% -6.6% 6.0% 14.5% -8.5% 5.1%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2% 5.3%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9% 3.6%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1% 2.4%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2% 1.7%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio l) Excessi(Deficiency) (j-k) m) Total capital/total risk weighted assets n) Minimum Statutory Ratio o) Excessi/Deficiency) (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q) Adjusted Core Capital/Total Risk Weighted Assets*	-3.5% 3.9% 10.5% -6.6% 6.0% 14.5% -8.5% 5.1% 4.4% 6.5%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2% 5.3% 3.7% 5.8%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9% 3.6% 3.0% 5.0%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1% 2.4% 2.1% 3.8%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2% 1.7% 1.5%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratio l) Excessi(Deficiency) (j-k) m) Total capital/total risk weighted assets n) Minimum Statutory Ratio o) Excessi(Deficiency) (m-n) p) Adjusted Core Capital/Total Pleposit Liabilities* q) Adjusted Core Capital/Total Risk Weighted Assets* r) Adjusted Total Capital/Total Risk Weighted Assets* 5 Liquidity a) Liquidity Ratio	-3.5% 3.9% 10.5% -6.6% 6.0% -8.5% -5.1% 4.4% 6.5%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2% 5.3% 3.7% 5.8%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9% 3.6% 5.0%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1% 2.4% 2.1% 3.8%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2% 1.7% 2.7%
j) Core capital/total risk weighted assets k) Minimum Statutory Ratiot it	-3.5% 3.9% 10.5% -6.6% 6.0% 14.5% -8.5% 5.1% 4.4% 6.5%	-4.2% 3.3% 10.5% -7.2% 5.3% 14.5% -9.2% 5.3% 3.7% 5.8%	-4.9% 2.6% 10.5% -7.9% 4.6% 14.5% -9.9% 3.6% 3.0% 5.0%	-6.0% 1.7% 10.5% -8.8% 3.4% 14.5% -11.1% 2.4% 2.1% 3.8%	-6.7% 1.2% 10.5% -9.3% 2.3% 14.5% -12.2% 1.7% 1.5% 2.7%





\* The Adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed at the institutions website www.consolidated.bank.com. They may also be accessed at the institution's head office located at Consolidated Bank House, 23 Koinange Street.

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