

Relationship beyond banking

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	STATEMENT OF FINANCIAL POSITION			BANK		
		30th Sept 2021 Shs. '000'	Shs. '000'	Shs. '000'	30th June 2022 Shs. '000'	30th Sept 2022 Shs. '000'
1	ASSETS Cash (both Local & Foreign)	Unaudited 64,058	Audited 60,685	Unaudited 56,072	Unaudited 78,747	Unaudited 62,534
3	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	2,209,786	2,549,675	2,853,684	2,847,982	2,202,975
5	Investment Securities: a) Held to Maturity:	_	-	_	-	_
	a. Kenya Government securities b. Other securities	-	-	-	-	-
	b) Available for sale: a. Kenya Government securities	58,850,179 58,850,179	60,504,367 60,504,367	63,436,196 63,436,196	63,341,378 63,341,378	67,493,649 67,493,649
6	b. Other securities Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	2,128,260 1,600,969	5,634,858 1,374,631	8,736,299 1,758,571	16,064,715 1,250,365	13,125,478 937,334
8	Tax recoverable Loans and advances to customers (net)	208,171 14,792,897	77,970 15,503,826	16,504,944	150,561 17,488,933	127,867 19,164,807
10 11	Balances due from banking institutions in the group Investments in associates	, . ,	.,,	,,,,,,	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
13	Investments in subsidiary companies Investments in joint ventures					
15	Investment properties Property and equipment Prepaid lease rentals	698,625	760,468	745,578	923,073	1,071,214
17	Intangible assets Deferred tax asset	- 254,775	247,174	247,174	- 247,174	- 247,174
19 20	Retirement benefit asset Other assets	210,591	153,476	179,822	155,419	218,413
В	TOTAL ASSETS LIABILITIES	81,018,311	86,867,130	94,518,340	102,548,347	104,651,445
23	Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to local banking institutions	51,463,474	52,570,634	52,864,178 700,767	299,514 54,970,091 1,644,896	1,794,120 53,711,425 532,930
25	Deposits and balances due to foreign banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	9,276,473	13,205,764	19,064,919	22,989,687	24,927,054
27	Borrowed funds Balances due to banking institutions in the group					
29 30	Tax payable Dividends payable	-	-	87,030	-	-
32	Deferred tax liability Retirement benefit liability	50,039 300 FIE	55,931	55,931	55,931	48,386 380,330
34	Other liabilities TOTAL LIABILITIES SHAREHOLDERS' FUNDS	309,515 61,099,501	327,265 66,159,594	272,438 73,045,263	310,874 80,270,993	269,329 81,283,244
35 36	Paid up /Assigned capital Share premium/(discount)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
37 38	Revaluation reserves Retained earnings/Accumulated losses	708,418 18,188,280	697,807 18,977,006	697,807 19,742,547	880,341 20,364,290	1,046,166 21,289,312
39 40	Statutory loan loss reserves Other Reserves	22,112	32,723	32,723	32,723	32,723
42	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	10.010.010	20 707 526	21 /72 077	22 277 257	22 200 201
44	TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	19,918,810	20,707,536 86,867,130	94,518,340	102,548,347	23,368,201
- II	STATEMENT OF COMPREHENSIVE INCOME		00,007,100	0 1,010,0 10	102,010,017	10-1,001,1-10
1.1	INTEREST INCOME Loans and advances	975,354	1,315,493	342,330	683,713	1,176,508
1.3	Government securities Deposits and placements with banking institutions Other Interest Income	4,033,504 46,466	5,469,899 56,903	1,482,380 13,081	3,057,000 80,083	4,686,816 197,647
1.5	Utner interest income Total interest income INTEREST EXPENSE	5,055,324	6,842,295	1,837,791	3,820,796	6,060,971
2.1	Customer deposits Deposits and placement from banking institutions	2,095,759 21,230	2,840,883 28,816	754,570 23,551	1,534,223 118,581	2,338,587 308,518
2.3 2.4	Other interest expenses Total interest expenses	2,116,989	4,024 2,873,723	778,121	1,652,804	2,647,105
4.0	NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME	2,938,335	3,968,572	1,059,670	2,167,992	3,413,866
4.2	Fees and commissions on loans and advances Other fees and commissions	42,887 40,172	44,027	2,342	4,564	13,194
	Foreign evelongs trading income/(Loca)		53,773	12,995	28,701	49,509
4.4	Foreign exchange trading income/(Loss) Dividend Income Other income	28,439	18,593	5,964	33,109	56,907
4.4 4.5 4.6 5.0	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME					
4.4 4.5 4.6 5.0 6.0	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	28,439 131,393 242,891 3,181,226	18,593 246,207 362,600 4,331,172 243,944	5,964 49,366 70,667 1,130,337 22,228	33,109 68,189 134,563 2,302,555 241,332	56,907 129,981 249,591 3,663,457 310,500
4.4 4.5 4.6 5.0 6.0 6.1 6.2	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	28,439 131,393 242,891 3,181,226 195,424 196,592	18,593 246,207 362,600 4,331,172 243,944 283,673	5,964 49,366 70,667 1,130,337 22,228 79,945	33,109 68,189 134,563 2,302,555 241,332 152,511	56,907 129,981 249,591 3,663,457 310,500 225,943
4.4 4.5 4.6 5.0 6.0 6.1 6.2 6.3 6.4 6.5	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	28,439 131,393 242,891 3,181,226	18,593 246,207 362,600 4,331,172 243,944	5,964 49,366 70,667 1,130,337 22,228	33,109 68,189 134,563 2,302,555 241,332	56,907 129,981 249,591 3,663,457 310,500
4.4 4.5 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Depreciation charges Other operating expenses Total Other Operating Expenses	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099	18,593 246,207 362,600 4,331,172 243,944 283,673 - 5,373	5,964 49,366 70,667 1,130,337 22,228 79,945 - 6,585	33,109 68,189 134,563 2,302,555 241,332 152,511 - 13,528	56,907 129,981 249,591 3,663,457 310,500 225,943 - 20,860 50,299 - 228,549 836,151
4.4 4.5 4.6 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items	28,439 131,393 2442,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,364 879,028 3,452,146	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,798 930,541	33,108 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 585,271 1,717,284	56,907 129,981 249,591 3,663,457 310,500 225,943 - 20,860 50,299 - 228,549 838,151 2,827,306
4.4 4.5 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8.0 9.0	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total Other Operating Expenses Profit/(Dos) before tax and exceptional items Exceptional items Profit/(Dos) after exceptional items	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608	18,593 246,207 362,600 4,331,172 243,944 283,673 5,373 78,672 267,384 879,028 3,452,146 3,452,146 590,201	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 - 75,088 199,796	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 - 144,760 585,271	56,907 129,981 249,591 3,663,457 310,500 225,943 - 20,860 50,299 - 228,549 836,151
4.4 4.5 4.6 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0 9.0 11.0	Dividend Income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Land loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Joss) before tax and exceptional items Exceptional Interns Profit/(Joss) after exceptional items Current tax Deferred tax Profit/(Joss) after tax and exceptional items	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618	18,593 246,207 382,600 4,331,172 243,944 283,673 5,373 78,672 287,384 879,026 3,452,146	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,798 930,541	33,109 68,189 134,563 2,302,55 241,332 152,511 13,528 33,140 44,760 585,271 1,777,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 - 228,549 86,8151 2,827,306
4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0 10.0 11.0 12.0	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges on Other operating expenses Total Other Operating Expenses Total Other Operating Expenses Profit/[Ioss] before tax and exceptional items Exceptional items Profit/[Voss] before tax and exceptional items Current tax Deferred tax	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000	18,593 246,207 362,600 4,331,172 243,944 283,673 5,373 78,672 267,384 879,028 3,452,148 590,201 7,601	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 185,000	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 585,271 1,717,284 330,000	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 28,549 838,151 2,827,306 515,000
4.44 4.5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0 11.0 12.0 13.0 15.0 15.1 15.2	Dividend Income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges of the operating Expenses Total Other Operating Expenses Total Other Operating Expenses Profit/(Iosa) after exceptional items Exceptional items Profit/(Iosa) after exceptional items Deferred tax Profit/(Iosa) after exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	28,439 131,393 242,891 3,181,226 135,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000 2,065,618	18,593 246,207 382,600 4,331,172 243,944 283,673 78,672 267,384 879,026 3,452,146 590,201 2,854,344	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541	83,109 68,189 134,563 2,302,555 241,332 152,511 152,511 144,760 585,271 1,717,284 330,000 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 836,151 2,827,306 515,000
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4.44 4.56 5.00 6.0.1 6.2 6.3 6.4 6.5 6.6 6.7 0.0 10.0 11.0 15.0 15.1 15.2 15.3 15.4 19.0 19.0	Dividend income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges on the property of the propert	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000 2,065,618 2,065,618	18,593 246,207 362,600 4,331,172 243,944 283,673 5,373 76,672 267,384 879,026 3,452,146 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 497,102 3,713 493,389	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,780 585,271 1,717,284 330,000 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,880 50,299 228,549 839,151 2,827,306 2,312,306 2,312,306 2,312,306
4.44 4.56 5.00 6.0.1 6.2 6.3 6.4 6.5 6.6 6.7 0.0 10.0 11.0 15.0 15.1 15.2 15.3 15.4 19.0 19.0	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Iosa) after exceptional items Exceptional items Profit/(Iosa) after exceptional items Eurent tax Deferred tax Profit/(Iosa) after ax and exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items All Cosses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income of the year EARNINGS PER SHARE—BASIC BOILUTED DIVIDEND PER SHARE—BOIL DILUTED DIVIDEND PER SHARE—BOIL COMPONERS [a) Gross Non-performing Loans and Advances [b] Less: Interest in Suspense [c] Total Non-Performing Loans and Advances [c] Total Non-Performi	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000 2,065,618 2,065,618 2,065,618	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 679,025 3,452,146 590,201 2,854,344 2,854,344 2,854,344 2,854,344	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 105,000 765,541 765,541 765,541	33,109 68,189 134,563 2,302,555 241,332 241,332 152,511 13,528 33,140 1,717,284 1,717,284 1,387,284 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 636,151 2,627,306 515,000 2,312,306
4.4.4 4.5.0 6.0 6.1 6.2 6.6.6 6.5 6.6.6 6.7 8.0 9.0 11.0 11.0 11.0 11.0 11.0 11.0	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges on the operating Expenses Total Other Operating Expenses Total Other Operating Expenses Profit/(Iosa) after exceptional items Exceptional items Profit/(Iosa) after exceptional items Ourrent tax Deferred tax Profit/(Iosa) after exceptional items Minority Interest Profit/(Iosa) after exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items All Cosses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income of they ear neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year EARNINGS PER SHARE—BASIC BULUTED DIVIDEND PER SHARE—BOLL ARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Incarest in Suspense (c) Total Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c) Total Non-Performing Loans and Advances (d) Less: Loan Loas Provision	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,065,618 2,065,618 2,065,618 733,618 4,110 729,508 588,139 141,368	18,593 246,207 362,600 4,331,172 243,944 283,673 5,373 76,672 267,384 879,026 3,452,146 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 1,717,284 1,717,284 1,387,284 1,387,284 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,880 50,299 228,549 838,151 2,827,306 2,312,306 2,312,306 2,312,306
4.4.4 4.5.0 6.0 6.1 6.2 6.6.6 6.5 6.6.6 6.7 8.0 9.0 11.0 11.0 11.0 11.0 11.0 11.0	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Iosa) after exceptional items Exceptional items Profit/(Iosa) after exceptional items Current tax Deferred tax Profit/(Iosa) after ax and exceptional items Minority Interest Profit/(Iosa) after tax, exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items All Cosses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of sociates Income tax relating to components of other comprehensive income Other Comprehensive income of they ear neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total Comprehensive income for the year EARNINGS PER SHARE—BASIC BULUTED DIVIDEND PER SHARE—BOLL ARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES [a) Gross Non-performing Loans and Advances [c-1] [d] Less: Loan Loss Provision [e] Net Non-Performing Loans and Advances [c-1] [f] Discounted Value of Securities [g] Net Non-Performing Loans and Advances [c-1] [f] Discurdors, Shareholders and Associates [b) Employees	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000 2,065,618 2,065,618 2,065,618 2,065,618 10,729,508 141,369 141,369	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,025 3,452,146 590,201 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 1,186 622,507 483,210 139,297 139,297	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 185,000 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456 73,456 73,456	33,109 68,189 134,563 2,302,555 241,332 152,511 152,511 13,528 33,140 144,760 585,271 1,777,284 330,000 1,387,284 1,387,284 1,387,284 1,387,284 1,387,284 1,387,286 1,387,286	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 2,827,306 515,000 2,312,306 2,312,306 2,312,306 315,000 2,312,306 2,312,306 2,312,306
4.4.4.6.5.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Iosa) after exceptional items Exceptional items Profit/(Iosa) after exceptional items Current tax Deferred tax Profit/(Iosa) after ax and exceptional items Minority Interest Profit/(Iosa) after tax, exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items All Cosses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of sociates Income tax relating to components of other comprehensive income Other Comprehensive income of they ear neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total comprehensive income for the year neef of tax Total Comprehensive income for the year neef of tax Total Comprehensive income for the year neef of tax Total Comprehensive income for the year EARNINGS PER SHARE—BASIC BILUTED DIVIDEND PER SHARE—BOLLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Incan Loss Provision (e) Net Non-Performing Loans and Advances (c-f) (7) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities (c-f) Call Insider Loans and Advances and other facilities (c-f) Call Insider Loans and Advances and other facilities (c) Fer-BALANCE SHEET ITEMS	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000 2,065,618 2,065,618 2,065,618 40,000 1,065,618 1,065,618 2,065,618 2,07,118 2,07,118 2,07,118 2,07,118 2,07,118 2,07,118 2,07,118 2,07,118	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,025 3,452,146 590,201 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 1,186 622,507 439,297 139,297 139,297	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 930,541 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456 73,456 73,456	33,109 68,189 134,563 2,302,555 241,332 152,511 152,511 13,528 33,140 144,760 585,271 1,777,284 330,000 1,387,284 1,387,284 1,387,284 1,387,284 1,387,286 1,387,286 1,387,286 1,387,286	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 638,151 2,227,306 515,000 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306
4.4.4.6.5.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Ioss) after exceptional items Exceptional items Profit/(Ioss) after exceptional items Current tax Deferred tax Profit/(Ioss) after tax and exceptional items Profit/(Ioss) after tax and exceptional items Profit/(Ioss) after tax, exceptional items Minority Interest Other Comprehensive income of associates income Other Comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year ret of tax Total comprehensive income for the year EARRINGS PER SHARE—BASIC & DILUTED DIVIDEND PER SHARE—CARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Toss Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-f) INSIDER LOANS AND DAVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of readil, guarantees, acceptances (b) Forwards, swaps and options (c) Other Contingent Habilities	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 460,000 2,065,618 2,065,618 2,065,618 2,065,618 10,729,508 141,369 141,369	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,026 3,452,146 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 1,186 626,893 4,186 622,507 483,210 139,297 139,297	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456 73,456 119,500 1,087,203 5,010,784 259,995	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 330,000 330,000 31,387,284 1,387,284 1,387,284 1,387,284 1,387,284 1,387,284 1,387,284 1,387,284 1,387,284 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 2,827,306 515,000 2,312,306 2,312,306 2,312,306 315,000 2,312,306 2,312,306 2,312,306
4.4.4.5.4.6.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0	Dividend income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Ioss) after exceptional items Exceptional items Profit/(Ioss) after exceptional items Current tax Deferred tax Profit/(Ioss) after tax and exceptional items Profit/(Ioss) after tax and exceptional items Profit/(Ioss) after tax, exceptional items Minority interest Other Comprehensive income of associates income Clams (Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year ret of tax Total comprehensive income for the year EARRINGS PER SHARE—BASIC & DILUTED DIVIDEND PER SHARE—BASIC & DILUTED DIVIDEND PER SHARE—BASIC & DILUTED DIVIDEND PER Performing Loans and Advances (a) Gross Non-performing loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (c-f) INSIDER LOANS AND DAVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Innied Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other Contingent Habilities (d) Total Contingent Habilities	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,525,618 2,065,618	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,026 3,452,146 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 1,186 626,893 4,186 622,507 483,210 139,297 139,297 139,297	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456 73,456 119,500 1,087,203 5,010,784 259,995 6,357,982	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 330,000 330,000 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 838,151 2,827,306 515,000 2,312,306 2,312,306 2,312,306 2,312,306 4,602,406 237,718 237,718 24,590 1,665,661 5,534,550 9,9,407 7,299,418
4.4.4.5.4.6.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges on the property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Iosa) after acceptional items Exceptional items Profit/(Iosa) after acceptional items Current tax Deferred tax Profit/(Iosa) after acceptional items Minority Interest Profit/(Iosa) after acceptional items Minority Interest Other Comprehensive income of associates income acception of the property of the	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,525,618 2,065,6	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,026 3,452,146 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 18,200 139,297 139,297 139,297 139,297 139,297 139,297 139,297 139,297	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456 73,456 119,500 1,087,203 5,010,784 259,995 6,357,982 20,392,500 1,000,000	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 330,000 330,000 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 838,151 2,827,306 515,000 2,312,306 2,312,306 2,312,306 2,312,306 4,6124 608,406 237,718 237,718 124,590 1,665,661 5,534,350 99,407 7,299,418 21,165,862 21,165,862 21,165,862 21,165,862 21,165,862 21,165,862 21,165,862 21,165,862
4.4.4.5.4.6.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/floas) after oxex and exceptional items Exceptional items Profit/floas) after oxex and exceptional items Current tax Deferred tax Profit/floas) after ax and exceptional items Minority Interest Profit/floas) after tax, exceptional items and Minority Interest Other Comprehensive Income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year net of tax Total comprehensive income for the year ret of tax Total comprehensive income for the year ret of tax Total comprehensive income for the year EARRINGS PER SHARE-DEACEARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net NPLE Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Indirections and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of readil, guarantees, acceptances (b) Forwards, swaps and options (c) Other Contingent Habilities (d) Total Contingent Habilities (d) Other Conting	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,525,618 2,065,6	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,026 3,452,146 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 113,523 113,523 113,523 113,523 113,523 1,018,176 4,171,190 240,202 5,429,588	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 765,541 497,102 3,713 493,389 419,933 73,456 73,456 119,500 1,007,203 5,010,784 259,995 6,357,982 20,392,500 1,000,000 19,392,500 1,000,000 19,392,500	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 330,000 1,387,284 1,777,284 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 838,151 2,827,306 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306 16,097 16,097 16,097 17,299,418 21,165,861 1,665,661 5,534,350 99,407 7,299,418 21,165,862 1,1665,661 1,665,661 5,534,350 99,407 7,299,418
4.4.4.5.4.6.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0	Dividend Income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME Directors' emoluments Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Profit/(Iosa) after exceptional items Exceptional items Profit/(Iosa) after ax and exceptional items Current tax Deferred tax Profit/(Iosa) after ax and exceptional items Minority Interest Other Comprehensive income Sains/ (Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year ret of tax Total comprehensive income for the year ret of tax Total comprehensive income for the year EARRINGS PER SHARE—BASIC & DILUTED DIVIDEND PER SHARE—CARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c-d) (f) Torial insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Directors, Shareholders and Associates (b) Fundal Contingent Habilities (d) Total Contingent Habilities (d) Total Contingent Habilities (d) Total Contingent Habilities (d) Supplementary Capital (e) Minimum Statutory Capital (e) Minimum Statutory Capital (e) Minimum Statutory Capital (e) Total Capital (a-d) (f) Total Capital (a-d)	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,525,618 2,065,618 2,065,618 2,065,618 2,065,618 2,065,618 2,065,618 1,002,002 141,369 141,369 141,369 141,369 141,369 141,369 141,369 141,369	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 679,026 3,452,146 590,201 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 1,100,000 113,523 113,523 110,8,76 4,171,190 240,202 5,429,588 20,009,729 1,000,000	497,102 3,713 493,361 765,541 765,541 765,541 765,541 765,541 765,541 765,541 765,541 765,541 765,541 765,541 765,541	33,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 330,000 1,387,284	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 28,549 23,306 515,000 2,312,306 2,3
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4.4.4.5.4.6.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0.6.0	Dividend income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME Directors' emoluments Staff costs Directors' emoluments Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Other Operating Expenses Total Other Operating Expenses Profit/(Iosa) after acceptional items Exceptional items Profit/(Iosa) after acceptional items Exceptional items Profit/(Iosa) after acceptional items Minority Interest Profit/(Iosa) after acceptional items Minority Interest Profit/(Iosa) after tax and exceptional items Minority Interest Profit/(Iosa) after tax and exceptional items All Consess of the Components of the Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of the vear EARNINGS PER SHARE—BASIC BILUTED DIVIDEND PER SHARE—DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (c-1) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (c-1) (f) Discounted Value of Securities (g) Net Non-Performing Loans and Advances (c) Total Insider Loans and Advances (e) Total Insider Loans and Advances (e) Total Insider Loans and Advances (f) Differency (g-a-b) (d) Uptake Contingent Liabilities (d) Total Contingent Liabilities (d) T	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,525,618 2,065,6	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 679,026 3,452,146 3,452,146 590,026 3,452,146 2,854,344 2,854,344 2,854,344 2,854,344 2,854,344 10,186 622,507 139,297 139,297 139,297 139,297 139,297 139,297 139,297 139,297 174,452 20,184,181 38,655,653 1,000,000 19,009,728 174,452 20,184,181 38,655,653 20,100,729 174,452 20,184,181 38,655,653 20,194,181 38,655,653 1,194,181 38,655,653 20,194,181 38,655,653	49,366 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 765,541 765,541 765,541 19,500 119,500	985,031 1,387,284 1,387,28	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 836,151 2,827,306 515,000 2,312,306 2,312,306 2,312,306 2,312,306 2,312,306 1,668,646 237,718 24,590 1,
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4.4.5.4.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.	Dividend income Total Non-interest income Total Non-interest income Total OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME OTHER OPERATING IXCOME Directors' emoluments Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges or property and equipment Amortisation charges Other operating Expenses Total Other Operating Expenses Total Other Operating Expenses Profit/floas) after exceptional items Exceptional items Profit/floas) after exceptional items Current tax Deferred tax Profit/floas) after ax and exceptional items Minority Interest Profit/floas) after tax and exceptional items Other Comprehensive income of sasociates Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Revaluation surplus on Property, plant and equipment Share of other comprehensive income of other comprehensive income of other comprehensive income of other comprehensive income of other other has a control of the plant of the p	28,439 131,393 242,891 3,181,226 195,424 196,592 25,099 46,773 191,720 655,608 2,525,618 2,525,618 2,065,6	18,593 246,207 362,600 4,331,172 243,944 283,673 78,672 267,384 879,026 3,452,146 3,452,146 590,201 7,801 2,854,344 2,854,344 2,854,344 2,854,344 3,186 626,893 4,186 622,507 483,210 139,297 14,522 1,000,000 19,009,729 1,000,000 19,000 19,000 19,000 19,000 19,000 19,000 19,000 19,000 19,000 19,000 19,000 19,000	5,964 49,366 70,667 1,130,337 22,228 79,945 6,585 15,950 75,088 199,796 930,541 165,000 765,541 765,541 765,541 765,541 19,903 1,003,389 419,933 73,456 73,456 19,500 1,007,000 1,007,203 5,010,784 259,995 6,357,982 20,366,952 41,523,522 41,523	83,109 68,189 134,563 2,302,555 241,332 152,511 13,528 33,140 144,760 330,000 330,000 1,387,284 1,587,387,387,387,387,387,387,387,387,387,3	56,907 129,981 249,591 3,663,457 310,500 225,943 20,860 50,299 228,549 838,151 2,827,306 2,312,3
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Signed: S GOWRI SHANKAR RAO CHIEF EXECUTIVE KENYA BRANCHES IE RESERVE BANK OF INDIA