

Consolidated Bank Consolidated Bank Consolidated Bank Un-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES OF THE GROUP AND THE BANK FOR THE

	PERIOD ENDING 30 SEPTEMBER, 2021									
STATEMENT OF FINANCIAL POSITION	30/09/2020 Bank	31/12/2020 Bank	31/03/2021 Bank	30/06/2021 Bank	30/09/2021 Bank	30/09/2020 Group	31/12/2020 Group	31/03/2021 Group	30/06/2021 Group	30/09/2 Gr
	(Un-Audited) Shs'000	(Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Audited) Shs'000	(Un-Audited) Shs'000		(Un-Audi Shs
ASSETS Cash (both local and foreign)	352,586	300,796	240,526	249,915	304,493	352,586	300,796	240,526	249,915	304
Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	394,391	401,389	319,820	783,832	374,079	394,391	401,389	319,820	783,832	374
Financial Assets at fair value through profit and loss Investment Securities: a).Held to Maturity:	8,354	7,920	7,703	8,788	9,331	8,354 -	7,920	7,703	8,788	
a.Kenya Government securities b.Other securities b).Available for sale:	2,080,944	1,972,383	1,972,929	1,955,544	1,958,945	2,080,944	1,972,383	1,972,929	1,955,544	1,95
a.Kenya Government securities b.Other securities					547,765					54
Deposits and balances due from local banking institutions	173,136	224,314	69,941	97,556	172,213	173,136	224,314	69,941	97,556	17
Deposits and balances due from banking institutions abroad Tax recoverable	68,681 6,201	55,201 6,483	98,158 6,483	84,849 6,483	250,025 7,024	68,681 6,201	55,201 6,483	98,158 6,483	84,849 6,483	25
Loans and advances to customers (net) Balances due from banking institutions in the group	7,770,588	8,465,014	8,739,341	8,676,894	8,573,930	7,770,588	8,465,014	8,739,341	8,676,894	8,5
Investments in associates										
Investments in subsidiary companies Investments in joint ventures									:	
Investments in properties Property and equipment	808.599	925.819	997 843	997 874	1.027.584	813 109	929.775	1.001.717	1.001.429	1,0
Prepaid lease rentals	6,470	6,299	6,299	6,299	6,299	6,470	6,299	6,299	6,299	
Intangible assets Deferred tax asset	177,149	206,713	197,657	171,697	156,851	179,104	208,417	199,148	173,038	1
Retirement benefit asset Other assets	282,434	313,411	410,712	394,741	355,090	282,454	305,876	410,727	394,751	3
TOTAL ASSETS	12,129,533	12,885,742	13,067,412	13,434,472	13,743,628			13,072,792	13,439,378	13,74
LIABILITIES Balances due to Central Bank of Kenya	400,000	1,300,000	1,380,000	1,010,000	300,000	400,000	1,300,000	1,380,000	1,010,000	31
Customer Deposits Deposits and balances due to local banking institutions	9,512,392 50,368	9,223,932 63,276	9,353,651 107,637	10,285,393 4,836	11,126,138 237,288	9,512,392 50,368	9,223,932 63,276	9,353,651 107,637	10,285,393 4,836	11,12
Deposits and balances due to foreign banking Institutions	1,657	00,270	107,037	4,030	231,200	1,657	03,270	107,037	4,030	2
Other money market deposits Borrowed funds	:		:						:	
Balances due to banking institutions in the group Tax payable		-		-	-		-	-		
Dividends payable										
Deferred tax liability Retirement benefit liability									:	
Other liabilities TOTAL LIABILITIES	415,696	461,434 11,048,642	452,221 11,293,509	442,691 11,742,920	503,289 12,166,715	422,427 10,386,844	461,735 11,048,943	454,759 11,296,047	443,206 11,743,435	5 12,16
	10,380,113	11,040,042	11,293,509	11,742,920	12,100,715	10,300,044	11,040,943	11,290,047	11,743,435	12,16
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	369.375	472.724	472.508	473.593	474,135	369.375	472.724	472,508	473.593	4
Retained earnings/Accumulated losses	(2,817,110)	(2,891,962)	(2,960,610)	(3,088,178)	(3,214,634)	(2,817,356)	(2,894,138)	(2,957,768)	(3,083,787)	(3,21
Statutory loan loss reserve Other Reserves	477,625	536,808	542,475	586,607	597,882	477,625	536,808	542,475	586,607	5
Proposed dividends		-			-					
Capital grants	4 740 400	4 027 400	4 772 002	4 004 550	4 570 042	4 740 474	4 024 024	4 770 745	4 005 042	4 50
TOTAL SHAREHOLDERS' FUNDS	1,749,420	1,837,100	1,773,903	1,691,552	1,576,913	1,749,174	1,834,924	1,776,745	1,695,943	
TOTAL SHAREHOLDERS' FUNDS	1,749,420 12,129,533		1,773,903	1,691,552 13,434,472	1,576,913		1,834,924	1,776,745 13,072,792	1,695,943	
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	12,129,533	12,885,742	13,067,412	13,434,472	13,743,628	12,136,018	12,883,867	13,072,792	13,439,378	13,74
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STAYEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities	12,129,533 650,226 119,281	12,885,742 896,360 166,270		13,434,472 479,243 79,473	768,862 121,623	12,136,018 650,226 119,281	12,883,867 896,360 166,270		13,439,378 479,243 79,473	768, 121,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Lorns and davances	650,226 119,281 2,199	896,360 166,270 2,199	229,380 39,295	479,243 79,473 757	768,862 121,623 4,638	650,226 119,281 2,199	12,883,867 896,360 166,270 2,199	13,072,792 229,380	479,243 79,473 757	768, 121, 4,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income	12,129,533 650,226 119,281	12,885,742 896,360 166,270	13,067,412 229,380	13,434,472 479,243 79,473	768,862 121,623	12,136,018 650,226 119,281	12,883,867 896,360 166,270	13,072,792 229,380	13,439,378 479,243 79,473	768, 121, 4,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other linteriat income INTEREST EXPENSES 2.1 Customer deposits	650,226 119,281 2,199 771,706	896,360 166,270 2,199 - 1,064,829	229,380 39,295 - 268,675	13,434,472 479,243 79,473 757 559,473	768,862 121,623 4,638 - 895,123	650,226 119,281 2,199 771,706	896,360 166,270 2,199 - 1,064,829	229,380 39,295 - 268,675	479,243 79,473 757 559,473	768, 121, 4, 895, 330,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loses and advances 1.2 Devenment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Deriver interest income	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 11,362	896,360 166,270 2,199 1,064,829 370,897 35,680 14,803	229,380 39,295 - 268,675 92,441 24,652 4,605	13,434,472 479,243 79,473 757 - 559,473 204,077 48,356 10,908	768,862 121,623 4,638 - 895,123 330,978 58,134 17,627	650,226 119,281 2,199 771,706	896,360 166,270 2,199 - 1,064,829	229,380 39,295 - 268,675 92,441 24,652 4,605	13,439,378 479,243 79,473 757 559,473 204,077 48,356 10,908	768, 121, 4, 895, 1330, 58, 17,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	12,129,533 650,226 119,281 2,199 771,706	896,360 166,270 2,199 1,064,829	229,380 39,295 - 268,675 92,441 24,652	479,243 79,473 757 559,473 204,077 48,356	768,862 121,623 4,638 895,123 330,978 58,134	650,226 119,281 2,199 771,706	896,360 166,270 2,199 1,064,829	229,380 39,295 - 268,675 92,441 24,652	479,243 79,473 757 559,473	768, 121, 4, 895, 1330, 58, 17,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loses and advances 1.2 Devenment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Deriver interest income	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 11,362	896,360 166,270 2,199 1,064,829 370,897 35,680 14,803	229,380 39,295 - 268,675 92,441 24,652 4,605	13,434,472 479,243 79,473 757 - 559,473 204,077 48,356 10,908	768,862 121,623 4,638 - 895,123 330,978 58,134 17,627	650,226 119,281 2,199 771,706	896,360 166,270 2,199 - 1,064,829	229,380 39,295 - 268,675 92,441 24,652 4,605	13,439,378 479,243 79,473 757 559,473 204,077 48,356 10,908	768, 121, 4, 895,1 330, 58, 17, 406,7
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME	650,226 119,261 2,199 771,706 279,738 20,464 11,362 311,564	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449	229,380 39,295 268,675 268,675 92,441 24,652 4,605 121,698	479,243 79,473 757 559,473 204,077 48,356 10,908 253,341 296,132	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739	650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449	229,380 39,295 268,675 2,2441 24,652 4,605 121,698	13,439,378 479,243 79,473 757 559,473 204,077 48,356 10,908 263,341 296,132	768, 121, 4, 895, 4, 17, 406, 17, 488, 5
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142	896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449	13,067,412 229,380 39,295 268,675 268,675 121,698 146,977	479,243 79,473 79,473 757 559,473 204,077 48,55 10,908 263,341 296,132	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 485,384	12,136,018 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250	229,380 39,295 268,675 92,441 24,652 4,605 121,698 146,977	13,439,378 479,243 78,473 757 559,473 204,077 48,356 10,908 265,341 296,132	768, 121, 4, 895, 17, 406, 17, 408, 199, 89, 89, 89, 89, 89, 89, 89, 89, 89,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 cans and advances 1.2 overwinnent scullies 1.3 operation and placements with banking institutions 1.4 overwinnent scullies 1.5 operation and placements in the state of placements of the state of placements of the state of placements of the state of the sta	650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142	12,885,742 896,360 166,270 2,199 1,064,829 370,887 35,680 14,803 421,380 643,449	229,380 39,295 268,675 92,441 24,652 4,050 121,698 146,977	479,243 79,473 757 757 559,473 204,077 48,356 10,908 263,341 296,132	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 488,384	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142	896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449	229,380 39,295 268,675 92,441 24,652 4,005 121,698 146,977	479,243 79,473 79,473 75,75 559,473 204,077 48,356 10,908 265,341 296,132	768, 121, 4, 895, 17, 406, 17, 408, 199, 89, 89, 89, 89, 89, 89, 89, 89, 89,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142	896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449	13,067,412 229,380 39,295 268,675 268,675 121,698 146,977	479,243 79,473 79,473 757 559,473 204,077 48,55 10,908 263,341 296,132	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 485,384	12,136,018 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250	229,380 39,295 268,675 92,441 24,652 4,605 121,698 146,977	13,439,378 479,243 78,473 757 559,473 204,077 48,356 10,908 265,341 296,132	768, 121, 4, 895, 177, 406, 178, 179, 189, 189, 199, 189, 179, 189, 189, 189, 189, 189, 189, 189, 18
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.4 Other interest income 1.4 Other interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Oustoner deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest Expenses NET INTEREST INCOME(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions 4.2 Other frees and commissions 4.2 Other frees and commissions 4.2 Other frees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Total non-interest income	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142 97,528 116,569 13,314 292,182 519,593	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,733 19,943 342,939 635,627	229,380 39,295 268,675 92,441 24,652 4,605 121,698 40,908 24,257 5,045 84,099	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,908 253,341 296,132 53,590 62,780 14,962 165,345 296,657	768,862 121,623 4,638 4,638 395,123 330,978 58,134 17,627 406,739 485,384 99,431 70,298 21,210 237,704 428,643	12,136,018 650,226 119,281 2,199 2771,706 279,738 20,464 11,362 311,564 460,142 97,528 132,163 13,131 13,214	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,880 14,803 421,380 643,449 161,952 130,250 19,943 342,939 655,084	13,072,792 229,380 39,295 268,675 92,441 24,652 4,605 121,698 146,977 40,908 31,351 5,045 84,099 162,003	13,439,378 479,243 79,473 757 559,473 204,077 43,356 10,908 265,341 296,132 53,590 77,122 14,962 165,345 311,019	768, 121, 4, 895, 17, 406, 18, 19, 19, 19, 19, 19, 19, 19, 19, 19, 19
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST EXPENSES 2.4 Total Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Ovident floore 4.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME	12,129,533 650,226 119,281 2,199 2711,706 279,738 20,464 11,362 311,564 460,142 97,528 97,528 13,314 -292,182 519,593	12,885,742 896,360 166,270 2,199 1,064,829 370,837 35,680 14,803 421,380 643,449 161,952 110,783 19,943 342,939 635,627 1,279,076	13,067,412 229,380 39,295 268,675 92,441 24,652 4,605 121,698 146,977 5,045 5,045 6,099 154,309 301,286	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,508 263,341 296,132 53,590 62,760 14,962 16,545 296,657 592,769	13,743,628 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 498,334 99,431 70,298 21,210 237,704 428,643 917,027	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 97,528 132,163 13,314 -202,182 535,187 995,329	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,880 14,803 421,380 643,449 161,952 130,250 19,943 342,393 655,084	13,072,792 229,380 39,295 39,295 268,675 4,605 121,698 146,977 40,908 31,951 5,045 6,4699 162,003 308,980	13,439,378 479,243 78,473 78,473 757 559,473 204,077 48,356 19,908 263,341 296,132 14,962 165,345 311,019 607,151	768, 121, 4, 895, 17, 406, 17, 406, 17, 406, 17, 407, 17,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Covernment securities 1.1 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest Expenses 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.5 Other Interest Expenses 2.6 Total Interest Expenses 2.7 Total Interest Expenses 2.7 Total Interest Expenses 2.8 Total Interest Expenses 2.9 Total Interest Expenses 2.9 Total Interest Expenses 2.1 Total Interest Expenses 2.1 Total Interest Expenses 2.2 Total Interest Expenses 2.3 Total Interest Expenses 2.4 Total Interest Expenses 3.5 Total Interest Expenses 4.5 Other Income 4.5 Total non-interest income 4.6 Total non-interest income 4.6 Total OPERATING EXPENSES 5.1 Loan loss provision	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142 97,528 116,569 13,314 282,182 519,593 979,735	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,076	13,067,412 223,380 38,295 268,675 268,675 24,652 4,652 4,652 4,652 4,652 4,652 5,045 121,698 146,977 40,908 24,257 5,045 84,099 154,309 301,286	13,434,472 479,243 79,473 757 559,473 204,077 43,556 10,508 263,341 296,132 53,590 62,760 14,562 165,345 296,657 592,789 106,781	13,743,628 768,862 121,623 4,638 895,123 330,978 58,134 17,029 405,739 488,384 99,431 70,298 21,210 237,704 428,643 917,027	12,136,018 650,226 119,281 2,199 771,706 279,738 20,464 11,362 311,564 460,142 97,528 132,163 13,314 292,182 535,187 995,329	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 19,943 342,939 655,084 1,298,533	13,072,792 229,380 39,295 268,675 92,441 24,652 4,652 4,652 121,698 146,977 40,908 31,951 5,045 84,099 162,003 308,980 55,072	13,439,378 479,243 79,473 757 559,473 204,077 43,356 10,908 263,341 296,132 53,590 77,122 14,962 14,962 165,345 311,019 607,151	768, 121, 4, 895, 1 13, 744, 406, 7 406, 7 447, 4 935, 6 217, 217, 217, 217, 217, 217, 217, 217,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securifies 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.4 Other interest income 1.4 Other interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Oustoner deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest Expenses NET INTEREST INCOME(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions 4.2 Other fees and commissions 4.2 Other fees and commissions 4.2 Other fees and commissions 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Director's emoluments	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 411,362 311,564 450,142 97,528 116,569 13,314 292,182 519,593 97,9735	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,076	223,380 38,295 288,675 268,675 24,652 4,652 4,652 4,093 24,257 5,045 84,099 154,309 301,286	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,508 263,341 296,132 165,345 296,657 592,769 106,781 338,286 17,282	13,743,628 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 485,384 99,431 70,298 21,210 237,704 426,643 917,027	12,136,018 650,226 119,281 2,199 771,706 279,738 20,464 11,564 460,142 97,528 132,163 13,314 292,182 535,187 995,329 230,700 524,211 23,417 23,417	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,860 14,803 421,380 643,449 161,952 130,250 19,943 342,939 655,084 1,298,533	13,072,792 229,380 39,295 268,675 92,441 24,602 40,908 31,951 5,045 84,099 162,003 306,980 55,072 164,731 12,412	13,439,378 479,243 78,473 757 559,473 204,077 48,356 10,908 205,341 296,132 53,590 77,122 14,962 165,345 311,019 507,151	768,8 121,1 4,4 895,1 330,0 58,17,4 406,7 488,1 237,4 47,4 935,6 217,5 23,2 217,2 227,2 227,2 237,2 247,4 24
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1. Loans and advances 1.2 Covernment securities 1.4 Other interest income 1.4 Other interest income 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest Income 1.5 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest Expenses 2.4 Total interest Expenses NET INTEREST INCOME(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions 4.2 Other frees and commissions 4.2 Other frees and commissions 4.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME 1.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Director's emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 411,362 311,564 450,142 519,593 97,528 16,569 97,528 16,569 97,528 16,569 13,314 22,182 519,593 979,735	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,076 226,427 691,180 34,571 1,5771 87,656	13,067,412 223,380 38,295 268,675 268,675 92,441 24,652 4,652 4,093 121,698 146,977 40,908 24,257 5,045 84,099 154,309 301,286 55,072 163,389 12,412 1,765 21,437 12,145 12,147 12,168	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,508 253,341 296,132 165,345 296,657 592,789 106,781 332,86 17,282 3,881 45,053 3,881 45,053	13,743,628 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 485,384 99,431 70,298 21,210 237,704 426,643 917,027 217,878 518,836 20,572 217,878 518,836 20,572 8,764 63,659	12,136,018 650,226 119,281 2,199 771,706 279,738 20,464 21,464 11,564 460,142 97,528 132,163 13,314 292,182 535,187 995,329 230,700 524,211 23,417 15,288 33,171 15,288 33,171	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,860 14,803 421,380 643,449 161,952 19,943 342,939 655,084 1,298,533 226,427 697,357 34,541 5,771 89,150	13,072,792 229,380 39,295 268,675 92,441 24,605 121,698 40,908 31,951 5,045 84,099 162,003 306,980 55,072 164,731 12,412 1,765 21,752	13,439,378 479,243 79,473 757 559,473 204,077 43,55 10,908 205,341 296,132 53,590 77,122 14,962 14,962 165,345 311,019 607,151 106,781 341,081 17,282 3,681 4,568 4,568	768, 121, 4, 4, 895, 17, 768, 1708,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1. Loans and advances 1.2 Covernment securities 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST EXPENSES 2.3 Other Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Foreign exchange trading income (Loss) 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Director's emoluments 6.5 Depreciation charge on property and equipment 6.5 Amonissions charges	12,129,533 650,226 119,281 2,199 2771,706 279,738 20,444 11,362 311,564 460,142 97,528 97,528 97,528 97,939 13,314 519,539 979,735 230,700 519,551 23,417 14,368 22,233 12,438 22,233 12,438	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,880 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,076 226,427 691,800 34,541 5,771 1,771 1,755 67,656	13,067,412 229,380 39,295 268,675 268,675 4,605 121,698 146,977 5,045 40,908 24,257 5,045 5,045 5,072 163,389 124,122 17,656 17,176	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,908 263,341 296,132 14,962 14,962 196,276 196,276 10,781 106,781 138,286 17,282 166,781 138,286 17,282 18,35,90 19,34,472 19,473 19,473 19,574 19,57	768,862 121,623 4,638 4,638 4,638 330,978 58,134 17,627 406,739 483,384 17,027 237,704 428,643 917,027 217,878 518,836 20,572 8,764 63,659 50,563	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 97,528 132,163 13,314	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250 19,943 342,399 655,084 1,298,533 226,427 697,357 34,541 597,357 34,541 80,451 8	13,072,792 229,380 39,295 268,675 24,652 4,605 121,698 146,977 40,908 31,951 5,045 64,099 162,003 308,980	13,439,378 476,243 78,473 757 757 559,473 204,077 43,356 10,908 263,341 296,132 14,962 165,345 311,019 607,81 341,081 17,282 3,681 35,488 45,686 35,488 45,686 35,488	768, 121, 4895, 330, 58, 58, 58, 58, 58, 58, 58, 58, 58, 58
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1. Loans and advances 1.2 Covernment securities 1.4 Other interest income 1.4 Other interest income 1.4 Other interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest Income 1.5 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest Expenses 2.4 Total interest Expenses NET INTEREST INCOME(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions 4.2 Other frees and commissions 4.2 Other frees and commissions 4.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME 1.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Director's emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	12,129,533 650,226 119,281 2,199 771,706 279,738 20,464 411,362 311,564 450,142 519,593 97,528 16,569 97,528 16,569 97,528 16,569 13,314 22,182 519,593 979,735	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,076 226,427 691,180 34,571 1,5771 87,656	13,067,412 223,380 38,295 268,675 268,675 92,441 24,652 4,652 4,093 121,698 146,977 40,908 24,257 5,045 84,099 154,309 301,286 55,072 163,389 12,412 1,765 21,437 12,145 12,147 12,168	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,508 253,341 296,132 165,345 296,657 592,789 106,781 332,86 17,282 3,881 45,053 3,881 45,053	13,743,628 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 485,384 99,431 70,298 21,210 237,704 426,643 917,027 217,878 518,836 20,572 217,878 518,836 20,572 8,764 63,659	12,136,018 650,226 119,281 2,199 771,706 279,738 20,454 21,454 11,564 460,142 97,528 132,163 13,314 292,182 535,187 995,329 230,700 524,211 23,417 15,288 33,171 15,288 33,171	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,860 14,803 421,380 643,449 161,952 19,943 342,939 655,084 1,298,533 226,427 697,357 34,541 5,771 89,150	13,072,792 229,380 39,295 268,675 92,441 24,605 121,698 40,908 31,951 5,045 84,099 162,003 306,980 55,072 164,731 12,412 1,765 21,752	13,439,378 479,243 78,473 757 559,473 204,077 48,356 10,908 205,341 296,132 53,590 77,122 14,962 165,345 311,019 507,151 106,781 341,081 17,282 3,681 45,686 36,418 191,137	768, 121, 4, 895, 330, 58, 17, 406, 488, 21, 237, 447, 523, 20, 64, 51, 295, 295, 295, 295, 295, 295, 295, 295
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses NET INTEREST EXPENSES 2.3 Other Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Divident donormissions 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Total inon-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Salf costs 6.3 Director's emoluments 6.4 Rental charges 6.5 Depreciation charges 6.6 Mondission charges 6.6 Nordission charges 6.7 Other operating expenses 8.6 A Total forcharges 6.7 Other operating expenses Profif(loss) before tax and exceptional items	12,129,533 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 450,142 97,528 116,569 13,314 220,182 220,182 220,182 220,182 220,182 221,83 231,564	12,885,742 896,360 166,270 2,199 11,064,629 370,880 14,803 421,380 643,449 161,952 110,783 19,943 34,259 635,627 1,279,076 226,427 691,180 34,544 5,771 87,656 79,602 415,688	229,380 39,295 268,675 268,675 24,652 4,652 4,652 4,093 24,257 5,045 84,099 154,309 301,286 55,072 163,389 12,412 1,765 21,477 20,144	13,434,472 479,243 79,473 757 559,473 204,077 43,556 10,508 263,341 296,132 165,345 296,657 592,769 10,781 338,286 17,282 3,681 4,5053 3,696 18,606	13,743,628 768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 485,384 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	12,136,018 650,226 119,281 12,81 771,706 279,738 20,464 11,362 311,564 460,142 97,528 132,163 13,314 282,182 535,187 995,329	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,860 14,803 421,380 643,449 161,952 130,250 19,943 342,93 342,93 342,93 423,734 1,298,533	13,072,792 229,380 39,295 268,675 92,441 24,605 121,698 146,977 40,908 31,951 5,045 84,099 162,003 306,980 55,072 164,731 12,412 1,765 21,752 20,356 90,885	13,439,378 479,243 78,473 757 559,473 204,077 48,356 10,908 205,341 296,132 53,590 77,122 14,962 165,345 311,019 507,151 106,781 341,081 17,282 3,681 45,686 36,418 191,137	768. 121, 14. 4895, 330, 58, 17, 406, 488, 17, 406, 21, 237, 447, 427, 120, 217, 120,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Devenment securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total Interest income INTEREST EXPENSES 2.2 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.2 Other interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.7 Deep and the placement of the p	12,129,533 650,226 119,281 2,199 2771,706 279,738 20,454 11,362 311,564 460,142 97,528 97,528 115,569 13,314 -20,182 519,533 379,735 220,707 14,368 32,233 12,447 14,368 32,233 12,447 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 16,569 16,569 17,575	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,075 226,427 691,800 34,541 5,7711 87,656 79,602 415,688 1,540,845 (261,769) (261,769)	13,067,412 223,380 38,295 268,675 268,675 92,441 24,602 40,908 24,257 5,045 84,099 154,309 301,286 55,072 163,389 12,412 1,765 21,437 20,144 89,880 363,799	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,908 263,341 296,132 14,962 14,962 296,657 592,789 106,781 107,782 107,783	768,852 121,623 4,638 558,124 17,627 406,739 483,384 17,627 406,739 483,384 17,027 217,704 428,643 917,027 217,878 518,836 518	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 460,142 97,528 12,163 13,314 -202,182 535,187 995,329 230,700 524,211 23,417 15,288 33,171 124,231 280,070 1,231,088	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250 19,943 342,339 655,884 1,298,533 226,427 697,357 34,541 1,57,441 1,57	13,072,792 229,380 39,295 268,675 92,441 24,605 121,698 40,908 31,951 5,045 84,099 162,003 308,980 55,072 164,731 12,412 1,765 21,752 20,356 90,855 366,943	13,439,378 479,243 78,473 78,473 757 559,473 204,077 48,356 19,908 263,341 296,132 14,962 165,345 311,019 607,151 106,781 341,081 17,282 3,881 191,137 741,066 (133,915)	768,8 21,1 4,4 4,5 1,1 4,1 4,1 4,1 4,1 4,1 4,1 4,1 4,1 4,1
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.2 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Total non-interest income TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Self costs 6.2 Self costs 6.3 Central Control of the Costs 6.4 Device of the Costs 6.5 Deposition of the Costs 6.5 Deposition of the Costs 6.6 A Montistation charges 6.7 Other operating expenses Profit(loss) Before tax and exceptional items Exceptional items Profit(loss) after exceptional items Current tax Deferred tax Deferred tax	12,129,533 650,226 119,281 2,199 2771,706 279,738 450,142 450,142 97,538 115,589 13,314 519,593 979,735 220,705 23,417 14,388 22,233 12,488 32,233 12,488 32,233 12,488 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,345 12,20,345 12,20,345 12,20,345 12,20,559 (240,559) (240,559)	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,075 226,427 691,800 34,541 5,771 87,656 79,602 415,688 1,540,845 1,540	13,067,412 229,380 39,295 268,675 268,675 121,698 146,977 40,908 24,257 5,045 24,999 154,309 124,12 163,389 12,412 1,765 21,437 20,444 89,580 363,799 (62,513)	13,434,472 479,243 79,473 757 559,473 20,077 48,356 10,908 263,341 296,132 14,962 14,962 165,345 296,657 592,789 106,781 338,286 17,282 3,3681 45,053 35,056 188,060 734,199 (141,410) (5,005)	768,852 121,623 4,638 558,124 17,627 406,739 483,384 17,027 406,739 483,384 17,027 217,878 21,210 217,878 2	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 460,142 97,528 122,163 13,314 202,182 535,187 995,329 230,700 524,211 23,417 15,288 33,171 124,231 280,070 11,231,068 (235,739) (235,739) (10,779)	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250 19,943 42,399 655,084 1,298,533 226,427 697,357 34,541 1,298,533 1,557,441 (258,878) (258,878)	13,072,792 229,380 39,295 268,675 24,652 4,605 121,698 40,908 40,908 31,951 5,045 -84,099 162,003 308,980 21,756 21,756 21,756 21,756 21,756 20,356,943 (57,963)	13,439,378 479,243 78,473 78,473 757 559,473 204,077 48,356 19,908 263,341 296,132 14,962 165,345 311,019 607,151 106,781 341,081 17,282 3,881 191,137 741,066 (133,915) (5,934)	13,74 768,121,14,4 895,1 330,58,8,17,7 488,2 1,737,447,4 935,6 217,7523,20,8,64,4 51,121,181,6 (246,0,9,1
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Lorns and advances 1.2 December in counties 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Lostomer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Slaft costs 6.3 Foreign exchange trading income (Loss) 6.4 Renda Charges 6.5 Total orbits of the property and equipment 6.6 A mortisation charge on property and equipment 6.6 A mortisation charge on property and equipment 6.7 Other operating expenses 6.6 Total Other Operating Expenses Foreiti(Loss) after exceptional items Current tax Deletered tax Porfetif (Loss) after exceptional items Offetic Comprehense in come:	12,129,533 650,226 119,281 2,199 2771,706 279,738 20,454 11,362 311,564 460,142 97,528 97,528 115,569 13,314 -20,182 519,533 379,735 220,707 14,368 32,233 12,447 14,368 32,233 12,447 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 12,247 14,368 16,569 16,569 17,575	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,075 226,427 691,800 34,541 5,7711 87,656 79,602 415,668 1,540,845 (261,769) (261,769)	229,380 39,295 268,675 92,441 24,652 4,605 121,698 146,977 40,908 24,257 5,045 24,095 154,309 155,072 163,389 154,309 154,309 154,309 155,072 163,389 154,309 154,309 154,309 155,072	13,434,472 479,243 79,473 757 559,473 204,077 48,356 10,908 263,341 296,132 14,962 14,962 296,657 592,789 106,781 107,782 107,783	768,852 121,623 4,638 558,124 17,627 406,739 483,384 17,627 406,739 483,384 17,027 217,704 428,643 917,027 217,878 518,836 518	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 460,142 97,528 12,163 13,314 -202,182 535,187 995,329 230,700 524,211 23,417 15,288 33,171 124,231 280,070 1,231,088	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250 19,943 342,339 655,884 1,298,533 226,427 697,357 34,541 1,57,441 1,57	13,072,792 229,380 39,295 268,675 92,441 24,692 121,698 146,977 40,908 31,951 5,045 40,908 31,951 164,731 12,412 17,66 21,752 20,356 90,855 366,943 (57,963)	13,439,378 479,243 78,473 78,473 757 559,473 204,077 48,356 19,908 263,341 296,132 14,962 165,345 311,019 607,151 106,781 341,081 17,282 3,881 191,137 741,066 (133,915)	13,74 768,121,14,4 895,1 330,58,8,9,21,7 237,447,4 935,6 1,181,6 (246,0 (9,1
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Overunnent securilies 1.4 Other interest income 1.4 Other interest income 1.4 Other interest income 1.5 Total interest income 1.5 Total interest income INTEREST EXPENSES 2.1 Oastomer depocids 2.2 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other interest Depenses NET INTEREST EXPENSES 2.4 Total Interest Expenses NET INTEREST INCOME (LOSS) NON-OPERATING INCOME 4.1 Fees and commissions or last and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend hooms 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Director's emoluments 6.4 Retal charges 6.5 Depociation charge on properly and equipment 6.6 Amostisation charges 6.5 Total Other Operating Expenses Profit (Joss) before tax and exceptional items Profit (Joss) after exceptional items Deferred tax Profit (Joss) after tax and exceptional items	12,129,533 650,226 119,281 2,199 2771,706 279,738 450,142 450,142 97,538 115,589 13,314 519,593 979,735 220,705 23,417 14,388 22,233 12,488 32,233 12,488 32,233 12,488 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,344 12,20,345 12,20,345 12,20,345 12,20,345 12,20,559 (240,559) (240,559)	12,885,742 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,075 226,427 691,800 34,541 5,771 87,656 79,602 415,688 1,540,845 1,540	13,067,412 229,380 39,295 268,675 268,675 121,698 146,977 40,908 24,257 5,045 24,999 154,309 124,12 163,389 12,412 1,765 21,437 20,444 89,580 363,799 (62,513)	13,434,472 479,243 79,473 757 559,473 20,077 48,356 10,908 263,341 296,132 14,962 14,962 165,345 296,657 592,789 106,781 338,286 17,282 3,3681 45,053 35,056 188,060 734,199 (141,410) (5,005)	768,852 121,623 4,638 558,124 17,627 406,739 483,384 17,027 406,739 483,384 17,027 217,878 21,210 217,878 2	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 460,142 97,528 122,163 13,314 202,182 535,187 995,329 230,700 524,211 23,417 15,288 33,171 124,231 280,070 11,231,068 (235,739) (235,739) (10,779)	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,952 130,250 19,943 42,393 655,844 1,298,533 226,427 697,357 34,541 1,298,533 1,557,441 (258,878) (258,878)	13,072,792 229,380 39,295 268,675 24,652 4,605 121,698 40,908 40,908 31,951 5,045 -84,099 162,003 308,980 21,756 21,756 21,756 21,756 21,756 20,356,943 (57,963)	13,439,378 479,243 78,473 78,473 757 559,473 204,077 48,356 19,908 263,341 296,132 14,962 165,345 311,019 607,151 106,781 341,081 17,282 3,881 191,137 741,066 (133,915) (5,934)	13,741 768.1, 121.1, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4,
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST MOONE 1.1 Lons and drivances 1.2 Government execution 1.3 Deposits and placements with banking institutions 1.4 Offer Interest income 1.5 Total Interest income INTEREST EXPENSES 2.2 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Offer Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME(LOSS) NINOPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fines and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME 6.5 Amortisation chapter of the provision of the provisi	12,129,533 650,226 119,281 2,199 774,706 2773,33 20,484 11,362 311,564 460,142 97,528 13,314 460,142 97,528 13,314 292,182 519,553 379,735 230,700 230,700 230,700 230,700 230,700 240,559 (240,559) (240,559) (240,559) (240,559)	12,885,742 896,360 166,270 2,199 2,199 2,199 370,897 35,680 14,803 421,380 643,449 161,952 110,793 19,943 342,939 635,627 1,279,073 26,427 661,180 34,541 5,771 87,656 79,602 415,668 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845 1,540,845	13,067,412 229,380 39,295 268,675 92,441 24,692 121,698 146,977 40,908 24,257 5,045 84,099 154,309 301,286 301,286 303,299 (62,513) (62,513)	13,434,472 479,243 79,473 7579,473 759,473 559,473 204,077 48,356 10,908 253,341 296,132 53,590 62,760 14,962 165,352 296,657 592,769 106,781 338,286 45,053 35,056 188,060 734,199 (141,410) (144,410) (5,005)	768,862 121,623 4,638 895,123 330,978 58,134 17,627 406,739 406,739 418,384 21,210 237,704 426,643 917,027 247,704 518,386 21,210 27,704 426,643 917,027 (254,026) (7,570) (264,026)	12,136,018 650,226 119,281 2,199 771,706 279,738 20,484 11,362 311,564 460,142 97,528 132,163 13,314 292,182 535,187 995,329 200,700 524,211 24,231 28,073 31,71 14,231 28,073 (235,739) (235,739) (1,779) (246,518)	12,883,867 896,360 166,270 2,199 1,064,829 370,897 35,680 14,803 421,380 643,449 161,950 19,943 342,339 655,884 1,298,353 26,427 697,357 34,541 1,298,334 41,557,411 81,550 11,550 12,588,881 12,588,881 12,588,881 12,588,781 (258,878) (258,878) (258,878)	13,072,792 229,380 39,295 268,675 92,441 24,652 4,605 146,977 40,908 31,951 5,045 84,099 162,003 308,980 55,072 164,731 12,141 24,12 12,12 12,12 12,12 12,13 13,765 21,752 20,356 90,855 366,943 (57,963)	13,439,378 479,243 79,473 79,473 7559,473 204,077 48,356 10,908 255,341 296,132 165,342 17,122 14,962 165,343 17,123 17,124 186,186 34,181 17,186 34,181 17,186 34,186 35,418 191,137 741,066 (133,915) (133,915) (5,934) (139,849)	1,581 13,748 768,8 121,6 895,12 330,99,4 488,33 488,0 21,2 237,7 447,4 447,4 45,1 (246,03 (9,18) (246,03 (9,18) (246,03)

Other comprehensive income for the year Total comprehensive income for the year		1,302 (250,036)	114,392 (162,681)	(217) (62,730)	1,085 (145,330)	543 (261,053)	1,302 (245,216)	114,392 (159,790)	(217) (58,180)	1,085 (138,764)	5 (254,67
OTHER DISCLOSURES	30/09/2020 Bank (Un-Audited) Shs'000	Bank	Bank	30/06/2021 Bank (Un-Audited) Shs'000	30/09/2021 Bank (Un-Audited) Shs'000				(onso i	Akib
Non-performing loans and advances											
a) Gross non-performing loans and advances	2,456,276	2,436,487	2,529,859	2,617,258	2,712,713						
b) Interest in suspense c) Total Non-performing loans and advances (a-b)	815,704 1,640,572	831,626 1,604,861	875,569 1,654,290	908,609 1,708,649	909,825 1,802,888						
advances (a-b) Less:							- 100	1		1 64	
d) Loan loss provisions	826.518	833.099	815.326	851.271	922.432			- A	Street Lane	No.	
e) Net non-performing loans (c-d)	814.054	771.762	838.964	857.378	880.456				100	1000	
f) Discounted value of securities	814.054	771,762	838.964	857.378	880.456		11/3	30.1	ALC:	1000	
g) Net NPLs Exposure (e-f)	,001	,		-	-					1000	
Insider loans and advances							1 1 1	7		100	
a) Directors, shareholders and associates	776	394	1	-	-		144			I PU I	
b) Employees	592,458	633,552	620,055	610,814	590,308				TO-ARTITION		
c) Total insider loans, advances and	593,234	633,946	620,056	610,814	590,308		11111	_	1 10		
other facilities							11.11	_			MA.
Off-balance sheet items a) Letters of credit, guarantees, acceptances	1.055.126	1.102.257	1.123.117	1.102.078	1.011.201		11/3			A STATE OF THE PARTY OF THE PAR	
b) Forwards, swaps and options	54.750	112,700	109,400	107,900	1,357,650		111.5			10775	
c) Other contingent liabilities	34,730	112,700	109,400	107,300	1,357,030					11/15	
d) Total contingent liabilities	1,109,876	1,214,957	1,232,517	1,209,978	2,368,851		1111			1///	200
Capital strength	1,100,010	1,21-1,001	1,202,011	1,200,010	2,000,001					11/1/100	
a) Core capital	841,034	827,568	758,920	631,352	504,896					128	
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		The same			W720	
c) Excess/(deficiency)	(158,966)	(172,432)	(241,080)	(368,648)	(495,104)				170	1 650	
d) Supplementary capital	224,530	248,247	252,562	248,363	265,250				1000	A CHAIN	
e) Total capital (a+d)	1,065,564	1,075,815	1,011,482	879,715	770,146					ww.consolidate	ed-bank co
f) Total risk weighted assets	10,741,961	11,739,726	12,084,979	11,749,033	12,844,101				100		
g) Core capital/total deposit liabilities	8.8%	9.0%	8.1%	6.1%	4.5%	200000					
h) Minimum Statutory Ratio i) Excess/(Deficiency) (q-h)	8.0%	8.0% 1.0%	8.0% 0.1%	8.0% -1.9%	8.0% -3.5%	IFN	IGA MA	AISHA			
) Excess/(Denciency) (g-n)) Core capital/total risk weighted assets	7.8%	7.0%	6.3%	-1.9% 5.4%	-3.5% 3.9%						
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	Open a	Conso Akiba	(Virtual Fixed	Account) and	start to save.	Dial*262
) Excess/(Deficiency) (i-k)	-2.7%	-3.5%	-4.2%	-5.1%	-6.6%	SISALPOID			DEST OF TOOLS AND TOOLS		
m) Total capital/ total risk weighted assets	9.9%	9.2%	8.4%	7.5%	6.0%	Benefits	include:				
n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	* No adi	litional account ope	ning - your	 Attractive inter 	est on your savings	
o) Excess/(Deficiency) (m-n)	-4.6%	-5.3%	-6.1%	-7.0%	-8.5%		number is your acc			a branch for accou	
p) Adjusted Core Capital/Total Deposit Liabilities*	9.6%	9.7%	8.8%	6.8%	5.1%	Determ	nine your savings a			eject or emergency	
q) Adjusted Core Capital/Total Risk Weighted Assets*	8.5%	7.7%	6.8%	5.9%	4.4%	weekl	or monthly				
r) Adjusted Total Capital/Total Risk Weighted	10.6%	9.8%	8.9%	8.0%	6.5%						
Assets*								3thesidement	(L	Consolida	ted Bar
Liquidity						Tolland	consolidated bankcom	apogentient		Growing with you	tee bai
a) Liquidity Ratio	27.7%	17.2%	13.0%	20.9%	27.8%	E seen	essibilited bank.com	- distingti	_		
b) Minimum statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%			Consolidated Bank is regul	ated by the Central Bank o	f Kenya	
c) Excess/(Deficiency) (a-b)	7.7%	-2.8%	-7.0%	0.9%	7.8%	- 1			-		

