

KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2020

													KCB GROUP PLC			
	30-Jun-20	KCB BANK 31-Mar-20	KENYA 31-Dec-19	30-Jun-19	30-Jun-20	NATIONAL BANI 31-Mar-20	OF KENYA 31-Dec-19	30-Jun-19	30-Jun-20	31-Mar-20	COMPANY 31-Dec-19	30-Jun-19	30-Jun-20	31-Mar-20	GROUP 31-Dec-19	30-Jun-19
I STATEMENT OF FINANCIAL POSITION	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited
A ASSETS	6,074,983	7,012,397	8,412,261	5,876,137	1 202 222	1,736,165	1,333,800	1,040,460					12,213,526	15.577.170	15,604,680	10,388,163
Cash (both Local & Foreign) Balances due from Central Bank of Kenya	39,115,841	36,538,551	33,809,960	36,967,985	1,292,929 9,456,491	3,800,171	11,346,712	15,966,321	-	-	-	-	48,572,332	15,564,160 40,338,722	45,156,672	36,967,985
3 Kenya Government and other securities held for dealing purposes	-	1,018,114	-	-	-	-	-	-	-	-	-	-	-	1,018,114	-	-
4 Financial Assets at fair value through profit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
and loss Investment securities:																
5 a) Held at armotized cost: a. Kenya Government securities	51,069,643	53,226,189	53,102,746	54,945,590	34,555,655	37,231,962	37,116,751	17,904,188	-	-	-	-	85,625,298	90,458,151	90,182,021	56,554,157
b.Other securities	-	-	-	-	-	-	-	-	-	-	-	-	7,710,337	8,051,064	8,409,396	7,114,504
 b) Fair value through OCI: a. Kenya Government securities 	96,905,532	89,878,296	63,639,829	62,991,869	9,445,632	7,417,750	-	16,139,541	-	-	=	-	106,351,164	97,325,778	63,711,225	69,252,495
b. Other securities	1,724,468	1,698,705	1,613,175	2,057,650	-	-	-	-	24,473	25,240	25,356	27,896	8,836,162	6,807,967	6,940,734	2,085,546
 Deposits and balances due from local banking institutions 	4,991,259	6,077,642	10,276,990	2,662,400	1,054,278	1,051,419	1,050,939	2,687,208	1,535,438	1,432,715	1,177,914	901,605	6,045,537	7,129,061	11,290,453	2,662,400
 Deposits and balances due from banking institutions abroad 	15,080,084	15,603,672	4,108,445	7,696,175	1,181,205	395,444	1,606,864	395,728	-	-	-	-	47,282,144	42,943,498	36,356,464	32,992,305
8 Tax recoverable 9 Loans and advances to customers (net)	464,006,913	463,085,623	458,286 447,154,955	23,081 435,726,167	304,204 50,273,213	231,360 47,879,059	237,713 45,871,701	458,685 47,332,487	28,743	27,834	27,352	68,638	559,884,343	- 553,861,270	551,675 535,370,260	130,388 478,730,510
10 Balances due from group companies	4,926,699	3,892,669	4,818,740	4,049,464	-	-	-	-	-	5,997,303	6,335,793	8,253,259	-	-	-	-
11 Investments in associates	-	-	-	-	547,967	480,881	515,910	474,569	-	-	-	125	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-	19,963	19,963	19,963	19,963	79,227,397	79,227,397	79,227,397	68,036,500	-	=	-	Ē
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Investment properties 15 Property and equipment	10,023,093	10,359,302	10,104,529	7,604,029	4,337,707	4,432,535	4,547,631	4,367,117	616,984	611,821	606,651	655,951	20,238,654	20,683,599	20,163,379	13,551,623
16 Prepaid lease rentals	123,268	123,894	124,516	125,765	-	-	-	-	-	-	-	-	125,256	125,899	126,522	127,771
17 Intangible assets	5,177,506	4,992,174	4,918,474	3,769,978	882,274	975,331	1,041,333	1,241,539	8,610	9,117	9,623	-	7,312,992	6,301,879	6,337,138	2,523,758
18 Deferred tax asset	9,232,651	9,216,872	8,684,284	9,221,805	2,472,655	3,024,490	3,103,595	2,198,433	9,906	69	1,221	140,453	12,353,946	13,051,236	12,861,416	9,929,624
19 Retirement benefit asset 20 Other assets	21,840,874	26,189,737	23,074,530	658,000 18,682,327	3,401,285	5,120,226	4,235,835	4,696,079	309,365	326,992	38,354	- 8,188	30,519,821	43,407,837	- 45,510,178	658,000 22,850,037
21 TOTAL ASSETS	730,292,814	728,913,837	674,301,720	653,058,422	119,225,458	113,796,756	112,028,747	114,922,318	81,760,916	87,658,488	87,449,661	78,092,615	953,071,512	947,068,235	898,572,213	746,519,266
B LIABILITIES																
22 Balances due to Central Bank of Kenya	4,914,250	-	-	-	-	-	-	7,448,550	-	-	-	-	4,914,250	-	-	-
23 Customer deposits	587,038,471	580,142,217	528,114,597	502,762,380	99,627,153	92,000,375	87,091,263	91,771,954	-	-	=	-	758,241,255	740,444,394	686,583,179	563,236,258
24 Deposits and balances due to local banking institutions	1,070,475	1,606,534	7,522,635	5,587,598	1,280,280	3,581,037	5,983,472	3,606,812	-	-	-	-	2,350,755	5,187,571	9,509,090	5,587,598
25 Deposits and balances due to foreign banking institutions	1,829,756	1,541,324	1,192,971	3,133,868	4,180,994	3,289,035	4,003,782	1,518,028	-	-	-	-	11,011,347	8,092,433	10,861,504	13,251,212
26 Other money market deposits 27 Borrowed funds	18,663,750	19,222,105	18,463,923	19,037,455	-	-	-	-	-	-	=	-	21,376,783	21,969,872	21,485,494	22,418,516
28 Balances due to group companies	- 10,003,730	17,222,103	-	- 17,037,433	_	-	-		2,211,844	-	-	109,474	- 21,370,763	-	21,403,474	-
29 Tax payable	472,400	2,007,973	-	-	-	-	-	-	-	-	-	-	519,323	2,108,655	135,791	1,654
30 Dividends payable	-	8,097,915	8,097,915	6,387,716	5,811	5,811	5,819	24,315	-	-	=	6,321,696	-	Ē	-	6,321,696
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability 33 Other liabilities	15,195,414	18,123,042	18,302,045	15,480,000	2,792,287	3,061,076	3,239,991	3,308,785	182,523	197,393	4,368	79,776	22,519,128	33,719,230	40,256,047	18,178,520
34 TOTAL LIABILITIES	629,184,516	630,741,110	581,694,086	552,389,017	107,886,525	101,937,334	100,324,327	107,678,444	2,394,367	197,393	4,368	6,510,946	820,932,841			628,995,454
		,,	301,074,000	552,367,017		101,707,004	100,324,327						020,732,041	811,522,155	768,831,105	
C SHAREHOLDERS' FUNDS			301,074,000											811,522,155	768,831,105	
35 Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	7,368,906	3,213,456	3,213,456	3,213,456	3,066,057	3,213,456	3,213,456	3,213,456	3,066,057
									3,213,456 27,690,149 (52,270)	3,213,456 27,690,149 (51,503)	3,213,456 27,690,149 (51,387)	3,066,057 21,646,777 (48,847)				
35 Paid up /Assigned capital 36 Share premium/(discount)	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	7,368,906	27,690,149	27,690,149	27,690,149	21,646,777	3,213,456 27,690,149	3,213,456 27,690,149	3,213,456 27,690,149	3,066,057 21,646,777
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves	53,986,100 - 393,771	53,986,100 - (752,698)	53,986,100 - (858,082)	53,986,100 - 1,186,440 42,213,599	12,368,906 - 1,255,687	12,368,906 - 1,255,693	12,368,906 - 1,255,687	7,368,906 - 1,250,390	27,690,149 (52,270)	27,690,149 (51,503)	27,690,149 (51,387)	21,646,777 [48,847]	3,213,456 27,690,149 1,654,512	3,213,456 27,690,149 403,794	3,213,456 27,690,149 553,547	3,066,057 21,646,777 1,142,982
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses	53,986,100 - 393,771	53,986,100 - (752,698) 41,143,497	53,986,100 - (858,082) 36,214,366	53,986,100 - 1,186,440	12,368,906 - 1,255,687 [6,228,546]	12,368,906 - 1,255,693 (5,565,416)	12,368,906 - 1,255,687 (5,455,648)	7,368,906 - 1,250,390 (5,913,102)	27,690,149 (52,270)	27,690,149 (51,503)	27,690,149 (51,387)	21,646,777 [48,847]	3,213,456 27,690,149 1,654,512 105,218,406	3,213,456 27,690,149 403,794 98,809,635	3,213,456 27,690,149 553,547 93,318,092	3,066,057 21,646,777 1,142,982 94,839,017
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends	53,986,100 - 393,771	53,986,100 - (752,698) 41,143,497	53,986,100 - (858,082) 36,214,366	53,986,100 - 1,186,440 42,213,599	12,368,906 - 1,255,687 [6,228,546] 3,864,058	12,368,906 - 1,255,693 (5,565,416)	12,368,906 - 1,255,687 (5,455,648) 3,535,475	7,368,906 - 1,250,390 (5,913,102) 4,456,204	27,690,149 (52,270)	27,690,149 (51,503)	27,690,149 (51,387) 48,559,435	21,646,777 [48,847]	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760	3,213,456 27,690,149 403,794 98,809,635 6,685,208	3,213,456 27,690,149 553,547 93,318,092 5,914,702	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants	53,986,100 - 393,771 46,728,427 - -	53,986,100 - (752,698) 41,143,497 3,795,828 - -	53,986,100 - (858,082) 36,214,366 3,265,250	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166	12,368,906 - 1,255,687 (6,228,546) 3,864,058 78,828	12,368,906 - 1,255,693 (5,565,416) 3,800,239	12,368,906 - 1,255,687 (5,455,648) 3,535,475 - -	7,368,906 - 1,250,390 (5,913,102) 4,456,204 81,476	27,690,149 (52,270) 48,515,214 - -	27,690,149 (51,503) 48,575,353 - - 8,033,640	27,690,149 (51,387) 48,559,435 - - 8,033,640	21,646,777 [48,847] 43,851,625 - - 3,066,057	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 (8,967,612)	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 (8,982,478) 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends	53,986,100 - 393,771	53,986,100 - (752,698) 41,143,497	53,986,100 - (858,082) 36,214,366	53,986,100 - 1,186,440 42,213,599 - 44,100	12,368,906 - 1,255,687 [6,228,546] 3,864,058	12,368,906 - 1,255,693 (5,565,416)	12,368,906 - 1,255,687 (5,455,648) 3,535,475	7,368,906 - 1,250,390 (5,913,102) 4,456,204	27,690,149 (52,270)	27,690,149 (51,503) 48,575,353 - -	27,690,149 (51,387) 48,559,435	21,646,777 [48,847] 43,851,625 - -	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802)	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478]	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173)
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	53,986,100 - 393,771 46,728,427 - -	53,986,100 - [752,698] 41,143,497 3,795,828 - - - 98,172,727	53,986,100 - (858,082) 36,214,366 3,265,250	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166	12,368,906 - 1,255,687 (6,228,546) 3,864,058 78,828	12,368,906 - 1,255,693 (5,565,416) 3,800,239	12,368,906 - 1,255,687 (5,455,648) 3,535,475 - - - 11,704,420	7,368,906 - 1,250,390 (5,913,102) 4,456,204 81,476	27,690,149 (52,270) 48,515,214 - -	27,690,149 (51,503) 48,575,353 - - 8,033,640 - 87,461,095	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - - 3,066,057	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 (8,967,612)	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 (8,982,478) 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	53,986,100 - 393,771 46,728,427 - - - 101,108,298	53,986,100 - (752,698) 41,143,497 3,795,828 - - - 98,172,727	53,986,100 - (858,082) 36,214,366 3,265,250 - - - 92,607,634	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - - - 11,338,933	12,368,906 - 1,255,693 (5,565,416) 3,800,239 - - - 11,859,422	12,368,906 - 1,255,687 (5,455,648) 3,535,475 - - - 11,704,420	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 7,243,874	27,690,149 (52,270) 48,515,214 - - - - 79,366,549	27,690,149 [51,503] 48,575,353 - - 8,033,640 - 87,461,095	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - - 3,066,057 - 71,581,669	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 (8,982,478) 8,033,640 - 129,741,108	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest	53,986,100 - 393,771 46,728,427 - - - 101,108,298	53,986,100 - (752,698) 41,143,497 3,795,828 - - - 98,172,727	53,986,100 - (858,082) 36,214,366 3,265,250 - - - 92,607,634	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - - - 11,338,933	12,368,906 - 1,255,693 (5,565,416) 3,800,239 - - - 11,859,422	12,368,906 - 1,255,687 (5,455,648) 3,535,475 - - - 11,704,420	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 7,243,874	27,690,149 (52,270) 48,515,214 - - - - - 79,366,549	27,690,149 [51,503] 48,575,353 - - 8,033,640 - 87,461,095	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - - 3,066,057 - 71,581,669	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 (8,982,478) 8,033,640 - 129,741,108	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	53,986,100 - 393,771 46,728,427 - - - 101,108,298	53,986,100 - (752,698) 41,143,497 3,795,828 - - - 98,172,727	53,986,100 - (858,082) 36,214,366 3,265,250 - - - 92,607,634	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - - - 11,338,933	12,368,906 - 1,255,693 (5,565,416) 3,800,239 - - - 11,859,422	12,368,906 - 1,255,687 (5,455,648) 3,535,475 - - - 11,704,420	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 7,243,874	27,690,149 (52,270) 48,515,214 - - - - - 79,366,549	27,690,149 [51,503] 48,575,353 - - 8,033,640 - 87,461,095	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - - 3,066,057 - 71,581,669	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 (8,982,478) 8,033,640 - 129,741,108	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up / Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	53,986,100 - 393,771 46,728,427 101,108,298 - 730,292,814	53,986,100 - (752,698) 41,143,497 3,795,828 - - - 98,172,727 - 728,913,837	53,986,100 - (858,082) 36,214,366 3,265,250 - - - - 92,607,634 - 674,301,720	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047	12,368,906 - 1,255,687 [6,228,546] 3,864,058 75,828 11,338,933 - 119,225,458	12,368,906 - 1,255,693 (5,565,416) 3,800,239 	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 7,243,874 - 114,922,318	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - - 3,066,057 - 71,581,669	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] 132,138,671 - 953,071,512	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080 - 947,068,235	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	53,986,100 - 393,771 46,728,427 101,108,298 - 730,292,814	53,986,100 - (752,698) 41,143,497 3,795,828 - - - - - - 78,172,727 - 728,913,837	53,986,100 - (858,082) 36,214,366 3,265,250 - - - 92,607,634 - 674,301,720	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 	12,368,906 - 1,255,693 (5,565,416) 3,800,239 - - - 11,859,422 - 113,796,756	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 7,243,874 - 114,922,318	27,690,149 (52,270) 48,515,214 - - - - - 79,366,549	27,690,149 [51,503] 48,575,353 - - 8,033,640 - 87,461,095	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - - 3,066,057 - 71,581,669	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 (8,967,612) 132,138,671 - 953,071,512	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266
35 Paid up / Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	53,986,100 - 393,771 46,728,427 101,108,298 - 730,292,814	53,986,100 - (752,698) 41,143,497 3,795,828 - - - 98,172,727 - 728,913,837	53,986,100 - (858,082) 36,214,366 3,265,250 - - - - 92,607,634 - 674,301,720	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047	12,368,906 - 1,255,687 [6,228,546] 3,864,058 75,828 11,338,933 - 119,225,458	12,368,906 - 1,255,693 (5,565,416) 3,800,239 - - - 11,859,422 - 113,796,756	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 7,243,874 - 114,922,318	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488	27,690,149 (51,387) 48,559,435 - - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] 132,138,671 - 953,071,512	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080 - 947,068,235	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 [7,459,173] 3,066,057 - 117,523,812 - 746,519,266
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	53,986,100 - 393,771 46,728,427 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837	53,986,100 - (858,082) 36,214,366 3,265,250 - - - 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999	12,368,906 - 1,255,693 (5,565,416) 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648	7,368,906 - 1,250,390 (5,913,102) 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190	27,690,149 [52,270] 48,515,214 79,366,549 - 81,760,916	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293 - 87,449,661	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080 - 947,068,235	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income	53,986,100 - 393,771 46,728,427 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837	53,986,100 - (858,082) 36,214,366 3,265,250 - - - 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999	12,368,906 - 1,255,693 (5,565,416) 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648	7,368,906 - 1,250,390 (5,913,102) 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190	27,690,149 [52,270] 48,515,214 79,366,549 - 81,760,916	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293 - 87,449,661	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080 - 947,068,235	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 [7,459,173] 3,066,057 - 117,523,812 - 746,519,266
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837	53,986,100 - (858,082) 36,214,366 3,265,250 - - 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377	12,368,906 - 1,255,693 (5,565,416) 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267	7,368,906 - 1,250,390 (5,913,102) 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423	27,690,149 [52,270] 48,515,214 79,366,549 - 81,760,916	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293 - 87,449,661	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080 - 947,068,235	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213 59,011,291 14,066,479 1,272,851 - 74,350,621	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266 26,792,447 6,555,058 255,278 - 33,602,783
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 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 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 667,568	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 6,213,287 708,047	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 46,003	12,368,906 - 1,255,693 (5,565,416) 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565 24,002	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270	27,690,149 [52,270] 48,515,214 79,366,549 - 81,760,916	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293 87,449,661	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127 9,318,023 994,516	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 135,546,080 947,068,235 14,663,657 5,274,889 268,430 20,206,976 4,685,278 467,758	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213 59,011,291 14,066,479 1,272,851 - 74,350,621	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266 26,792,447 6,555,058 255,278 - 33,602,783 7,240,246 960,968
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	53,986,100 - 393,771 46,728,427 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377	12,368,906 - 1,255,693 (5,565,416) 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267	7,368,906 - 1,250,390 (5,913,102) 4,456,204 81,476 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 37,658,488 14,425	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293 - 87,449,661	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 - 135,546,080 - 947,068,235 14,663,657 5,274,889 268,430 - 20,206,976 4,685,278	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213 59,011,291 14,066,479 1,272,851 - 74,350,621	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266 26,792,447 6,555,058 255,278 - 33,602,783
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 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 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3. Other interest expenses 4. Total interest expenses	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 32,679,349 7,010,682 667,568 - 7,678,250	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960 - 3,852,301	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 6,213,287 708,047 - 6,921,334	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053	12,368,906 - 1,255,693 (5,565,416) 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 596,326 15,565 24,002 635,893	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 37,658,488 14,425	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 - 3,066,057 - 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127 9,318,023 994,516 - 10,312,539	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640 135,546,080 947,068,235 14,663,657 5,274,889 268,430 20,206,976 4,685,278 467,758 5,153,036	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640 - 129,741,108 - 898,572,213 59,011,291 14,066,479 1,272,851 - 74,350,621 16,265,919 1,953,699 - 18,219,618	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266 26,792,447 6,555,058 255,278 - 33,602,783 7,240,246 960,968 - 8,201,214
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 - 667,568 - 7,678,250 25,001,099	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960 - 3,852,301 11,917,006	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 - 6,213,287 708,047 - 6,921,334 23,019,153	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488 14,425 14,425	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 19,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 667,568 - 7,678,250 25,001,099 4,730,062 3,035,565	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960 - 3,852,301 11,917,006	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468 8,804,676 8,017,461	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 6,213,287 708,047 - 6,921,334 23,019,153 3,625,208 4,139,561	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488 14,425 14,425 14,425	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 - 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127 9,318,023 994,516 - 10,312,539 31,069,588 4,925,178 4,471,398	3,213,456 27,690,149 403,794 98,809,635 6,685,208 19,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 - 667,568 - 7,678,250 25,001,099	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960 - 3,852,301 11,917,006	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 - 6,213,287 708,047 - 6,921,334 23,019,153	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488 14,425 14,425	27,690,149 (51,387) 48,559,435 - 8,033,640 - 87,445,293	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 19,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 2 INTEREST INCOME 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 3 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 667,568 - 7,678,250 25,001,099 4,730,062 3,035,565	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960 - 3,852,301 11,917,006	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468 8,804,676 8,017,461	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 6,213,287 708,047 - 6,921,334 23,019,153 3,625,208 4,139,561 1,321,545	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579 147,545 1,185,731 551,980	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488 14,425 14,425 14,425 20,795	27,690,149 (51,387) 48,559,435 8,033,640 87,445,293 - 87,449,661	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127 9,318,023 994,516 - 10,312,539 31,069,588 4,925,178 4,471,398	3,213,456 27,690,149 403,794 98,809,635 6,685,208 19,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057 - 117,523,812 - 746,519,266 26,792,447 6,555,058 255,278 - 33,602,783 7,240,246 960,968 - 8,201,214 25,401,569 4,661,799 4,240,259 2,060,269
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3 NET INTEREST INCOME/LOSS) 4 OTHER OPERATING INCOME 4.1 Fees and commissions loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 667,568 - 7,678,250 25,001,099 4,730,062 3,035,565 1,546,968 - 1,639,242 10,951,837	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,631,341 320,960 - 3,852,301 11,917,006 2,563,123 1,932,572 971,964 - 727,301 6,194,960	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468 8,804,676 8,017,461 3,137,498 - 3,579,632 23,539,267	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 - 6,921,334 23,019,153 3,625,208 4,139,561 1,321,545 - 1,900,556 10,986,870	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807 62,831 564,764 241,476 - [142,933] 726,138	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 37,658,488 14,425 14,425 14,425 20,795 170,000 34,679 225,474	27,690,149 (51,387) 48,559,435 8,033,640 87,445,293 87,449,661	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 INTEREST INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income 5 TOTAL OPERATING INCOME	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 667,568 - 7,678,250 25,001,099 4,730,062 3,035,565 1,546,968 - 1,639,242	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,531,341 320,960 - 3,852,301 11,917,006 2,563,123 1,932,572 971,964 - 727,301	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468 8,804,676 8,017,461 3,137,498 - 3,579,632	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 - 6,213,287 708,047 - 6,921,334 23,019,153 3,625,208 4,139,561 1,321,545 - 1,900,556	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579 147,545 1,185,731 551,980 33,800 136,635	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807 62,831 564,764 241,476 - [142,933]	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 87,658,488 14,425 14,425 14,425 20,795 170,000 34,679	27,690,149 (51,387) 48,559,435 8,033,640 87,445,293	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612] - 132,138,671 - 953,071,512 29,987,544 10,818,280 576,303 - 41,382,127 9,318,023 994,516 - 10,312,539 31,069,588 4,925,178 4,471,398 2,431,447 - 2,135,587	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 (8,982,478) 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057
35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/ Accumulated losses 39 Statutory loan loss reserve 40 Other Reserves/Re-measurement of defined benefit asset/liability 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46 MINORITY INTEREST INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3 NET INTEREST INCOME/LOSS) 4 OTHER OPERATING INCOME/LOSS) 4 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total other operating income	53,986,100 - 393,771 46,728,427 - 101,108,298 - 730,292,814 24,720,409 7,606,469 352,471 - 32,679,349 7,010,682 667,568 - 7,678,250 25,001,099 4,730,062 3,035,565 1,546,968 - 1,639,242 10,951,837	53,986,100 - (752,698) 41,143,497 3,795,828 98,172,727 - 728,913,837 11,896,104 3,683,039 190,164 - 15,769,307 3,631,341 320,960 - 3,852,301 11,917,006 2,563,123 1,932,572 971,964 - 727,301 6,194,960	53,986,100 - (858,082) 36,214,366 3,265,250 92,607,634 - 674,301,720 50,614,710 12,010,200 1,124,242 - 63,749,152 13,434,169 1,456,515 - 14,890,684 48,858,468 8,804,676 8,017,461 3,137,498 - 3,579,632 23,539,267	53,986,100 - 1,186,440 42,213,599 - 44,100 3,239,166 - 100,669,405 - 653,058,422 24,084,553 5,662,047 193,887 - 29,940,487 - 6,921,334 23,019,153 3,625,208 4,139,561 1,321,545 - 1,900,556 10,986,870	12,368,906 - 1,255,687 [6,228,546] 3,864,058 78,828 - 11,338,933 - 119,225,458 2,312,683 2,329,695 40,999 - 4,683,377 1,233,676 58,374 48,003 1,340,053 3,343,324 63,812 534,384 196,947 57,000 107,253 959,396	12,368,906 - 1,255,693 [5,565,416] 3,800,239 11,859,422 - 113,796,756 1,268,617 1,162,797 19,312 - 2,450,726 - 596,326 15,565 24,002 635,893 1,814,833 44,851 299,070 89,737 57,000 41,550 532,208	12,368,906 - 1,255,687 [5,455,648] 3,535,475 11,704,420 - 112,028,747 4,606,559 4,386,171 35,648 - 9,028,378 2,131,853 460,267 147,679 2,739,799 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691	7,368,906 - 1,250,390 [5,913,102] 4,456,204 81,476 - 7,243,874 - 114,922,318 2,195,733 2,209,500 18,190 - 4,423,423 1,208,346 101,270 - 1,309,616 3,113,807 62,831 564,764 241,476 - [142,933] 726,138	27,690,149 [52,270] 48,515,214	27,690,149 [51,503] 48,575,353 8,033,640 - 87,461,095 - 37,658,488 14,425 14,425 14,425 20,795 170,000 34,679 225,474	27,690,149 (51,387) 48,559,435 8,033,640 87,445,293 87,449,661	21,646,777 [48,847] 43,851,625 3,066,057 71,581,669 78,092,615	3,213,456 27,690,149 1,654,512 105,218,406 3,329,760 [8,967,612]	3,213,456 27,690,149 403,794 98,809,635 6,685,208 (9,289,802) 8,033,640	3,213,456 27,690,149 553,547 93,318,092 5,914,702 [8,982,478] 8,033,640	3,066,057 21,646,777 1,142,982 94,839,017 1,222,095 (7,459,173) 3,066,057













KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2020

														KCB GROUP PLC			
		30-Jun-20	KCB BANK I 31-Mar-20	31-Dec-19	30-Jun-19	30-Jun-20	NATIONAL BANK 31-Mar-20	31-Dec-19	30-Jun-19	30-Jun-20	31-Mar-20	COMPANY 31-Dec-19	30-Jun-19	30-Jun-20	31-Mar-20	GROUP 31-Dec-19	30-Jun-19
П	STATEMENT OF COMPREHENSIVE INCOME	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited
6.2	Staff costs	6,852,603	4,123,350	15,644,172	7,672,552	1,953,757	1,001,102	4,026,922	2,072,847	101,300	85,099	66,500	23,826	10,098,346	5,811,719	19,459,349	8,946,745
	Directors' emoluments	60,235	24,710	323,366	50,628	12,106	4,761	41,449	17,745	31,016	10,041	38,611	27,924	153,522	61,083	356,030	151,614
6.4		61,594 772,186	16,821 514,120	132,753 1,944,821	69,036 952,001	73,344 332,618	34,280 168,044	127,190 704,351	99,535 380,901	5,747	2,781	- 8,610	3,838	172,146 1,398,996	109,662 832,029	98,083 2,761,425	184,713 1,216,887
	Depreciation charge on property and equipment Amortisation charges	893,204	433,055	1,432,055	629,034	200,508	99,768	408,226	194,920	1,013	506	506	3,030	1,152,365	554,047	1,625,137	666,209
6.7	•	5,629,678	2,634,622	11,016,949	5,131,180	1,130,082	510,543	1,872,835	860,641	174,959	122,381	560,077	155,936	8,205,821	3,762,502	14,216,218	6,443,384
6.8	Total other operating expenses	24,591,466	10,257,227	39,213,787	17,202,851	4,116,094	2,113,012	9,165,515	3,724,858	314,035	220,808	674,304	211,524	32,208,440	14,028,923	47,405,184	20,640,657
	Profit/(loss) before tax and exceptional items	11,361,470	7,854,739	33,183,948	16,803,172	186,626	234,029	(821,245)	115,087	(50,369)	19,091	16,028,523	3,107,948	12,824,758	8,922,077	36,897,358	17,933,076
	Profit/(loss) after exceptional items	11,361,470	7,854,739	33,183,948	16,803,172	186,626	234,029	137,713 (958,958)	115,087	(50,369)	19,091	16,028,523	3,107,948	12,824,758	8,922,077	36,897,358	17,933,076
	Current tax	(4,630,572)	(2,465,970)	(11,589,773)	(5,687,496)	- 100,020	234,027	(235,339)	9,633	(30,307)	479	(41,286)	3,107,740	(5,076,074)	(2,712,341)	(11,708,148)	(5,952,003)
	Deferred tax	315,086	70,940	1,111,726	700,632	(567,930)	(79,105)	857,307	(2,316)	8,686	(1,151)	(100,948)	38,285	[171,079]	52,314	(24,042)	741,870
12	Profit/(loss) after tax and exceptional items	7,045,984	5,459,709	22,705,901	11,816,308	(381,304)	154,924	(336,990)	107,770	(41,683)	18,419	15,886,289	3,146,233	7,577,605	6,262,050	25,165,168	12,722,943
	Minority Interest	-	-	-	-	-			-	-	-	-	-	-	-	-	-
14	Profit/(loss) after tax and exceptional items and Minority Interest	7,045,984	5,459,709	22,705,901	11,816,308	(381,304)	154,924	(336,990)	107,770	(41,683)	18,419	15,886,289	3,146,233	7,577,605	6,262,050	25,165,168	12,722,943
	Other Comprehensive income:																
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	-	-	[111,624]	(307,324)	(337,000)	(362,138)
15.2	Fair value changes in available-for-sale financial assets	1,788,361	150,549	[3,612,287]	(1,305,873)	112,611	-	194,861	311,254	[1,261]	[166]	(12,653)	(9,024)	1,572,807	[213,933]	[3,746,701]	[1,012,348]
	Re-measurement of defined benefit pension fund	-	-	(719,000)	-	-	-	(8,881)	-	-	-	-	-	-	-	(719,000)	-
	Share of other comprehensive income of associates	(536,508)	- (/E 4/E)	- 0/0.050	201 7/2	(22.702)	-	(55,794)	(93,376)	378	- 50	3,796	2,707	((71.0(0)	- // 100	909,550	202 707
	Income tax relating to components of other comprehensive income		(45,165)	869,353	391,762	(33,783)	-							(471,842)	64,180		303,704
	Other comprehensive income for the year net of tax	1,251,853	105,384	(3,461,934)	(914,111)	78,828	-	130,186	217,878	(883)	(116)	(8,857)	(6,317)	989,341	(457,077)	(3,893,151)	(1,070,782)
	Total comprehensive income for the year	8,297,837	5,565,093	19,243,967	10,902,197	(302,476)	154,924	(206,804)	325,648	(42,566)	18,303	15,877,432	3,139,916	8,566,946	5,804,973	21,272,017	11,652,161
	EARNINGS PER SHARE - DILUTED & BASIC KSHS DIVIDEND PER SHARE - DECLARED KSHS	0.26	0.40	0.40	0.44	-	0.05	-	0.04	-	0.02	3.50	1.00	4.72	7.79	3.50	1.00
.,	STOPPING THE STATE OF THE STATE			0.00	0.00							0.00					
Ш	OTHER DISCLOSURES																
1	NON-PERFORMING LOANS AND ADVANCES														-	-	
	a) Gross Non-performing loans and advances	50,442,944	37,422,149	34,786,250	35,865,746	28,659,573	25,078,227	25,175,371	32,410,269					83,884,432	66,200,990	63,396,118	39,110,920
	b) Less Interest in Suspense c)Total Non-Performing Loans and Advances (a-b)	5,832,716 44,610,228	4,403,204 33,018,945	4,050,790 30,735,460	4,204,282 31,661,464	5,381,122 23,278,451	4,895,141 20,183,086	4,530,646 20,644,725	4,921,259 27,489,010					11,641,695 72,242,737	9,641,413 56,559,577	8,984,349 54,411,769	4,533,209 34,577,711
	d) Less Loan Loss Provision	24,379,566	19,516,138	17,052,633	15,405,091	10,281,702	10,490,396	10,274,767	15,124,451					36,103,733	30,937,749	28,716,020	16,080,637
	e) Net Non-Performing Loans and Advances(c-d)	20,230,662	13,502,807	13,682,827	16,256,373	12,996,749	9,692,690	10,369,958	12,364,559					36,139,004	25,621,828	25,695,749	18,497,074
	f) Discounted Value of Securities	17,302,378	11,473,497	11,604,247	14,228,392	12,711,844	9,291,633	10,066,760	11,627,745		-			39,320,649	28,300,710	26,065,820	19,393,193
	g) Net NPLs Exposure (e-f)	2,928,284	2,029,310	2,078,580	2,027,981	284,905	401,057	303,198	736,814					(3,181,645)	(2,678,882)	(370,071)	(896,119)
2	a) Directors, Shareholders and Associates	2,454,867	2,913,388	1,385,533	990,498	1	37	37	35,311					1,417,189	1,206,571	1,410,254	1,011,996
	b) Employees	13,302,548	13,086,830	12,614,514	12,068,096	5,544,248	5,401,972	5,492,318	5,321,865					20,047,684	19,610,008	19,392,521	13,260,357
	c)Total Insider Loans and Advances and other	15,757,415	16,000,218	14,000,047	13,058,594	5,544,249	5,402,009	5,492,355	5,357,176					21,464,873	20,816,579	20,802,775	14,272,353
3	OFF-BALANCE SHEET ITEMS																
	a)Letters of credit,guarantees, acceptances	76,782,495	79,374,884	76,191,558	71,301,258	7,007,850	7,547,409	6,396,276	6,043,674					93,455,265	98,351,717	91,779,400	77,029,779
	b) Forwards, swaps and options	16,002,702	18,681,757	14,472,705	21,557,908	174,158	1,081,138	506,750	1,247,567					17,546,049	21,554,217	15,444,637	22,147,642
	c) Other contingent liabilities	-	-	-	-	-	-	-	-					-	-	-	
,	d)Total Contingent Liabilities	92,785,197	98,056,641	90,664,263	92,859,166	7,182,008	8,628,547	6,903,026	7,291,241					111,001,314	119,905,934	107,224,037	99,177,421
4	a) Core capital	97,191,535	92,399,743	90,200,466	90,335,643	6,139,193	6,400,196	6,579,626	1,243,932					132,333,209	126,582,215	124,221,697	113,108,596
	b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000					7,724,796	7,651,564	6,470,636	6,557,053
	c) Excess (a-b)	96,191,535	91,399,743	89,200,466	89,335,643	5,139,193	5,400,196	5,579,626	243,932		<u>. </u>			124,608,413	118,930,651	117,751,061	106,551,543
	d) Supplementary Capital	7,998,750	11,697,078	10,866,500	7,680,000	1,190,008	1,165,133	1,154,704	1,206,558					11,328,510	14,586,458	13,515,952	8,902,095
	e) Total Capital (a+d)	105,190,285	104,096,821	101,066,966	98,015,643	7,329,201	7,565,329	7,734,330	2,450,490					143,661,719	141,168,673	137,737,649	122,010,691
	f) Total risk weighted assets g) Core Capital/Total deposits Liabilities	603,667,601	606,969,620 15.9%	577,236,270 17.1%	559,531,486 17.9%	70,086,927 5.9%	65,953,814	67,262,493 7.2%	83,111,042 1.3%					737,289,354 17.5%	741,289,624 17.1%	723,921,493 18.1%	627,324,755
	h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%					8.0%	8.0%	8.0%	8.0%
	I) Excess	8.5%	7.9%	9.1%	9.9%	-2.1%	-1.3%	-0.8%	-6.7%					9.5%	9.1%	10.1%	12.1%
	j) Core Capital / total risk weighted assets	16.1%	15.2%	15.6%	16.1%	8.8%	9.7%	9.8%	1.5%					17.9%	17.1%	17.2%	18.0%
	k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%					10.5%	10.5%	10.5%	10.5%
	Excess (j-k)	5.6% 17.4%	4.7% 17.2%	5.1% 17.5%	5.6% 17.5%	-1.7% 10.5%	-0.8% 11.5%	-0.7% 11.5%	-9.0% 2.9%					7.4%	19.0%	6.7% 19.0%	7.5%
	n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%					14.5%	14.5%	14.5%	14.5%
	o) Excess (m-n)	2.9%	2.7%	3.0%	3.0%	-4.0%	-3.0%	-3.0%	-11.6%					5.0%	4.5%	4.5%	4.9%
	(p) Adjusted Core Capital/Total Deposit Liabilities*	17.0%	16.4%	17.7%	18.7%	6.0%	6.8%	7.3%	1.8%					17.8%	17.5%	18.6%	20.8%
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	16.5%	15.7%	16.2%	16.8%	8.8%	9.8%	10.0%	2.0%					18.3%	17.5%	17.6%	18.6%
	(r) Adjusted Total Capital/Total Risk Weighted	17.8%	17.6%	18.1%	18.2%	10.5%	11.6%	11.7%	3.4%					19.8%	19.4%	19.5%	20.1%
5	Assets* LIQUIDITY																
	a) Liquidity Ratio	34.7%	35.4%	30.8%	32.2%	50.2%	45.7%	46.1%	40.7%					40.0%	40.1%	37.1%	34.9%
	b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%					20.0%	20.0%	20.0%	20.0%
	c) Excess (a-b)	14.7%	15.4%	10.8%	12.2%	30.2%	25.7%	26.1%	20.7%					20.0%	20.1%	17.1%	14.9%
		SUMMARY CON	NSOLIDATED STATEMEN 30 June 2	020	31 December 2	2019	30 June	2019			SU	MMARY CONSOLIDATI Share	Shi	are Revenu		Proposed	
	5 AT 30 JUNE 2020 shflows generated from / (used in) operating activities		Un-audi Ksh 10,0	ited s M	Aud Ksh	ited	Un-au K	udited shs M 5,472)	AS AT 30 JUNE 20 At 1 January 2020			capital Kshs M 3,213	premi Ksh: 27,	s M K:	erves shs M 0,805	dividend Kshs M 8,033	Total Kshs M 129,741
	ashflows used in investing activities		(4,5			,926)		1,212)	Profit for the year			3,213	27,1		7,578	-,0	7,578

(4,522) (7,721) (1,212) (1,344) [14,926] [10,649] Cashflows used in investing activities Cash flows used in financing activities Net Increase / (decrease) in cash and cash equivalents
Cash and cash equivalents as at 1 January (8,028) 50,629 12,573 2,213

7,578 2,853 2,853 Other comprehensive income net of tax Dividend paid in the year (8,033) (8,033) 132,139 At 30 June 2020 3,213 27,690 101,236

Regulated by Central Bank of Kenya







^{*}The adjusted capital ratios include the expected credit loss Provisions added back to Capital in line with CBK guidance note Issued in April 2019 on implementation of IFRS 9

The adjusted capital ratios include the expected clean was a round and with the Directors.

The above financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be at The financial statements were approved by the Board of Directors on Wednesday 12 August, 2020 and signed on its behalf by:

Andrew W. Kairu – Group Chairman | Joshua Oigara, CBS – Group Chief Executive Officer and Managing Director