EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2023



UTHER DISCLUSURES FUR THE							PERIOD ENDED 30" SEPTEMBER, 2023									JII Y
			EQUITY BA	NK (KENYA)	LIMITED					EQ	UITY GROUP	HOLDINGS P	LC			
CTA	TEMENT OF FINANCIAL POSITION	30th Sep	31st Dec	BANK 31st Mar	30th Jun	30th Sep	30th Sep	31st Dec	COMPANY 31st Mar	30th Jun	30th Sep	30th Sep	31st Dec	GROUP 31st Mar	30th Jun	30th Sep
AS A	AT	2022 Shs. '000' (Un-Audited)	2022 Shs. '000' (Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2022 Shs. '000' (Un-Audited)	2022 Shs. '000' (Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2022 Shs. '000' (Un-Audited)	2022 Shs. '000' (Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000'	2023 Shs. '000' (Un-Audited)
A. 1. 2.	ASSETS Cash (both local & foreign) Balances due from Central Bank of Kenya	13,196,786 30,583,696	13,946,713 18,765,647	13,948,695 27,368,152	14,102,641 19,880,406	11,590,701 27,161,886	58,866	14,409,974	14,681,792	13,575,521	9,843,414	64,466,638 30,583,696	66,708,559 18,765,647	87,619,727 27,368,152	74,754,312 19,880,406	75,857,782 27,161,886
3.	Kenya Government and other securities held for dealing purposes Financial assets at fair value through profit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. a)	or loss Investment securities: Amortised cost:	307,592,328 11,418,314	320,258,862 15,681,217	316,855,889 15,852,091	389,322,950 15,100,580	347,302,769 14,043,153	-	-	-	-	-	366,454,883 14,221,289	393,983,864 25,457,163	392,468,517 28,152,044	485,643,083 25,707,559	445,177,019 32,346,919
	a. Kenya Government securities b. Other securities	11,418,314	9,571,137 6,110,080	9,383,951 6,468,140	9,611,811 5,488,769	9,704,059 4,339,094	-	-	-	-	-	14,083,909 137,380	12,237,041 13,220,122	13,135,215 15,016,829	13,896,941 11,810,618	14,379,772 17,967,147
b)	Fair value through other comprehensive income (FVOCI): a. Kenya Government securities	296,174,014	206,633,893	301,003,798 202,818,448	374,222,370 264,598,342	333,259,616 228,101,541	-	-	-	-	-	352,233,594 218,933,375	368,526,701 206,972,825	364,316,473 202,818,448	459,935,524 264,598,342	412,830,100 228,101,541
6.	b. Other securities Deposits and balances due from local banking institutions	77,581,363 6,402,400	97,943,752 18,438,640	98,185,350 9,548,650	109,624,028 2,907,324	105,158,075 2,223,000	-	-	-	-	-	133,300,219 58,320,434	161,553,876 81,095,947	161,498,025 82,846,745	195,337,182 60,579,123	184,728,559 68,203,197
7. 8	Deposits and balances due from banking institutions abroad Tax recoverable	22,175,416	25,671,494 850,525	16,538,031	12,674,436	35,693,497	- 147,480	- 147,360	164,703	247,745	248,804	58,819,337 159,420	65,798,488 1,727,814	60,569,141 1,048,108	64,610,632 1,277,555	91,462,959 1,369,607
9. 10.	Loans and advances to customers (net) Balances due from group companies	422,321,895 742,391	429,821,383 959,928	448,929,590 853,429	459,421,000 2,060,553	454,404,923 1,559,530			-	-	-	673,913,395	706,588,156	756,333,641	817,186,428	845,918,845
11. 12.	Investments in associates Investments in subsidiary companies	- -	-		- 100,000	- 100,000	- 91,851,497	93,432,939	93,439,183	- 93,339,183	93,339,183		-	-	-	-
13. 14. 15.	Investments in joint ventures Investment properties Property and equipment	- - 4,740,727	- - 5,764,696	- - 5,577,192	- - 5,740,202	- - 5,879,223	- - 9,333	- - 8,876	- - 9,337	- 8,851	- 8,364	- 6,063,807 17,384,433	- 6,115,091 18,898,943	- 6,538,248 20,464,541	6,899,953 21,483,187	7,234,635 22,455,074
16. 17. 18.	Prepaid lease rentals Intangible assets Deferred tax asset	- 10,914,127 29,460,463	- 10,892,789 22,989,070	- 11,381,106 27,416,137	- 12,415,595 27,073,698	- 12,892,615 36,391,375	- - 252,925	- - 318,517	- - 621,529	- 872,246	- - 1,221,947	3,042 12,675,136 34,871,644	- 12,527,909 27,244,000	- 13,085,035 33,143,375	- 14,577,093 32,401,242	- 14,723,099 43,032,995
19. 20. 21.	Retirement benefit asset Other assets TOTAL ASSETS	29,663,692 877,793,921	25,652,013 894,011,760	24,891,908 903,308,779	27,234,640 972,933,445	37,970,676 973,170,195	98,286 92,418,387	1,727,823 110,045,489	1,710,128 110,626,672	2,009,811 110,053,357	2,009,811 106,671,523	- 40,031,633	47,556,158 1,447,010,576	- 56,191,441	- 45,493,755	- 48,557,024
B. 22.	LIABILITIES Balances due to Central Bank of Kenya	-	-	-	-	15,028,973	-	- , , , , , ,	-	-		- , .,	-	-	-	15,028,973
23. 24.	Customer deposits Deposits and balances due to local banking institutions	513,323,525 -	517,217,504 -	544,137,669 -	565,195,620 500,000	563,857,935 877,202	-	-	-	-	-	1,007,337,882	1,052,161,597 -	1,111,168,760 -	1,175,252,106 500,000	
25. 26.	Deposits and balances due to foreign banking institutions Other money market deposits	135,487,570 29,797,161	130,153,486 43,849,440	111,375,175 41,813,803	120,466,319 69,269,257	112,799,406 72,005,568	-	-	-	-	-	35,523,870	- 43,849,440	- 44,934,218	70,904,760	77,228,899
27. 28.	Borrowed funds Balances due to group companies	87,537,408 234,912	88,174,860 -	89,321,186	91,109,639 -	93,807,867 -	12,080,000	12,629,259	13,723,626	14,418,987	14,820,000	116,085,138 -	113,692,466	114,113,375 -	117,468,421 -	121,773,975
29. 30. 31.	Tax payable Dividends payable Deferred tax liability	586,048 - -	-	2,583,344 - -	1,270,967 - -	1,478,027 - -	- -	- - -	- -	- 10,827,190 -	- - -	1,801,264 - 457,618		5,721,609 - 1,888,324	3,517,034 10,827,190 2,166,689	5,123,741 - 2,233,882
32. 33. 34.	Retirement benefit liability Other liabilities TOTAL LIABILITIES	- 17,501,891 784,468,515	17,089,079 796,484,369	16,646,633 805,877,810	19,072,747 866,884,549	17,483,383 877,338,361	5,086,057 17,166,057	561,257 13,190,516	754,282 14,477,908	4,338,122 29,584,299	12,198,434 27,018,434	1,303,307 47,162,198 1,209,671,277	1,856,467 49,766,873 1,264,799,304	1,920,274 67,245,663 1,346,992,223	1,967,525 67,850,895 1,450,454,620	2,046,374 65,933,853 1,497,945,293
c. 35.	SHAREHOLDERS' FUNDS Paid up / assigned capital	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837
36.	Share premium / (discount)	9,964,132	9,964,132	9,964,132	9,964,132	9,964,132	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264
37. 38.	Revaluation reserve Retained earnings / accumulated losses	(37,563,475) 90,924,749	(24,588,128) 82,151,387	(31,925,928) 89,392,765	(31,662,815) 97.747,579	(45,626,284) 101,493,986	- 58,040,229	79,642,872	63,841,964	63,256,957	62,440,988	(49,423,264) 179,629,502	(32,172,564) 189,572,966	(36,908,115) 186,783,370	(32,673,685) 199,938,822	(43,939,902) 209,067,562
39. 40.	Statutory loan loss reserve Other reserves	-	- -	-	-	-	- -	- -	-	-	-	91,910	1,582,327	1,582,327	1,582,327	1,582,327
41. 42.	Proposed dividends Non-controlling interests	93 225 /0/	- - - -		106,048,896	95 921 927	75 252 220	94.957.072	15,094,699 -	80,469,058	70 (52 000	6,565,972	6,016,442	15,094,699 6,920,066	8,272,584	9,286,741
43. 44.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	93,325,406 877,793,921	97,527,391 894,011,760	97,430,969 903,308,779	972,933,445	95,831,834 973,170,195	75,252,330 92,418,387	96,854,973 110,045,489	96,148,764 110,626,672	110,053,357	79,653,089 106,671,523	154,076,221 1,363,747,498	182,211,272 1,447,010,576	190,684,448 1,537,676,671		193,208,829 1,691,154,122
STAT	EMENT OF COMPREHENSIVE INCOME															
1. 1.1	INTEREST INCOME Loans and advances	32,221,862	47,698,257	11,883,190	26,230,781	41,629,768	-	-	-	-	-	53,743,603	78,231,754	20,715,620	44,761,406	70,574,152
1.2 1.3	Government securities Deposits and placements with banking institutions	25,338,993 462,450	33,872,981 665,419	8,607,757 372,285	18,188,531 675,565	29,156,662 967,939	- 584,055	- 701,929	- 275,001	- 544,587	622,441	29,575,711 717,095	40,024,145 1,214,903	10,665,204	22,696,971 2,204,076	36,465,892 3,869,728
1.4 1.5	Other interest Income Total interest income	37,831 58,061,136	50,543 82,287,200	18,032 20,881,264	53,950 45,148,827	86,640 71,841,009	584,055	701,929	275,001	544,587	622,441	126,611 84,163,020	163,606 119,634,408	49,534 32,439,575	132,077 69,794,530	218,543 111,128,315
2. 2.1	INTEREST EXPENSES Customer deposits	11,765,425	16,118,404	5,097,381	11,141,961	17,878,355			-		,	16,477,489	22,426,524	7,419,946	16,124,972	26,103,912
2.2	Deposits and placements from banking institutions	823,293	1,271,317	626,875	1,293,839	2,738,950	-	-	-	-	-	2,015,735	2,906,208	974,034	1,911,497	3,865,040
2.3 2.4	Other interest expense Total interest expenses	4,559,735 17,148,453	6,486,212 23,875,933	2,164,036 7,888,292	4,764,614 17,200,414	7,497,003 28,114,308	532,277 532,277	814,259 814,259	294,966 294,966	648,410 648,410	1,024,817 1,024,817	5,826,032 24,319,256	8,302,634 33,635,366	2,360,698 10,754,678	5,367,994 23,404,463	8,554,781 38,523,733
3. 4.	NET INTEREST INCOME NON-INTEREST INCOME	40,912,683	58,411,267	12,992,972	27,948,413	43,726,701	51,778	(112,330)	(19,965)	(103,823)	(402,376)	59,843,764	85,999,042	21,684,897	46,390,067	72,604,582
4.1	Fees and commissions income on loans & advances	5,609,432	7,554,588	1,643,274	3,612,347	5,243,722	-	-	-	-	-	6,479,262	8,893,241	2,001,946	4,628,859	6,820,112
4.2	Other fees and commissions income Foreign exchange trading income	7,164,595 4,788,308	9,581,330 6,483,484	3,265,241 1,550,522	6,410,654 2,835,329	9,643,495 4,019,509	-		-	- 200 / 20		20,262,054 8,894,424	28,126,834 12,969,690	9,121,603 5,164,992	18,721,968 8,446,264	29,702,282 13,899,391
4.4 4.5	Dividend income Other income	2,099,808	3,920,373	1,802,134	3,712,334	5,798,922	(276,117)	22,140,458 (549,130)	[940,843]	299,683 (1,837,018)	299,683 [2,436,496]	6,584,382	9,946,415	2,095,116		7,378,792
4.6 5.	Total non-interest income TOTAL OPERATING INCOME	19,662,143 60,574,826	27,539,775 85,951,042	8,261,171 21,254,143	16,570,664 44,519,077	24,705,648 68,432,349	(276,117) (224,339)	21,591,328 21,478,998	(940,843) (960,808)	(1,537,335) (1,641,158)	(2,136,813) (2,539,189)	42,220,122 102,063,886	59,936,180 145,935,222	18,383,657 40,068,554	36,490,355 82,880,422	57,800,577 130,405,159
6.	OPERATING EXPENSES	F 0/0 5==	E 00/ =:/	4.040.655	0/15 5==	10.0// ==/						0//0==:	4F ///	0.454.50	B 005 /:	40.000.17
6.1	Loan loss provision Staff costs	5,049,579 9,834,848	7,836,716 14,163,580	1,848,209 3,704,986	3,615,950 7,985,957	12,964,974 13,207,555	32,886	37,646	3,663	8,238	- 16,886	9,660,504 17,344,254	15,414,322 24,776,799	3,476,580 6,629,022		18,990,465 23,069,050
6.3 6.4	Directors' emoluments Rental charges	42,509 150,512	48,924 255,920	26,376 56,445	40,820 121,838	50,147 192,999	39,939 2,162	55,328 3,262	14,711 292	59,396 1,374	90,962 1,374	188,823 285,284	230,637 429,879	77,294 101,386	162,897 212,974	243,941 331,177
	Depreciation on property and equipment	1,875,554	2,484,836	560,630	1,136,950	1,728,379	1,364	1,821	487	973	1,460	3,864,638	5,289,202	1,322,555	2,776,920	4,150,520

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2023



			EQUITY BA	NK (KENYA)	LIMITED					EQ	UITY GROUP	HOLDINGS PL	_C			
				BANK					COMPANY				GRO	UP		
STA	TEMENT OF COMPREHENSIVE	30th Sep		31st Mar 2023	30th Jun	30th Sep	30th Sep		31st Mar 2023	30th Jun	30th Sep	30th Sep	31st Dec	31st Mar 2023	30th Jun	30th Sep
INC	DME (continued)	2022 Shs. '000' (Un-Audited)	2022 Shs. '000' (Audited)	Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2022 Shs. '000' (Un-Audited)	2022 Shs. '000' (Audited)	Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2022 Shs. '000' (Un-Audited)	2022 Shs. '000' (Audited)	Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)	2023 Shs. '000' (Un-Audited)
6.6	Amortisation charges	754,120	1,014,627	259,435	517,476	891,417	-	-	-	-	-	1,551,634	2,082,281	326,040	653,517	1,231,190
6.7	Other operating expenses	12,276,330	18,144,384	5,393,687	10,845,292	16,742,165	164,667	309,598	28,910	133,455	360,392	24,843,771	37,868,317	11,254,638	22,585,033	36,481,998
6.8	Total operating expenses	29,983,452	43,948,987	11,849,768	24,264,283	45,777,636	241,018	407,655	48,063	203,436	471,074	57,738,908	86,091,437	23,187,515	47,718,638	84,498,341
7.0	Profit / (loss) before tax and exceptional items	30,591,374	42,002,055	9,404,375	20,254,794	22,654,713	(465,357)	21,071,343	(1,008,871)	(1,844,594)	(3,010,263)	44,324,978	59,843,785	16,881,039	35,161,784	45,906,818
11.	Deferred tax	1,117,855	[289,142]	1,282,295	1,052,619	4,385,952	139,607	205,550	302,661	553,378	903,079	1,293,093	(1,051,853)	1,549,968	694,274	4,402,226
12.	Profit / (loss) after tax and exceptional items	24,167,186	33,393,823	7,241,369	15,596,191	19,342,594	(325,750)	21,276,893	(706,210)	(1,291,216)	(2,107,184)	34,375,702	46,102,541	12,799,851	26,328,312	36,204,203
	Non-controlling Interest	-	-	-	-	-	-	-	-	-	-	(1,024,800)	(1,208,545)	(493,915)	(867,757)	(1,614,908)
13.	Profit / (loss) after tax and exceptional items and non-controlling interest	24,167,186	33,393,823	7,241,369	15,596,191	19,342,594	(325,750)	21,276,893	(706,210)	(1,291,216)	(2,107,184)	33,350,902	44,893,996	12,305,936	25,460,555	34,589,295
14.	Other comprehensive income															
14.1	Gains / (losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	764,126	2,936,236	3,080,628	6,306,780	7,630,465
14.2	Fair value changes in FVOCI financial assets	(37,241,400)	(24,266,053)	(7,337,800)	(7,074,687)	(21,038,156)	-	-	-	-	-	[44,997,987]	(29,019,919)	(7,816,743)	(6,807,633)	(19,397,534)
14.3	Remeasurement of defined benefit obligation	-	-	-	-	-	-	-	-	-	-	-	[572,765]	-	-	-
14.4	Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.5	Income tax relating to components of	_	_	_	_	_	_	=	_	_	_	_	_	_	=	_
15.	other comprehensive income Other comprehensive income for the	(37,241,400)	(24,266,053)	(7,337,800)	(7,074,687)	(21,038,156)						(44,233,861)	(26,656,448)	(4,736,115)	(500,853)	(11,767,069)
16.	year, net of tax Total comprehensive income for the year	(13,074,214)	9,127,770	(96,431)	8,521,504	(1,695,562)	(325,750)	21,276,893	(706,210)	(1,291,216)	(2,107,184)	(9,858,159)	19,446,093	8,063,736	25,827,459	24,437,134
Earn		805.57	1,113.13	241.38	519.87	644.75	(0.09)	5.64	(0.19)	(0.34)	(0.56)	8.84	11.90	3.26	6.75	9.17
	ings per share - basic & diluted end per share - declared	- 603.37	600.00	- 241.36	517.67	- 644.75	- (0.07)	4.00	- (0.17)	(0.34)	(0.36)	- 0.04	4.00	3.20	6.75	7.17
	ER DISCLOSURES															
1)	NON-PERFORMING LOANS AND															
-1	ADVANCES Gross non-performing loans and advances	/2.745.542	20.1// 201	F2 F22 707	44 /04 407	02.005.900						67,860,053	40.407.070	90 204 225	07 510 524	10/ /00 500
b)	Less: interest in suspense	42,765,563 10,788,811	39,144,391 9,042,023	53,523,707 12,140,036	66,481,687 14,674,581	92,095,890 17,088,296	_	_	-	-	-	14,143,103	63,134,379 13,013,091	80,286,325 15,439,093	97,510,526 18,418,405	124,489,529 21,447,619
c)	Total non-performing loans and	31,976,752	30,102,368	41,383,671	51,807,106	75,007,595				_	_	53,716,950	50,121,288	64,847,232	79,092,121	103,041,910
d)	advances (a-b) Less: loan loss provision	20,157,778	19,735,572	23,219,285	23,247,655	33,277,530	-	-	=	-	-	28,576,580	31,512,828	34,377,208	34,720,550	44,986,678
e)	Net non- performing loans (c-d)	11,818,974	10,366,796	18,164,386	28,559,450	41,730,065	-	-	-	-	-	25,140,370	18,608,460	30,470,024	44,371,571	58,055,233
f)	Discounted value of securities	11,314,153	10,366,796	11,982,650	22,393,687	39,253,063	-	-		-	-	19,943,615	17,039,445	22,264,669	37,740,355	55,552,759
g)	Net NPLs exposure (e-f)	504,821	-	6,181,736	6,165,763	2,477,002	-	-	-	-	-	5,196,755	1,569,015	8,205,355	6,631,216	2,502,474
2)	INSIDER LOANS AND ADVANCES															
aJ	Directors, shareholders and associates	6,416,599	6,442,159	6,557,260	6,549,640	6,658,074	=	=	=	-	-	8,327,589	7,961,065	7,988,215	8,499,906	8,763,116
b) c)	Employees Total insider loans and advances and	7,513,994 13,930,593	8,080,930 14,523,089	8,331,122 14,888,382	8,624,077 15,173,717	8,876,705 15,534,780			<u> </u>	-	-	12,576,379 20,903,968	14,232,484 22,193,549	14,706,329 22,694,544	15,321,241 23,821,147	16,349,733 25,112,849
3)	other facilities OFF BALANCE SHEET ITEMS	10,700,070	14,020,007	14,000,002	,,	10,000,700						20,700,700	22,170,047	22,073,033	20,021,147	20,112,047
a)	Letter of credit, guarantees and acceptances	110,262,228	113,169,840	128,407,446	129,162,945	118,342,174	-	-	-	-	-	156,178,849	162,553,364	176,274,545	178,647,438	183,935,909
b)	Forwards,swaps and options	34,735,678	14,333,691	22,764,841	24,291,397	8,431,636	-	-	-	-	-	44,807,112	25,753,954	55,412,736	53,159,310	35,571,265
c)	Other contigent liabilities	4// 007 00/	405 500 504	454 450 005	450 /5/ 0/0	- 407 880 040	-	-	-	-	-		- 400 005 040		- 224 007 1770	
d)	Total contigent liabilities	144,997,906	127,503,531	151,172,287	153,454,342	126,773,810	-	-	-	-	-	200,985,961	188,307,318	231,687,281	231,806,748	219,507,174
4) a)	CAPITAL STRENGTH Core capital	116,616,482	121,149,261	124,576,233	128,674,632	126,742,630	-	-	-	-	-	170,588,098	177,328,347	196,947,972	210,607,141	213,739,353
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	4,173,124	4,173,124	4,173,124	4,173,124	4,173,124
c)	Excess / (deficiency)	115,616,482	120,149,261	123,576,233	127,674,632	125,742,630	-	-	-	-	-	166,414,974	173,155,223	192,774,848	206,434,017	209,566,229
d)	Supplementary capital	37,651,540	37,232,858	38,670,101	39,616,458	40,263,707	-	-	-	-	-	49,633,257	51,444,445	53,976,054	55,617,772	56,666,034
e) f)	Total capital (a+d) Total risk weighted assets	154,268,022 728,090,904	158,382,119 768,315,225	163,246,334 834,849,797	168,291,090 848,553,892	167,006,337 832,321,319		-	-	-	-	1.061.484.991	228,772,792 1,134,400,234	250,924,026 1.269.667.878	266,224,913 1.403.400.688	270,405,387 1.410.613.731
.,	RATIOS	720,070,704	700,010,220	004,047,777	040,000,072	002,021,017						1,001,404,771	1,104,400,204	1,207,007,070	1,400,400,000	1,410,010,701
g)	Core capital / total deposit liabilities	18.0%	18.7%	19.0%	18.8%	18.7%	-	-	-	-	-	16.9%	16.9%	17.7%	17.9%	17.7%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%	-	-	-	-	-	8.0%	8.0%	8.0%	8.0%	8.0%
i) 	Excess / (deficiency) (g-h)	10.0%	10.7%	11.0%	10.8%	10.7%	-	-	-	-	-	8.9%	8.9%	9.7%	9.9%	9.7%
j) k)	Core capital / total risk weighted assets Minimum statutory ratio	16.0% 10.5%	15.8% 10.5%	14.9% 10.5%	15.2% 10.5%	15.2% 10.5%	-	-	-	-	-	16.1% 10.5%	15.6% 10.5%	15.5% 10.5%	15.0% 10.5%	15.2% 10.5%
()	Excess / (deficiency) (j-k)	10.5% 5.5%	10.5% 5.3%	10.5% 4.4%	10.5% 4.7%	4.7%	-	-	-	-	-	10.5% 5.6%	10.5% 5.1%	5.0%	4.5%	4.7%
m)	Total capital/ total risk weighted assets	21.2%	20.6%	19.6%	19.8%	20.1%	-	-	-	-	-	20.7%	20.2%	19.8%	19.0%	19.2%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	-	14.5%	14.5%	14.5%	14.5%	14.5%
0)	Excess / (deficiency) (m-n)	6.7%	6.1%	5.1%	5.3%	5.6%	-	-	-	-	-	6.2%	5.7%	5.3%	4.5%	4.7%
5) a)	LIQUIDITY Liquidity ratio	67.5%	67.5%	62.2%	64.7%	44.6%	_	_	_	_	_	51.8%	52.1%	51.5%	51.1%	49.7%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%	-	-	-	-	-	20.0%	20.0%	20.0%	20.0%	20.0%
c)	Excess / (deficiency) (a-b)	47.5%	47.5%	42.2%	44.7%	24.6%	-	-	-	-	-	31.8%	32.1%	31.5%	31.1%	29.7%

These financial statements are extracts from the books of the institution.

 $The \ complete \ set \ of \ financial \ statements, \ statutory \ and \ qualitative \ disclosures \ can \ be \ accessed \ on \ the \ Institution's$ website www.equitygroupholdings.com. They may also be accessed at the institution's head office located at Equity Centre, 9th floor, Hospital Road Upper Hill.

Prof. Isaac Macharia

Group Chairman

Dr. James Mwangi, CBS

Group Managing Director & Chief Executive Officer

Banking 500



World's strongest banking brands 2023 World's top 500 most valuable banking brands 2023 • Position 4 – in the World

• Brand Strength Rating (BSR) of AAA+

• Position 291 - in the world Position 3 - in Africa



NAME OF INSTITUTION: STANDARD CHARTERED BANK KENYA LIMITED





I BALANCE SHEET	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023
	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000
A. ASSETS	Un-audited	Audited	Un-audited	Un-audited	Un-audited
1. Cash (both local and foreign)	2,938,356	3,457,845	3,489,983	3,652,960	3,381,316
2. Balances due from Central Bank of Kenya	17,437,491	19,799,461	12,515,308	9,886,203	25,875,192
Kenya Government and other securities held for dealing purposes	566,923	965,720	2,171,589	1,385,790	2,022,712
4. Financial Assets at fair value through profit and loss	418,838	421,705	828,358	745,304	721,638
5. Investment Securities:					
a) Amortised cost:					
i. Kenya Government securities	-	-	-	-	-
ii. Other securities	-	-	-	-	-
b) Fair Value through other comprehensive income (FVOCI)					
i. Kenya Government securities	111,421,590	104,731,162	92,900,668	69,300,569	53,609,250
ii. Other securities	-	-	-	-	-
6. Deposits and balances due from local banking institutions	-	-	1,765,355	2,800,771	5,003,370
7. Deposits and balances due from banking institutions abroad	818,871	428,089	706,807	982,154	688,888
8. Tax recoverable	1,017,922	1,022,677	950,588	2,876,324	2,397,748
9. Loans and advances to customers (net)	136,071,595	139,412,560	137,112,959	145,444,151	143,570,810
10. Balances due from banking institutions in the group	80,815,693	96,121,186	121,267,941	109,369,561	117,020,071
11. Investments in associates	-	-	-	-	-
12. Investments in subsidiary companies	_	_	_	_	-
13. Investments in joint ventures	_	_	_	_	-
Tel information in joint fortieres					
14. Investment properties	-	-	-	-	-
15. Property and equipment	3,231,722	3,182,732	3,121,956	3,120,460	3,101,377
16. Prepaid lease rentals	-	-	-	-	-
17. Intangible assets	4,223,388	4,103,224	4,563,640	4,743,991	4,639,020
18. Deferred tax asset	3,721,383	4,117,708	3,237,476	2,685,188	3,199,854
19. Retirement benefit asset	_	_	_	_	_
20. Other assets	3,432,652	3,495,946	4,003,446	4,683,803	4,485,342
21.TOTAL ASSETS	366,116,424	381,260,015	388,636,074	361,677,229	369,716,588
B. LIABILITIES					
22. Balances due to Central Bank of Kenya		6,992,340		5,989,102	
23. Customer deposits	286,074,223	278,879,309	302,948,692	283,668,419	298,833,992
24. Deposits and balances due to local banking institutions	351,437	6,286,259	39,852	2,595,714	69,509
25. Deposits and balances due to foreign banking institutions	267,145	201,865	363,887	687,255	232,413
26. Other money market deposits		-	-	-	-
27. Borrowed funds	_	_	_	_	-
28. Balances due to banking institutions in the group	14,487,428	12,717,385	13,717,326	5,356,918	3,812,691
29. Tax payable	1,808,756	2,655,065	3,407,533	0,000,010	0,012,001
30. Dividends payable	217,708	211,412	208,826	208,035	204,472
31. Deferred tax liability	217,700	211,412	200,020	200,000	204,472
32. Retirement benefit liability	38,358	96,428	99,566	43,404	46,542
33. Other liabilities		17,083,222			
34. TOTAL LIABILITIES	7,399,943 310,644,998		7,468,703	5,995,455	6,802,490 310,002,109
	310,644,996	325,123,285	328,254,385	304,544,302	310,002,109
C. SHAREHOLDERS' FUNDS	0.460.050	0.400.050	0.400.050	0.400.050	0.400.050
35. Paid up/Assigned Capital	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253
36. Share premium/ (Discount)	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427
37. Revaluation reserves	881,541	878,959	878,959	873,794	871,210
38. Retained earnings/ (Accumulated losses)	38,428,620	35,842,755	40,586,765	44,120,541	43,613,675
39. Statutory loan loss reserves	2,492,470	2,255,690	1,538,615	892,448	1,880,343
40. Other Reserves (Fair value)	(578,686)	(871,188)	(635,458)	(663,044)	(862,526)
41. Proposed dividends	2,350,413	6,130,300	6,130,300	-	2,350,413
42.Capital grants	1,935,388	1,938,534	1,920,828	1,947,508	1,899,684
43. TOTAL SHAREHOLDERS' EQUITY	55,471,426	56,136,730	60,381,689	57,132,927	59,714,479
44 Minority Interest	-	-	-	-	-
45. TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	366,116,424	381,260,015	388,636,074	361,677,229	369,716,588

NAME OF INSTITUTION: STANDARD CHARTERED BANK KENYA LIMITED





I BALANCE SHEET	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023
	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000
A. ASSETS	Un-audited	Audited	Un-audited	Un-audited	Un-audited
1. Cash (both local and foreign)	2,938,356	3,457,845	3,489,983	3,652,960	3,381,316
2. Balances due from Central Bank of Kenya	17,437,491	19,799,461	12,515,308	9,886,203	25,875,192
Kenya Government and other securities held for dealing purposes	566,923	965,720	2,171,589	1,385,790	2,022,712
4. Financial Assets at fair value through profit and loss	418,838	421,705	828,358	745,304	721,638
5. Investment Securities:					
a) Amortised cost:					
i. Kenya Government securities	-	-	-	-	-
ii. Other securities	-	-	-	-	-
b) Fair Value through other comprehensive income (FVOCI)					
i. Kenya Government securities	111,421,590	104,731,162	92,900,668	69,300,569	53,609,250
ii. Other securities	-	-	-	-	-
6. Deposits and balances due from local banking institutions	_	-	1,765,355	2,800,771	5,003,370
7. Deposits and balances due from banking institutions abroad	818,871	428,089	706,807	982,154	688,888
8. Tax recoverable	927,034	913,568	913,569	2,737,287	2,251,084
Loans and advances to customers (net)	136,071,595	139,412,560	137,112,959	145,444,151	143,570,810
10. Balances due from banking institutions in the group	80,746,607	96,602,123	121,732,879	109,544,892	117,081,475
11. Investments in associates	-	-	-	-	-
12. Investments in subsidiary companies	145,243	145,243	145,243	145,243	145,243
13. Investments in joint ventures	140,240	140,240	140,240	140,240	140,240
13. Investments in joint ventures		-			
14. Investment properties	-	-	-	-	-
15. Property and equipment	3,231,722	3,182,732	3,121,956	3,120,460	3,101,377
16. Prepaid lease rentals	_	_	_	_	-
17. Intangible assets	4,223,388	4,103,224	4,563,640	4,743,991	4,639,020
18. Deferred tax asset	3,670,671	4,027,556	3,173,238	2,616,707	3,128,380
19. Retirement benefit asset	-	-	-	_,0.0,0.0.	-
20. Other assets	3,355,339	3,439,658	3,889,771	4,601,897	4,372,352
21.TOTAL ASSETS	365,973,668	381,630,646	389,031,323	361,708,379	369,592,107
B. LIABILITIES	. ,	, ,			
CO Delevere due to Control Book of Konso		0.000.040		5 000 400	
22. Balances due to Central Bank of Kenya 23. Customer deposits	286,074,223	6,992,340 278,879,309	302,948,692	5,989,102 283,668,419	298,833,992
24. Deposits and balances due to local banking institutions	351,437	6,286,259	39,852	2,595,714	69,509
25. Deposits and balances due to foreign banking institutions	267,145	201,865	363,887	687,255	232,413
26. Other money market deposits	207,140	201,000	-	-	-
27. Borrowed funds					
28. Balances due to banking institutions in the group	15,150,518	13,459,665	14,749,608	5,916,436	4,305,211
29. Tax payable	1,822,221	2,654,111	3,398,067	3,910,430	4,303,211
30. Dividends payable				209.025	204 472
31. Deferred tax liability	217,708	211,412	208,826	208,035	204,472
·	- 20.250	- 06 429	- 00 F66	- 42 404	46 540
32. Retirement benefit liability	38,358	96,428	99,566	43,404	46,542
33. Other liabilities	7,384,678	17,068,249	7,454,353	5,981,081	6,786,040
34. TOTAL LIABILITIES	311,306,288	325,849,638	329,262,851	305,089,446	310,478,179
C. SHAREHOLDERS' FUNDS	0.400.050	0.400.050	0.400.050	0.400.050	0.400.050
35. Paid up/Assigned Capital	2,169,253	2,169,253	2,169,253	2,169,253	2,169,253
36. Share premium/ (Discount)	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427
37. Revaluation reserves	881,541	878,959	878,959	873,794	871,210
38. Retained earnings/ (Accumulated losses)	37,624,574	35,487,033	39,973,548	43,606,547	43,013,124
39. Statutory loan loss reserves	2,492,470	2,255,690	1,538,615	892,448	1,880,343
40. Other Reserves (Fair value)	(578,686)	(871,188)	(635,458)	(663,044)	(862,526)
41. Proposed dividends	2,350,413	6,130,300	6,130,300	-	2,350,413
42.Capital grants	1,935,388	1,938,534	1,920,828	1,947,508	1,899,684
43. TOTAL SHAREHOLDERS' EQUITY	54,667,380	55,781,008	59,768,472	56,618,933	59,113,928
44 Minority Interest	-	-	-	-	-
45. TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	365,973,668	381,630,646	389,031,323	361,708,379	369,592,107

STANDARD CHARTERED BANK KENYA LIMITED



CONSOLIDATED FINANCIAL STATEMENTS AND OTHER DISCLOSURES

ШЕ	PROFIT AND LOSS ACCOUNT	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023
		KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000
		Un-audited	Audited	Un-audited	Un-audited	Un-audited
11	NTEREST INCOME					
1 -	I.1 Loans and advances	9,138,590	12,731,113	3,937,483	8,013,343	12,877,151
1	1.2 Government securities	7,561,706	10,298,361	2,534,871	4,817,164	6,501,015
I	1.3 Deposits and placements with banking institutions	1,497,620	2,422,813	1,123,376	2,540,168	4,049,338
1	I.4 Other Interest Income	27,131	20,757	-		-
1	I.5 Total Interest Income	18,225,047	25,473,044	7,595,730	15,370,675	23,427,504
-	NTEREST EXPENSES			.,,.		
1 -	2.1 Customer deposits	1,997,964	2,594,501	654,604	1,157,420	1,798,599
	2.2 Deposits and placements from banking institutions	175,174	279,267	47,174	112,998	136,703
1	2.3 Other Interest Expenses	267,847	376,211	-	248,829	261,989
ı	2.4 Total Interest Expenses	2,440,985	3,249,979	701,778	1,519,247	2,197,291
	NET INTEREST INCOME/(LOSS)	15,784,062	22,223,065	6,893,952	13,851,428	21,230,213
	NON-INTEREST INCOME	, ,	, ,	, ,	, ,	
I ⊢	1.1 Fees and commissions on loans and advances	201,439	221,886	78,239	131,826	268,178
	1.2 Other fees and commissions	3,336,543	4,251,977	1,320,484	2,700,154	3,941,542
1 -	1.3 Foreign Exchange trading income/ (loss)	4,203,208	5,973,243	2,189,804	4,455,712	6,294,598
	1.4 Dividend Income	-	-	-		-
I	1.5 Other income	1,037,114	1,306,877	279,221	(261,046)	(2,302,193)
	I.6 Total Non-Interest Income	8,778,304	11,753,983	3,867,748	7,026,646	8,202,125
1 -	TOTAL OPERATING INCOME	24,562,366	33,977,048	10,761,700	20,878,074	29,432,338
-	OTHER OPERATING EXPENSES	, ,	, ,	, ,	, ,	, ,
I -	6.1 Loan loss provision	621,022	1,328,458	790,917	2,035,587	1,821,898
1	6.2 Staff costs	5,188,866	6,788,892	1,902,709	4,057,043	6,217,345
	6.3 Directors' emoluments	187,952	252,155	65,274		
1 –	6.4 Rental charges	266,757	257,877	104,494	131,899	225,297
	6.5 Depreciation charge on property and equipment	363,391	435,961	97,181	194,111	281,935
1 [6.6 Amortisation charges	614,768	820,529	245,904	492,096	733,247
	6.7 Other operating expenses	5,024,976	6,989,977	1,916,489	4,191,270	6,274,990
I F	5.8 Total Other Operating Expenses	12,267,732	16,873,849	5,122,968	11,234,009	15,753,581
	Profit/ (loss) before tax and exceptional items	12,294,634	17,103,199	5,638,732	9,644,065	13,678,757
	Exceptional items	-	-	-	-	-
	Profit/ (loss) after exceptional items	12,294,634	17,103,199	5,638,732	9,644,065	13,678,757
	Current tax	(4,344,718)		(832,592)		
-	Deferred tax	762,956	1,022,009	(779,205)	(1,343,315)	
	Profit/ (loss) after tax and exceptional items	8,712,872	12,057,935	4,026,935	6,909,379	9,738,237
	Minority Interest	-	-	-	-	-
	Profit/ (loss) after tax,exceptional items and minority interest	8,712,872	12,057,935	4,026,935	6,909,379	9,738,237
	Other Comprehensive Income	- , , , -	, , , , , , , , , , , , , , , , , , , ,	, ,		.,,
	15.1 Gains/(Losses) from translating the financial statements of foreign operations	_	_	-	-	-
	I5.2 Fair value changes in financial assets at FVOCI	(1,455,204)	(2,054,052)	123,962	297,348	12,374
	15.3 Revaluation surplus on Property,plant and equipment	- (1,100,201)	-	-	-	-
	15.4 Share of other comprehensive income of associates	_	_	_	_	-
	15.5 Income tax relating to components of other comprehensive income	436,560	616,215	(37,190)	(89,204)	(3,712)
	Other Comprehensive Income for the period net of tax	(1,018,644)	(1,437,837)	86,772	208,144	8,662
	Total comprehensive income for the period	7,694,228	10,620,098	4,113,707	7,117,523	9,746,899
	p	,,	-,,	,	, ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
18	EARNINGS PER SHARE- BASIC & DILUTED	22.61	31.47	10.55	18.07	25.44
			2			
19 [DIVIDEND PER SHARE -DECLARED (KShs)	6.00	22.00			6.00
		-				

STANDARD CHARTERED BANK KENYA LIMITED



COMPANY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

II PROFIT AND LOSS ACCOUNT	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023
	KShs. '000		KShs. '000	KShs. '000	
	Un-audited	Audited	Un-audited	Un-audited	Un-audited
1 INTEREST INCOME					
1.1 Loans and advances	9,138,590	12,731,113	3,937,483	8,013,343	12,877,151
1.2 Government securities	7,561,706	10,298,361	2,534,871	4,817,164	6,501,015
1.3 Deposits and placements with banking institutions	1,497,620	2,422,813	1,123,376	2,540,168	4,049,338
1.4 Other Interest Income	27,131	20,757	-	-	-
1.5 Total Interest Income	18,225,047	25,473,044	7,595,730	15,370,675	23,427,504
2 INTEREST EXPENSES		, ,	, ,	, ,	
2.1 Customer deposits	2,010,470	2,611,514	655,834	1,158,725	1,799,932
2.2 Deposits and placements from banking institutions	175,174	279,267	47,174	112,998	136,703
2.3 Other Interest Expenses	267,847	376,211		248,829	261,989
2.4 Total Interest Expenses	2,453,491	3,266,992	703,008	1,520,552	2,198,624
3 NET INTEREST INCOME/(LOSS)	15,771,556	22,206,052	6,892,722	13,850,123	21,228,880
4 NON-INTERESTINCOME	10,111,000		0,002,122	10,000,120	
4.1 Fees and commissions on loans and advances	201,439	221,886	78,239	131,826	268,178
4.2 Other fees and commissions	2,072,699	2,641,955	821,656	1,842,710	2,676,109
4.3 Foreign Exchange trading income/ (loss)	4,203,208	5,973,243	2,189,804	4,455,712	6,294,598
4.4 Dividend Income	605,036	1,160,323	2,103,004	264,102	364,102
4.5 Other income	1,037,114	1,306,877	279,221	(261,046)	
4.6 Total Non-Interest Income	8,119,496	11,304,284	3,368,920	6,433,304	7,300,79
5 TOTAL OPERATING INCOME	23,891,052	33,510,336	10,261,642	20,283,427	28,529,675
6 OTHER OPERATING EXPENSES	23,891,032	33,310,330	10,201,042	20,203,427	20,329,07
6.1 Loan loss provision	621,022	1,328,458	790,917	2,035,587	1,821,898
6.2 Staff costs	5,110,839	6,689,167	1,871,691	4,004,824	6,141,676
6.3 Directors' emoluments		251,595	65,274	131,563	
	187,532				198,429
6.4 Rental charges6.5 Depreciation charge on property and equipment	266,757	257,877	104,494	131,899	225,297
6.6 Amortisation charges	363,319 614,768	435,961 820,529	97,181 245,904	194,111 492,096	281,935 733,247
	4,797,239	6,588,335	1,816,576	3,980,344	5,947,398
6.7 Other operating expenses 6.8 Total Other Operating Expenses	11,961,476	16,371,922		10,970,424	
<u> </u>			4,992,037		15,349,880
7 Profit/ (loss) before tax and exceptional items 8 Exceptional items	11,929,576	17,138,414	5,269,605	9,313,003	13,179,795
9 Profit/ (loss) after exceptional items	11,929,576	17,138,414	5,269,605	9,313,003	13,179,795
10 Current tax	(4,065,820)	(5,695,664)	(746,874)		(2,790,923
11 Deferred tax	779,782	994,174	(753,291)	, , , ,	, .
	8,643,538		,	(1,321,645) 6,751,107	(895,46 ⁴ 9,493,40 8
12 Profit/ (loss) after tax and exceptional items 13 Minority Interest	0,643,536	12,436,924	3,769,440	6,751,107	9,493,400
14 Profit/ (loss) after tax,exceptional items and minority interest	8,643,538	12,436,924	3,769,440	6,751,107	9,493,408
15 Other Comprehensive Income	0,043,330	12,430,924	3,709,440	0,7 3 1, 107	9,495,400
15.1 Gains/(Losses) from translating the financial statements of foreign operations	<u> </u>	_	_	_	_
15.2 Fair value changes in financial assets at FVOCI	(1,455,204)	(2,054,052)	123,962	297,348	12,374
15.3 Revaluation surplus on Property, plant and equipment	(1,433,204)	(2,034,032)	123,902	297,040	12,57-
15.4 Share of other comprehensive income of associates	-				-
15.4 Share of other comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income	436,560	616,215	(37,190)	(89,204)	(3,712
16. Other Comprehensive Income for the period net of tax			, ,	, ,	
	(1,018,644)	(1,437,837)	86,772 3 856 212	208,144	8,662
17 Total comprehensive income for the period	7,624,894	10,999,087	3,856,212	6,959,251	9,502,070
18 EARNINGS PER SHARE- BASIC & DILUTED	22.43	32.47	9.87	17.65	24.79
19 DIVIDEND PER SHARE -DECLARED (KShs)	6.00	22.00			6.00

STANDARD CHARTERED BANK KENYA LIMITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES



III. OTHER DISCLOSURES	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023
	KShs. '000				
	Un-audited	Audited	Un-Audited	Un-Audited	Un-Audited
1) NON-PERFORMING LOANS AND ADVANCES					
a) Gross non-performing loans and advances	24,026,016	22,577,388	22,597,977	23,796,136	23,556,517
Less					
b) Interest in suspense	9,529,066	9,539,146	9,301,240	9,685,559	9,370,980
c) Net Non-Performing Loans and Advances (a-b)	14,496,950	13,038,242	13,296,737	14,110,577	14,185,537
Less					
d) Loan loss Provisions	10,277,640	10,131,278	10,309,882	10,499,341	10,173,519
e) Net Non-Performing Loans (c-d)	4,219,310	2,906,964	2,986,855	3,611,236	4,012,018
f) Realizable Value of Securities	2,789,095	2,268,159	2,186,417	2,103,897	2,210,029
g) Net NPLs Exposure (e-f)	1,430,215	638,805	800,438	1,507,339	1,801,989
2) INSIDER LOANS AND ADVANCES					
a) Directors, shareholders and associates	65,048	55,704	24,923	26,491	23,261
b) Employees	6,341,737	6,398,783	6,241,720	6,202,097	6,299,960
c) Total Insider Loans, Advances and Other Facilities	6,406,785		6,266,643	6,228,588	
3) OFF-BALANCE SHEET ITEMS					
a) Letters of credit,guarantees, acceptances	72,771,908	71,140,599	77,172,761	71,241,595	60,122,593
b) Forwards, swaps, and options	54,591,243	25,759,087	24,313,973	16,727,967	20,767,188
c) Other contingent Liabilities	-	-	-	-	-
d) Total Contingent Liabilities	127,363,151	96,899,686	101,486,734	87,969,562	80,889,781
4) CAPITAL STRENGTH					
a) Core Capital	41,480,583	42,132,719	45,588,839	48,287,536	46,986,488
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/ (Deficiency)	40,480,583	41,132,719	44,588,839	47,287,536	45,986,488
d) Supplementary Capital	6,004,555	5,271,363	4,496,688	1,110,896	2,098,146
e) Total capital (a+d)	47,485,138	47,404,082	50,085,527	49,398,432	49,084,634
f) Total risk weighted assets	268,955,418	274,257,322	285,685,611	286,253,481	275,453,369
g) Core capital/total deposit liabilities	14.50%	15.11%	15.05%	17.02%	15.72%
h) Minimum Statutory Ratio	8.00%	8.00%	8.00%	8.00%	8.00%
i) Excess/ (Deficiency) (g-h)	6.50%	7.11%	7.05%	9.02%	7.72%
j)Core capital/total risk weighted assets	15.42%	15.36%	15.96%	16.87%	17.06%
k) Minimum Statutory Ratio	10.50%	10.50%	10.50%	10.50%	10.50%
I) Excess/ (Deficiency) (j-k)	4.92%	4.86%	5.46%	6.37%	6.56%
m)Total capital/total risk weighted assets	17.66%	17.28%	17.53%	17.26%	17.82%
n) Minimum Statutory Ratio	14.50%	14.50%	14.50%	14.50%	14.50%
o) Excess/ (Deficiency) (m-n)	3.16%	2.78%	3.03%	2.76%	3.32%
5) LIQUIDITY					
a) Liquidity Ratio	71.86%	73.03%	73.75%	62.84%	66.70%
b) Minimum Statutory Ratio	20.00%	20.00%	20.00%	20.00%	20.00%
c) Excess/ (Deficiency) (a-b)	51.86%	53.03%	53.75%	42.84%	46.70%
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KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2023

I STATEMENT OF FINANCIAL	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22	30-Sep-23	NATIONA 30-Jun-23	AL BANK (31-Mar-23	31-Dec-22	30-Sep-22	30-Sep-23	KCB GRC	OUP PLC C 31-Mar-23	OMPANY 31-Dec-22	30-Sep-22	30-Sep-23	CB GROUP 30-Jun-23	PLC CON: 31-Mar-23	31-Dec-22	30-Sep-22
POSITION	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000
A ASSETS	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
1 Cash (both Local & Foreign)	7,373,310	8,559,788	7,012,428	10,332,230	7,459,197	1,239,511	1,292,440	1,355,093	1,432,365	1,472,320	-	-	-	-	-	32,939,940	32,326,927	30,475,370	29,290,313	16,345,347
2 Balances due from Central Bank of Kenya	66,799,920	28,367,249	28,587,984	32,017,676	52,551,406	4,257,299	3,678,269	5,890,587	3,806,747	4,239,958	-	-	-	-	-	71,057,219	32,045,518	34,478,571	35,824,423	56,791,364
Kenya Government and other																				
3 securities held for dealing purposes	-	-	-	-	98,115	-	-	-	-	-	-	-	-	-	-	-	-	-	17,403,315	7,221,689
Financial Assets at fair value	-	-	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-	-	-
through profit and loss Investment securities:						_	-	-	_	-										
5 a) Held at amortized cost:	141,940,670	141,109,708	126,338,375	126,184,144	111,265,537	23,659,750	23,995,864	24,382,348	24,564,568	25,840,186	-	-	-	-	-	166,058,962	165,564,114	151,179,265	151,200,443	137,587,495
b.Other securities	-	=	=	=	-	303,928	294,984	303,831	295,081	303,928	-	-	-	=	-	28,503,724	26,947,270	31,263,261	13,321,996	9,875,283
b) Fair value through OCI:	138,124,324	129,622,651	77,326,775	77,640,039	78,335,701	20,626,460	24,341,103	22,827,274	23,831,380	20,354,561	-	-	-	-	-	159,519,188	154,732,158	100,922,453	102,147,970	99,261,479
b. Other securities Deposits and balances due from	2,024,344	1,961,923	2,126,118	2,065,406	2,126,796	-	-	-	-	-	-	-	-	-	-	17,191,670	15,179,284	14,353,641	11,349,927	23,163,183
local banking institutions	9,673,506	10,628,742	2,252,893	1,700,652	15,005,195	3,782,616	3,802,703	1,650,663	1,722,415	2,852,761	886,042	622,880	622,880	711,662	-	13,456,122	14,431,445	3,904,315	1,722,415	15,561,444
7 Deposits and balances due from banking institutions abroad	216,671,949	111,734,297	7,198,603	23,430,225	10,544,530	2,209,170	1,229,957	4,937,748	856,588	947,000	-	243,149	-	-	-	412,579,093	318,315,211	185,575,950	187,926,359	46,802,304
8 Tax recoverable	6,539,987	224,335	-	2,306,005	2,102,568	282,051	269,959	-	35,633	218,841	106,753	91,699	90,291	90,291	105,345	5,951,279	-	-	336,465	2,048,681
6 Loans and advances to customers (net)	729,343,022	667,988,740	654,659,988	613,892,181	581,042,662	78,230,564	77,207,413	74,668,415	71,188,674	69,876,593	-	-	-	-	-	1,047,865,745	964,808,684	928,824,144	863,268,077	758,815,986
Balances due from group	11,266,313	8,887,593	7,624,757	10,228,308	6,823,459	23,032	30,491	28,406	20,504	-	5,859,898	1,970,336	1,312,658	-	-	-	-	-	-	-
companies 11 Investments in associates	512,639	512,639	446,875	446,875	421,889	830,456	811,184	727,492	630,147	529,297	_	-	_	-	-	1,343,095	1,323,823	1,174,367	1,077,022	421,889
Investments in subsidiary		-		-		5,000	5,000	24,963	24,963	24,963	114,280,238	114,270,238	114,270,238	114,270,238	89,158,501	_	-	-	-	-
companies 13 Investments in joint ventures		-	-	-	_		-,	-		,		,	-				-	-	-	-
14 Investment properties	12,600,607	12,600,607	12,600,607	12,600,607	12,600,607	-	-	-	-	-	-	-	-	-	-	12,600,607	12,600,607	12,600,607	12,600,607	13,039,641
15 Property and equipment	12,138,195	10,951,552	10,937,588	9,812,222	9,920,318	1,700,459	1,826,355	2,023,957	2,107,445	2,599,615	838,726	827,559	824,217	828,090	821,620	32,278,500	30,268,920	31,032,505	29,729,053	20,262,705
16 Prepaid lease rentals	115,155	115,779	116,403	117,027	117,651	-	=	=	-	-	-	=	=	-	-	120,418	121,050	121,683	122,313	122,946
17 Intangible assets	2,827,162	3,154,330	3,129,802	3,439,459	3,593,161	429,154	373,115	431,274	413,519	434,941	2,009	2,527	3,039	3,545	4,052	18,011,142	19,369,802	22,328,404	21,214,824	6,132,306
18 Deferred tax asset19 Retirement benefit asset	19,813,956	23,795,094	21,093,450	20,130,483	19,127,279	6,652,756	5,509,119	4,595,976	4,423,855	4,077,300	42,250	105,699	109,865	109,865	46,417	28,929,265	31,424,593	27,070,553	25,757,832	23,727,314
20 Other assets	29,129,007	21,444,316	34,091,236	25,009,222	26,462,554	6,874,883	6,948,440	7,725,036	7,415,390	6,166,549	53,574	90,207	88,257	61,405	51,000	51,135,179	45,131,644	55,298,733	49,736,614	39,101,632
21 TOTAL ASSETS	1,406,894,066	1,181,659,343	995,543,882	971,352,761	939,598,625	151,107,089	151,616,396	151,573,063	142,769,274	139,938,813	122,069,490	118,224,294	117,321,445	116,075,096	90,186,935	2,099,541,148	1,864,591,050 1,	630,603,822	1,554,029,968 1	,276,282,688
B LIABILITIES		-																		
Balances due to Central Bank of Kenya	35,076,652	-	20,966,128	37,227,730	24,947,348	2,004,619	-	13,951,314	-	3,950,662	-	-	-	-	-	37,081,271	-	34,917,442	37,227,730	28,898,010
23 Customer deposits	1,119,543,875	934,197,544	728,530,697	694,515,583	681,968,942	116,241,058	117,852,925	99,786,755	105,675,307	108,438,035	-	-	-	-	-	1,656,369,728	1,471,246,362	1,196,587,247	1,135,417,382	922,303,721
Deposits and balances due to local banking institutions	3,709,926	9,761,900	12,953,768	14,203,190	6,473,878	3,284,936	3,888,221	5,780,801	12,276,816	4,980,883	-	-	-	-	-	6,833,383	13,395,093	18,479,541	24,466,261	10,254,550
Deposits and balances due to	7,036,851	9,214,968	10,075,378	11,388,422	6,918,706	3,954,877	4,757,270	9,289,831	6,213,529	3,918,580	_	_	_	_	-	29,288,060	35,226,801	42,509,059	31,093,170	22,467,062
foreign banking institutions 26 Other money market deposits	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,	-				-	-,,			_	_	_	_	_		_	_		
27 Borrowed funds	63,209,087	60,466,819	58,125,397	54,574,726	53,905,837	5,343,202	4,991,152	4,643,551	628,790	608,655	-	-	-	-	-	70,221,709	65,643,453	62,636,131	63,609,957	62,687,703
Balances due to group	1,098,077	1,204,340	-	1,321,852	_	128,308	119,735	122,223	38,104	-	11,165,725	4,218,000	3,975,000	2,360,330	3,573,273	-	-	_	_	-
companies 29 Tax payable	-	-	1,418,775	-	_	12,092		92,397	-	-	-	-	_	-	-	-	311,447	4,420,671	_	_
30 Dividends payable	-	-	3,213,463	3,213,463	-	-	-	-	-	274	-	-	_	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,492,295	4,492,295	4,492,295	4,492,295	655,000
32 Retirement benefit liability	585,000	585,000	585,000	585,000	458,000	-	-	-	-	-	-	-	-	-	-	1,093,423	1,079,582	1,036,399	585,000	458,000
33 Other liabilities	39,403,070	35,474,817	35,065,774	30,928,460	22,729,340	9,472,941	9,142,487	2,868,298	2,846,796	2,987,442	688,551	610,082	508,987	765,947	447,762	68,068,260	55,198,628	50,679,310	50,861,910	38,340,141
TOTAL LIABILITIES C SHAREHOLDERS' FUNDS	1,269,662,538	1,050,905,388	870,934,380	847,958,426	797,402,051	140,442,033	140,751,790	136,535,170	127,679,342	124,884,531	11,854,276	4,828,082	4,483,987	3,126,277	4,021,035	1,873,448,129	1,646,593,661 1	,415,758,095	1,347,753,705 1	1,086,064,187
35 Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	53,986,100	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463
36 Share premium/(discount)	-	-	-	-	-	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,487,666	2,487,666	2,487,666	2,487,666	-
Retained earnings/ Accumulated losses	68,046,655	60,139,071	52,348,784	42,463,463	63,692,045	(7,929,020)	(9,032,528)	(4,433,806)	(4,324,159)	(4,911,670)	79,311,602	82,492,598	75,506,919	75,618,281	52,048,825	175,538,898	166,299,907	154,543,615	147,205,910	136,463,912
39 Statutory loan loss reserve	25,153,890	23,012,130	23,318,826	26,755,145	25,407,241	4,927,328	5,239,025	4,584,996	4,374,215	5,033,545	-	-	-	-	-	26,926,847	25,197,867	24,850,534	26,707,228	28,100,132
Other Reserves/ 40 Re-measurement of defined	(9,955,117)	(6,383,346)	(5,044,208)	(4,195,571)	(4,102,275)	(2,157,609)	(1,166,248)	(937,654)	(784,481)	(891,950)	_	=	=	-	_	(17,038,286)	(13,657,013)	(11,067,418)	(13,530,926)	(10,909,538)
benefit asset/liability	, , ,	, , 	. , , , -,			, ,	,,	. , ,		, , ==/						, == 3)		,	,	,
41 Proposed dividends 42 Capital grants	-	-	-	4,385,198	3,213,463	-	-	-	-	-	-	-	6,426,926	6,426,926	3,213,463	-	-	6,426,926	6,426,926	3,213,463
TOTAL SHAREHOLDERS' FUNDS	137,231,528	130,753,955	124,609,502	123,394,335	142,196,574	10,665,056	10,864,606	15,037,893	15,089,932	15,054,282	110,215,214	113,396,210	112,837,457	112,948,819	86,165,900	218,818,737	211,232,039	208,144,935	200,200,416	187,771,581
44 Minority Interest	-		-			-				-	-					7,274,282	6,765,350	6,700,793	6,075,847	2,446,920
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,406,894,066	1,181,659,343	995,543,882	971,352,761	939,598,625	151,107,089	151,616,396	151,573,063	142,769,274	139,938,813	122,069,490	118,224,292	117,321,444	116,075,096	90,186,935	2,099,541,148	1,864,591,050 1,	630,603,823	1,554,029,968 1	,276,282,688
STATEMENT OF COMPREHENSIVE INCOME																				
1 INTEREST INCOME																				
											147,706	67,604	_	_	_	81,887,676	51,213,444	24,694,179	84,174,056	58,855,307
1.1 Loans and advances	50,895,482	31,955,440	15,564,523	59,625,463	43,624,870	5,572,444	3,569,738	1,708,699	7,499,952	5,614,591	,	,				01,007,070	31,213,444			24,266,974
1.1 Loans and advances1.2 Government securities	50,895,482 22,267,521	31,955,440 13,215,558	15,564,523 6,292,972	59,625,463 23,482,989	43,624,870 17,291,940	5,572,444 4,208,724	3,569,738 2,785,559	1,708,699 1,386,535	7,499,952 5,616,106	5,614,591 4,225,991	-	-	-	-	-	29,802,947	18,117,294	8,780,611	32,860,929	24,200,974
											26,626	14,974	7,324	19,383	13,180			8,780,611 137,762	716,455	418,381
1.2 Government securities Deposits and placements with	22,267,521	13,215,558	6,292,972	23,482,989	17,291,940	4,208,724	2,785,559	1,386,535	5,616,106	4,225,991	-	-	- 7,324 -	- 19,383 -	- 13,180 -	29,802,947	18,117,294			
12 Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME	22,267,521	13,215,558	6,292,972	23,482,989	17,291,940	4,208,724 77,500	2,785,559 31,660	1,386,535 7,182	5,616,106 40,017	4,225,991 35,966	-	-	7,324 - 7,324	19,383 - 19,383	13,180 - 13,180	29,802,947	18,117,294			
12 Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST EXPENSE	22,267,521 1,590,859 - 74,753,862	13,215,558 436,181 - 45,607,179	6,292,972 10,839 - 21,868,334	23,482,989 222,611 - 83,331,063	17,291,940 110,261 - 61,027,071	4,208,724 77,500 26,553 9,885,221	2,785,559 31,660 17,610 6,404,567	1,386,535 7,182 8,749 3,111,165	5,616,106 40,017 35,501 13,191,576	4,225,991 35,966 26,553 9,903,101	- 26,626 -	- 14,974 -	-	-	-	29,802,947 2,234,310 - 113,924,933	18,117,294 812,764 - 70,143,502	137,762 - 33,612,552	716,455	418,381 - 83,540,662
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from	22,267,521 1,590,859 - 74,753,862 20,899,629	13,215,558 436,181 - 45,607,179 12,275,472	6,292,972 10,839 - 21,868,334 5,755,304	23,482,989 222,611 - 83,331,063	17,291,940 110,261 - 61,027,071 12,559,222	4,208,724 77,500 26,553 9,885,221 2,740,967	2,785,559 31,660 17,610 6,404,567 1,699,490	1,386,535 7,182 8,749 3,111,165	5,616,106 40,017 35,501 13,191,576	4,225,991 35,966 26,553 9,903,101 2,282,313	- 26,626 -	- 14,974 -	-	-	-	29,802,947 2,234,310 - 113,924,933 27,752,548	18,117,294 812,764 - 70,143,502 16,543,423	137,762 - 33,612,552 7,803,278	716,455 - 117,751,440 25,213,637	418,381 83,540,662 17,840,487
12 Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714	6,292,972 10,839 - 21,868,334 5,755,304 2,192,142	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370	1,386,535 7,182 8,749 3,111,165 833,018 363,456	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577	26,626 - 174,332	14,974 - 82,578	-	-	-	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905	137,762 - 33,612,552 7,803,278 3,654,065	716,455 - 117,751,440 25,213,637 5,415,481	418,381 - 83,540,662 17,840,487 3,741,741
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435	6,292,972 10,839 21,868,334 5,755,304 2,192,142 76,474	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179	26,626 - 174,332 - - 147,706	14,974 - 82,578 - - 67,604	-	-	-	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843	137,762 - 33,612,552 7,803,278 3,654,065 95,250	716,455 - 117,751,440 25,213,637 5,415,481 469,013	418,381 - 83,540,662 17,840,487 3,741,741 364,440
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621	6,292,972 10,839 21,868,334 5,755,304 2,192,142 76,474 8,023,920	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069	26,626 - 174,332 - - 147,706 147,706	14,974 - 82,578 - - 67,604 67,604	7,324	19,383	13,180	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593	716,455 117,751,440 25,213,637 5,415,481 469,013 31,098,131	418,381 83,540,662 17,840,487 3,741,741 364,440 21,946,668
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435	6,292,972 10,839 21,868,334 5,755,304 2,192,142 76,474	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179	26,626 - 174,332 - - 147,706	14,974 - 82,578 - - 67,604	-	-	-	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843	137,762 - 33,612,552 7,803,278 3,654,065 95,250	716,455 - 117,751,440 25,213,637 5,415,481 469,013	418,381 - 83,540,662 17,840,487 3,741,741 364,440
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST EXPENSES 4 OTHER OPERATING INCOME Fees and commissions on loans	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621	6,292,972 10,839 21,868,334 5,755,304 2,192,142 76,474 8,023,920	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069	26,626 - 174,332 - - 147,706 147,706	14,974 - 82,578 - - 67,604 67,604	7,324	19,383	13,180	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593	716,455 117,751,440 25,213,637 5,415,481 469,013 31,098,131	418,381 83,540,662 17,840,487 3,741,741 364,440 21,946,668
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME Ease and commissions on loans	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546 47,116,316	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621 28,522,558	6,292,972 10,839 - 21,868,334 5,755,304 2,192,142 76,474 8,023,920 13,844,414	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675 61,381,388	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969 45,809,102	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	26,626 - 174,332 - - 147,706 147,706	14,974 - 82,578 - - 67,604 67,604	7,324	19,383	13,180	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407 74,873,526	18,17,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171 45,508,331	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593 22,059,959	716,455 - 117,751,440 25,213,637 5,415,481 469,013 31,098,131 86,653,309	418,381 83,540,662 17,840,487 3,741,741 364,440 21,946,668 61,593,994 7,833,454
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME Fees and commissions on loans and advances 42 Other fees and commissions Foreign exchange trading	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546 47,116,316 7,549,048 8,212,318	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621 28,522,558 5,316,089 4,688,521	6,292,972 10,839 - 21,868,334 5,755,304 2,192,142 76,474 8,023,920 13,844,414 2,726,701 2,718,609	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675 61,381,388 9,687,992 7,489,825	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969 45,809,102 7,013,727 5,556,918	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215	26,626 - 174,332 - 147,706 147,706 26,626	14,974 - 82,578 - 67,604 67,604 14,974	7,324	19,383	13,180	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407 74,873,526 8,116,960 19,993,744	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171 45,508,331 5,551,179 12,283,788	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593 22,059,959 2,720,692 7,080,655	716,455 117,751,440 25,213,637 5,415,481 469,013 31,098,131 86,653,309 10,639,803 12,347,508	418,381
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME Fees and commissions on loans and advances 42 Other fees and commissions Foreign exchange trading income	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546 47,116,316	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621 28,522,558	6,292,972 10,839 - 21,868,334 5,755,304 2,192,142 76,474 8,023,920 13,844,414	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675 61,381,388	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969 45,809,102	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 253,885 971,716 704,030	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	26,626 - 174,332 - - 147,706 147,706 26,626	14,974 - 82,578 - 67,604 67,604 14,974	7,324	19,383	13,180 - - 13,180	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407 74,873,526	18,17,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171 45,508,331	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593 22,059,959	716,455 - 117,751,440 25,213,637 5,415,481 469,013 31,098,131 86,653,309	418,381 83,540,662 17,840,487 3,741,741 364,440 21,946,668 61,593,994 7,833,454
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 2.3 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME Fees and commissions on loans and advances 4.2 Other fees and commissions Foreign exchange trading	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546 47,116,316 7,549,048 8,212,318	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621 28,522,558 5,316,089 4,688,521	6,292,972 10,839 - 21,868,334 5,755,304 2,192,142 76,474 8,023,920 13,844,414 2,726,701 2,718,609	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675 61,381,388 9,687,992 7,489,825	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969 45,809,102 7,013,727 5,556,918	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215	26,626 - 174,332 - 147,706 147,706 26,626	14,974 - 82,578 - 67,604 67,604 14,974	7,324	19,383	13,180	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407 74,873,526 8,116,960 19,993,744	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171 45,508,331 5,551,179 12,283,788	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593 22,059,959 2,720,692 7,080,655	716,455 117,751,440 25,213,637 5,415,481 469,013 31,098,131 86,653,309 10,639,803 12,347,508	418,381
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME Fees and commissions on loans and advances 4.2 Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OTHER OPERATING	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546 47,116,316 7,549,048 8,212,318 5,603,095	13,215,558 436,181 	6,292,972 10,839 21,868,334 5,755,304 2,192,142 76,474 8,023,920 13,844,414 2,726,701 2,718,609 1,919,861	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675 61,381,388 9,687,992 7,489,825 8,916,989	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969 45,809,102 7,013,727 5,556,918 6,264,924	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 253,885 971,716 704,030 51,144	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645	26,626 - 174,332 - 147,706 147,706 26,626 - 4,666 941,168	14,974 - 82,578 - 67,604 - 67,604 14,974 - 23,865 691,168	7,324	19,383 19,383 - 13,504 32,824,414	13,180 - - 13,180 - 9,985 5,716,749	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407 74,873,526 8,116,960 19,993,744 8,192,185	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171 45,508,331 5,551,179 12,283,788 5,908,379	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593 22,059,959 2,720,692 7,080,655 2,646,032	716,455 - 117,751,440 25,213,637 5,415,481 469,013 31,098,131 86,653,309 10,639,803 12,347,508 11,078,891	418,381
12 Government securities Deposits and placements with banking institutions 14 Other Interest Income TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits Deposits and placement from banking institutions 23 Other interest expenses TOTAL INTEREST EXPENSES 3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME Fees and commissions on loans and advances 42 Other fees and commissions Foreign exchange trading income Dividend Income Other income	22,267,521 1,590,859 - 74,753,862 20,899,629 6,515,149 222,768 27,637,546 47,116,316 7,549,048 8,212,318 5,603,095 - 3,115,498	13,215,558 436,181 - 45,607,179 12,275,472 4,658,714 150,435 17,084,621 28,522,558 5,316,089 4,688,521 4,001,639 - 2,440,546	6,292,972 10,839 - 21,868,334 5,755,304 2,192,142 76,474 8,023,920 13,844,414 2,726,701 2,718,609 1,919,861 - 1,143,429	23,482,989 222,611 - 83,331,063 17,834,494 3,777,636 337,545 21,949,675 61,381,388 9,687,992 7,489,825 8,916,989 - 5,274,148	17,291,940 110,261 - 61,027,071 12,559,222 2,402,172 256,575 15,217,969 45,809,102 7,013,727 5,556,918 6,264,924 - 3,507,740	4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 253,885 971,716 704,030 51,144 378,794	2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904	1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993	5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611	4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 121,825	26,626 - 174,332 - 147,706 147,706 26,626 - 4,666 941,168 874,528	14,974 - 82,578 - 67,604 14,974 - 23,865 691,168 608,157	7,324	19,383 - - - 19,383 - - - 13,504 32,824,414 1,412,053	13,180 - - 13,180 - - 9,985 5,716,749 1,029,527	29,802,947 2,234,310 - 113,924,933 27,752,548 10,992,086 306,773 39,051,407 74,873,526 8,116,960 19,993,744 8,192,185	18,117,294 812,764 - 70,143,502 16,543,423 7,902,905 188,843 24,635,171 45,508,331 5,551,179 12,283,788 5,908,379 - 3,816,676 27,560,022	137,762 - 33,612,552 7,803,278 3,654,065 95,250 11,552,593 22,059,959 2,720,692 7,080,655 2,646,032 - 2,342,914	716,455 - 117,751,440 25,213,637 5,415,481 469,013 31,098,131 86,653,309 10,639,803 12,347,508 11,078,891 - 9,185,313	418,381







KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2023

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		30-Sep-23	KCB 30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22	30-Sep-23	NATIONA 30-Jun-23	AL BANK C 31-Mar-23	OF KENYA 31-Dec-22	30-Sep-22	30-Sep-23	KCB GRO	OUP PLC C 31-Mar-23	31-Dec-22	30-Sep-22	30-Sep-23	CB GROUP 30-Jun-23	PLC CON	SOLIDATE	30-Sep-22
		Kshs 000 Un-audited	Kshs 000	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000	Kshs 000 Audited	Kshs 000	Kshs 000	Kshs 000	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited
6	OTHER OPERATING EXPENSES	On-avaited	On-avaited	on-avaited	Audited	On-avaited	On-addited	On-avaited	On-addited	Audited	On-addited	On-addited	On-avaited	On-audited	On-addited	On-addited	On-avaited	on-avaited	On-addited	Audited	On-avaited
	Loan loss provision	11,413,474	7,944,163	3,319,686	8,560,331	5,481,222	1,468,376	976,657	407,394	2,003,475	870,907	-	-	-	-	-	15,848,572	10,191,358	4,118,282	13,206,881	7,267,757
	Staff costs Directors' emoluments	13,802,708 368,561	9,062,461 245,340	5,126,629 145,992	18,518,101 433,849	13,263,814 430,629	4,391,240 24,365	3,197,872 14,291	1,303,881 7,680	4,694,743 35,038	3,551,230 23,403	770,257 47,400	454,305 26,988	266,776 11,850	1,210,780 78,244	911,038 55,553	26,671,161 657,661	17,461,120 449,211	9,359,554 236,355	30,262,179 536,697	21,287,766 547,949
	Rental charges	121,144	101,230	87,385	185,795	133,980	128,854	89,334	45,063	123,551	147,320	47,400	20,900	-	70,244	-	371,246	410,360	199,006	464,550	406,648
	Depreciation charge on property and equipment	1,597,027	994,308	529,009	2,169,789	1,625,207	415,643	276,531	138,332	589,774	461,801	13,232	8,791	4,383	15,693	11,434	6,020,884	3,887,036	1,154,647	3,990,091	2,920,335
	Amortisation charges	1,209,640	834,307	379,975	1,517,741	1,134,646	130,364	92,378	50,273	285,536	235,087	1,536	1,019	506	2,026	1,519	1,626,139	1,110,392	525,301	2,624,814	2,124,309
	Other operating expenses	10,609,317	6,612,395	3,551,461	12,453,787	8,998,767	5,514,840	4,637,317	647,433	2,783,626	1,996,695	508,266	375,695	193,710	840,816	407,717	25,472,085	17,101,495	7,403,051	21,488,259	14,285,942
	TOTAL OTHER OPERATING EXPENSES	39,121,871	25,794,204	13,140,137	43,839,393	31,068,265	12,073,682	9,284,380	2,600,056	10,515,743	7,286,443	1,340,691	866,798	477,225	2,147,559	1,387,261	76,667,748	50,610,972	22,996,196	72,573,471	48,840,706
7	PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	32,474,404	19,175,149	9,212,877	48,910,949	37,084,146	(3,776,675)	(3,840,623)	122,687	847,630	1,080,754	506,297	471,366	(111,360)	32,121,795	5,382,180	40,594,108	22,457,381	13,854,056	57,331,353	43,303,947
8	Exceptional items	-		-		-	-	-		-	-	-	-			-	-	-		-	-
	PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	32,474,404	19,175,149	9,212,877	48,910,949	37,084,146	(3,776,675)	(3,840,623)	122,687	847,630	1,080,754	506,297	471,366	(111,360)	32,121,795	5,382,180	40,594,108	22,457,381	13,854,056	57,331,353	43,303,947
	Current tax	(6,035,412)	(8,179,832)	(3,726,665)	(14,684,118)	(10,533,591)	(915,491)	(924,585)	(128,030)	(553,222)	(305,352)	(19,809)	(19,809)	-	(34,419)	(14,273)	(9,859,783)	(10,768,961)	(5,435,484)	(17,034,861)	(12,624,996)
	Deferred tax	(2,456,885)	2,937,446	962,967	509,282	(258,974)	1,640,418	921,649	106,475	425,371	31,661	(4,166)	(4,166)		116,872	53,423	(13,015)	4,368,984	1,334,238	541,243	(84,123)
	PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	23,982,107	13,932,763	6,449,179	34,736,113	26,291,581	(3,051,748)	(3,843,559)	101,132	719,779	807,063	482,322	447,391	(111,360)	32,204,248	5,421,330	30,721,310	16,057,404	9,752,810	40,837,735	30,594,828
	Minority Interest PROFIT/(LOSS) AFTER TAX	-	-	-		-	-	-	-	-	-	-	=	-		-	792,807	461,828	249,381	224,219	135,847
14	AND EXCEPTIONAL ITEMS AND MINORITY INTEREST	23,982,107	13,932,763	6,449,179	34,736,113	26,291,581	(3,051,748)	(3,843,559)	101,132	719,779	807,063	482,322	447,391	(111,360)	32,204,248	5,421,330	29,928,503	15,595,576	9,503,429	40,613,516	30,458,981
15	OTHER COMPREHENSIVE																				
	INCOME: Gains/(Losses) from translating																				
	the financial statements of foreign operations	-	=	=	-	-	-	=	-	=	-	-	=	=	-	-	3,662,865	2,448,699	(634,007)	787,000	2,845,551
15.2	Fair value changes in available- for-sale financial assets	(8,227,923)	(2,322,393)	(1,212,340)	(4,281,932)	(4,363,799)	(1,961,611)	(545,382)	(218,819)	(1,134,300)	(1,286,398)	-	-	-	-	-	(10,243,177)	(2,575,924)	(5,725,056)	(4,218,406)	(7,155,977)
	Re-measurement of defined	-	=	=	(218,000)	-	_	-	-	=	-	-	=	=	-	-	_	=	=	(218,000)	=
	benefit pension fund Share of other comprehensive		_	_				_	_				_		_	_		_	_		
	income of associates Income tax relating to																				
	components of other comprehensive income	2,468,377	696,718	363,702	1,349,980	1,309,140	588,483	163,614	65,646	340,290	385,919	-	-	-	-	-	3,072,953	772,777	1,717,517	1,330,922	2,146,793
	OTHER COMPREHENSIVE INCOME FOR THE YEAR NET	(5,759,546)	(1,625,675)	(848,638)	(3,149,952)	(3,054,659)	(1,373,128)	(381,768)	(153,173)	(794,010)	(900,479)						(3,507,359)	645,552	(4,641,546)	(2,318,484)	(2,163,633)
	OF TAX	(3,732,540)	(1,023,073)	(040,030)	(3,143,332)	(3,034,037)	(1,373,120)	(301,700)	(133,173)	(174,010)	(500,475)						(3,307,337)		(4,041,540)	(2,310,404)	(2,103,033)
	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	18,222,561	12,307,088	5,600,541	31,586,161	23,236,922	(4,424,876)	(4,225,327)	(52,041)	(74,231)	(93,416)	482,322	447,391	(111,360)	32,204,248	5,421,330	27,213,951	16,702,956	5,111,264	38,519,251	28,431,195
	EARNINGS PER SHARE- DILUTED & BASIC KSHS	0.59	0.52	0.48	0.64	0.65	(0.32)	(0.61)	0.03	0.06	0.08	0.20	0.28	(0.14)	10.02	2.25	12.75	9.71	11.83	12.64	12.64
	DIVIDEND PER SHARE - DECLARED KSHS	-	-	-	0.58	0.06	-	-	-	-							-	-	-	2.00	1.00
	OTHER DISCLOSURES																				
	NON-PERFORMING LOANS AND ADVANCES																				
	a) Gross Non-performing loans	147,784,904	141,514,219	138,947,180	129,110,413	123,921,892	22,202,603	23,446,274	20,826,579	18,495,986	20,801,105						187,042,441	181,999,125	176,470,712	161,204,092	149,294,098
	and advances b) Less Interest in Suspense	16,166,346	14,384,317	12,127,998	10,700,324	10,627,752	2,612,530	2,671,730	2,597,208	2,434,820	2,534,832						19,441,103	17,731,483	15,333,322	13,847,979	13,495,316
	C) TOTAL NON-PERFORMING LOANS AND ADVANCES (A-B)	131,618,558	127,129,902	126,819,182	118,410,089	113,294,140	19,590,073	20,774,544	18,229,371	16,061,166	18,266,273					Ī	167,601,338	164,267,642	161,137,390	147,356,113	135,798,782
	d) Less Loan Loss Provision	75,360,334	66,705,913	65,749,112	52,055,838	53,112,468	11,563,844	11,679,516	10,696,228	10,227,482	9,928,036						96,696,688	75,313,726	85,716,325	70,613,860	65,374,411
	E) NET NON-PERFORMING LOANS AND ADVANCES(C-D)	56,258,224	60,423,989	61,070,070	66,354,251	60,181,672	8,026,229	9,095,028	7,533,143	5,833,684	8,338,237					Ī	70,904,650	88,953,916	75,421,065	76,742,253	70,424,371
	f) Discounted Value of Securities	51,872,160	54,455,146	56,543,010	62,146,449	52,124,826	7,709,785	8,892,025	7,032,471	5,575,691	8,168,334					+	66,570,445	73,605,752	73,544,910	65,844,558	62,161,275
	G) NET NPLS EXPOSURE (E-F)	4,386,064	5,968,843	4,527,060	4,207,802	8,056,846	316,444	203,003	500,672	257,994	169,903						4,334,205	15,348,164	1,876,155	10,897,695	8,263,096
	INSIDER LOANS AND ADVANCES																				
	a) Directors, Shareholders and Associates	22,007,322	18,636,524	16,381,229	10,588,373	11,042,202	105	42	51	19	45					Ī	25,192,391	21,337,162	19,125,813	11,567,155	1,196,078
	b) Employees	14,042,386	14,266,952	14,717,824	14,749,609	14,764,935	5,257,778	5,239,808	5,700,537	5,725,588	5,713,443						22,361,069	22,363,612	23,335,422	23,209,465	22,795,846
	C) TOTAL INSIDER LOANS AND ADVANCES AND OTHER	36,049,708	32,903,476	31,099,053	25,337,982	25,807,137	5,257,883	5,239,850	5,700,588	5,725,607	5,713,488						47,553,460	43,700,774	42,461,235	34,776,620	23,991,924
	FACILITIES	,0-12,100				_5/00//10/					_,, .5,400						,202,400				,,
	off-BALANCE SHEET ITEMS a) Letters of credit, guarantees,	402.044.55	220.007.55	100 101 :	ggs 420 ==:	***	10.704	1/ 000	000	0.600 ===							477.50	202 125	257 504 :	453.004	14154555
	acceptances	402,864,294	328,204,649	180,131,434	111,462,201	17975 280	19,786,006	16,958,850	9,067,134	8,622,735	6,632,984						477,503,198	392,408,918		157,031,406	141,516,539
	b) Forwards, swaps and options c) Other contingent liabilities	969,628	8,833,888	16,378,420	4,928,705	17,975,280	3,721,349	3,426,807	5,390,978	6,121,453	6,087,075						4,902,009	14,149,934	23,520,012	12,399,606	25,278,481
	D)TOTAL CONTINGENT	403,833,922	337,038,537	196,509,854	116,390,906	131,991,780	23,507,355	20,385,657	14,458,112	14,744,188	12,720,059						482,405,207	406,558,852	280,101,366	169,431,012	166,795,020
4	CAPITAL STRENGTH															1					
	A)CORE CAPITAL	101,231,915	94,079,574	92,327,887	85,964,036	95,858,311	7,206,678	6,217,534	10,857,004	11,034,430	10,078,042					Ī	215,245,532	212,220,484	179,653,980	173,697,452	143,624,523
	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	1,000,000	1,000,000					Ī	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	d) Supplementary Capital	100,231,915 38,772,367	93,079,574 36,961,274	91,327,887 35,598,290	84,964,036 34,786,348	94,858,311 33,342,189	6,206,678 4,913,265	5,217,534 4,361,804	9,857,004 5,173,780	10,034,430 1,129,549	9,078,042 1,097,738						214,245,532 49,224,831	211,220,484 47,118,490	178,653,980 45,699,277	172,697,452 40,511,551	142,624,523 36,249,184
	E) TOTAL CAPITAL (A+D)	140,004,282	131,040,848	127,926,177	120,750,384	129,200,500	4,913,265 12,119,943		16,030,784	1,129,549	1,097,738						264,470,363	259,338,974		214,209,003	179,873,707
	F) TOTAL RISK WEIGHTED ASSETS		847,901,929	833,863,162	792,142,822					90,363,905	87,819,078					 	1,481,955,946			1,249,837,735	
	G) CORE CAPITAL/TOTAL DEPOSITS LIABILITIES	9.0%	10.0%	12.5%	12.2%	13.9%	6.1%	5.1%	10.5%	10.0%	9.0%						13.0%	14.4%	15.0%	15.3%	15.6%
	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%	8.0%	8.0%	8.0%
	I) EXCESS	1.0%	2.0%	4.5%	4.2%	5.9%	-1.9%	-2.9%	2.5%	2.0%	1.0%						5.0%	6.4%	7.0%	7.3%	7.6%
	J) CORE CAPITAL / TOTAL RISK WEIGHTED ASSETS	10.8%	11.1%	11.1%	10.9%	12.6%	6.9%	6.2%	11.3%	12.2%	11.5%						14.5%	15.0%	13.6%	13.9%	14.5%
	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%	10.5%	10.5%	10.5%
	L) EXCESS (J-K) M) TOTAL CAPITAL/TOTAL RISK	0.3%	0.6%	0.6%	0.4%	2.1%	-3.6%	-4.3%	0.8%	1.7%	1.0%						4.0%	4.5%	3.1%	3.4%	4.0%
	WEIGHTED ASSETS	14.9%	15.5%	15.3%	15.2%	17.0%	11.6%	10.6%	16.7%	13.5%	12.7%						17.8%	18.4%	17.0%	17.1%	18.1%
	n) Minimum statutory Ratio	14.5% 0.4%	14.5%	14.5% 0.8%	14.5% 0.7%	14.5%	14.5% -2.9%	14.5%	14.5% 2.2%	14.5% -1.0%	14.5%						14.5% 3.3%	14.5% 3.9%	14.5% 2.5%	14.5% 2.6%	14.5% 3.6%
	O) EXCESS (M-N) LIQUIDITY	0.4%	1.0%	0.8%	0./%	2.5%	-2.9%	-3.9%	2.2%	-1.0%	-1.8%					-	5.3%	3.9%	2.5%	2.6%	3.6%
	A) LIQUIDITY RATIO	47.8%	44.0%	28.1%	29.9%	34.6%	42.2%	45.2%	36.3%	40.5%	43.2%						50.3%	52.1%	43.7%	40.9%	38.5%
	b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%					1	20.0%	20.0%	20.0%	20.0%	20.0%
	b) Minimum Statutory Ratio C) EXCESS (A-B) AGE FROM THE DIRECTORS	20.0% 27.8%	20.0% 24.0%	20.0% 8.1%	20.0% 9.9%	20.0% 14.6%	20.0% 22.2%	20.0% 25.2%	20.0%	20.0% 20.5%	20.0%						20.0% 30.3%	20.0% 32.1%	20.0% 23.7%	20.0%	18.5%

MESSAGE FROM 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 accessed on the institution's website www.kcbgroup.com They may also be accessed at the institutions Head Office located at Kencom House, Moi Avenue, Nairobi, Kenya. The financial statements were approved by the Board of Directors on Wednesday, 22nd Nov 2023, and signed on its behalf by: FCS Dr. Joseph Kinyua – Group Chairman | Paul Russo – Group Chief Executive Officer.

Regulated by the Central Bank of Kenya.















The Un-audit	ed finan	icial res	ults of t	the Ban	k and G	iroup fo	or the p	eriod e	ended 3	oth Se	ptembe	r, 2023.	•		
I STATEMENT OF FINANCIAL POSITION			BANK					COMPANY				GRO	UP CONSOLID	ATED	
	30th Sep, 2023 Un-audited Shs '000	30th June, 2023 Un-audited Shs '000	31st March, 2023 Un-audited Shs '000	31st Dec, 2022 Audited Shs '000	30th Sep, 2022 Un-audited Shs '000	30th Sep, 2023 Un-audited Shs '000	30th June, 2023 Un-audited Shs '000	31st March, 2023 Un-audited Shs '000	31st Dec, 2022 Audited Shs '000	30th Sep, 2022 Un-audited Shs '000	30th Sep, 2023 Un-audited Shs '000	30th June, 2023 Un-audited Shs '000	31st March, 2023 Un-audited Shs '000	31st Dec, 2022 Audited Shs '000	30th Sep, 2022 Un-audited Shs '000
A ASSETS 1 Cash (both Local & Foreign) 2 Balances due from Central Banks	10,132,702 21,517,000	10,082,087 15,231,575	8,725,299 16,510,241	11,601,111 19,269,770	6,844,262 21,850,795	-	-	-	-	-	14,019,652 26,327,935	14,050,139 19,230,217	12,476,208 20,696,663	14,595,005 24,031,104	10,279,399 24,953,733
3 Kenyan Government securities held for dealing purposes 4 Financial assets at fair value through profit & loss 5 Investment Securities: a) Held to maturity:	953,929	953,929	953,929	953,929	798,174	- -	-	-	-	-	953,929	953,929	953,929	953,929	- 798,174
a. Kenya Government securities b. Other securities	125,630,263 5,731,700	123,575,059 5,780,628	126,067,708 5,697,499	123,454,078 5,803,816	125,035,722 8,049,256	- -	- -	- -	-	- -	125,630,263 25,973,277	123,575,059 25,248,142	126,067,708 22,170,912	123,454,078 18,367,609	125,035,722 21,001,811
b) Available for sale: a. Kenya Government securities b. Other securities	75,124,578 55,838	78,761,868 51,092	81,053,945 50,929	81,918,941 50,769	81,803,235 50,012	-	-	-	-	-	75,124,578 3,917,164	78,761,868 4,093,897	81,053,945 5,024,207	81,918,941 5,036,976	81,803,235 4,807,364
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad	6,754,455 34,982,365	9,832,834 36,382,028	2,193,105 19,720,850	4,659,010 14,223,438	503,470 13,563,326	-	-	-	-	- -	6,754,455 44,854,465	9,832,834 47,894,787	2,193,105 26,565,060	4,659,010 21,033,832	503,470 19,332,430
8 Tax recoverable 9 Loans and advances to customers (net)	519,216 270,633,374	13,163 257,972,529	271,306 254,291,387	2,068,011 249,898,626	2,775,811 238,315,462	36,980 -	54,544 -	-	11,093 -	59,602 -	679,477 308,700,725	218,395 292,379,707	451,141 287,153,743	2,231,441 278,920,795	3,274,177 266,110,046
10 Balances due from banking institutions in the group 11 Investments in associates	11,046,316 2,661,413	6,917,982 2,661,413	3,056,928 2,432,436	6,268,918 2,432,436	4,604,146 2,457,986	909,870 332,593	627,358 332,593	3,750,410 332,593	84,875 332,593	374,855 332,593	- 4,298,637	4,298,637	4,069,660	4,069,660	3,982,009
12 Investments in subsidiary companies 13 Investments in joint ventures	23,002	23,002 -	23,002 -	23,002	23,002	74,081,089 -	74,081,089 -	74,081,089 -	74,081,089 -	72,313,107 -	-	-	-	-	-
Investment properties Property and equipment Prepaid lease rentals	1,847,061 6,032	1,864,770 6,063	1,731,397 6,095	1,822,073 6,125	2,070,616 6,160	-	-	-	-	-	2,305,877 522,032	2,340,201 522,063	2,165,372 522,095	2,357,377 522,125	2,749,013 522,160
16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset	7,258,726 10,725,408	6,284,411 9,761,626	5,537,483 9,831,611	5,397,874 9,019,522	5,369,740 8,933,277	70,495	64,783	- - 71,731	59,219	- 37,683	7,629,781 12,076,470	6,673,859 11,199,845	5,794,816 11,182,375	5,810,137 10,300,722	5,515,811 9,043,174
19 Retirement benefit asset	-	25,335,925	-	9,019,522 - 28,406,657	22,960,919	70,495 - 391,157	642,610	71,731 - 115,564	59,219 - 9,831	87,316	19,023,884	19,051,378	20,285,120	21,398,903	9,043,174 - 15,705,413
20	25,829,361 611,432,739	591,491,984	27,184,010 565,339,160	567,278,106	546,015,371	75,822,184	75,802,977	78,351,387	74,578,700	73,205,156	678,792,601	660,324,957	628,826,059	619,661,644	595,417,141
22 Balances due to Central Banks 23 Customer deposits	- 489.527.841	- 459,464,879	3,000,000 447,741,252	- 458,619,230	11,500,000 420,396,950	-	-	-	-	-	- 548,134,487	<u>-</u> 516,637,807	3,000,000 499,735,948	- 502,675,954	11,500,000 462,113,326
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions	1,855,230 13,415,053	10,307,971 15,048,931	5,866,199 1,926,189	961,345 5,431,767	6,768,845 4,412,262	-	-	-	-	-	3,763,298 7,559,580	10,307,972 14,724,671	5,866,200 3,696,868	2,540,687 3,373,440	8,659,646 4,329,529
26 Other money market deposits 27 Borrowed funds	3,912,120	3,963,876	4,241,191	4,206,965	4,412,262	-	-	-	-	-	3,912,120	3,963,876	4,241,191	4,206,965	4,329,329
28 Balances due to banking institutions in the group	1,210,698	657,500	1,275,086	210,943	539,680	9,565,253	9,336,130	9,158,197 16,171	8,959,800	9,616,211	3,912,120 - 757,171	3,903,676 - 865,398	· -	626,510	485,620
30 Dividends payable	-	-	-	-	-	276,615	471,838	10,1/1	-	18,234	276,615	471,838	576,721 -	626,510	18,234
31 Deferred tax liability 32 Retirement benefit liability	10042266	10.757.753	21.010.007	10.014.460	40.004.222	225.204	200.024	270400	270407	245267	25.074.006	25.024.000	83,710	22.014.207	22,000,502
33 Other liabilities 34 TOTAL LIABILITIES	19,943,366 529,864,308	19,757,753 509,200,910	21,918,807 485,968,724	18,814,469 488,244,719	18,201,332 466,314,555	335,381 10,177,249	309,024 10,116,992	270,189 9,444,557	370,187 9,329,987	245,367 9,879,812	25,874,986 590,278,257	25,036,999 572,008,561	23,718,290 540,918,928	23,816,397 537,239,953	22,890,583 514,492,424
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	10,859,384	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598
36 Share Premium 37 Revaluation reserves	33,406,022	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322
38 Retained earnings 39 Statutory loan reserves	42,666,074	41,155,047	37,328,529	32,984,679	37,663,335	35,983,016 -	36,024,065 -	35,537,992 -	31,879,875 -	33,663,424 -	63,032,929	60,617,808	56,335,993	51,269,592	54,067,025 49,812
40 Other reserves 41 Proposed dividends 42 Capital grants	(5,363,049) - -	(3,129,379)	(2,223,499)	(1,923,616) 3,706,918	(2,227,925)	-	-	3,706,918	3,706,918	-	(4,180,505) -	(1,963,332)	(1,797,700) 3,706,918	(2,216,739) 3,706,918	(2,894,363)
						-	-	-		-					
	81,568,431	82,291,074	79,370,436	79,033,387	79,700,816	65,644,936	65,685,985	68,906,831	65,248,713	63,325,344	88,514,344	88,316,396	87,907,131	82,421,691	80,884,394 40,323
	81,568,431 - 81,568,431 611,432,739	_	79,370,436 79,370,436 565,339,160	79,033,387 79,033,387 567,278,106	79,700,816		65,685,985	68,906,831 68,906,831 78,351,387	65,248,713 - 65,248,713 74,578,700		88,514,344	88,316,396 - 88,316,396 660,324,957	87,907,131	82,421,691 - 82,421,691 619,661,644	80,884,394 40,323 80,924,717 595,417,141
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS	81,568,431	82,291,074	79,370,436	79,033,387	79,700,816	65,644,936	65,685,985	68,906,831	65,248,713	63,325,344	88,514,344	88,316,396	87,907,131	82,421,691	40,323 80,924,717
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME	81,568,431 611,432,739	82,291,074 591,491,984	79,370,436 565,339,160	79,033,387 567,278,106	79,700,816 546,015,371	65,644,936	65,685,985	68,906,831	65,248,713	63,325,344	88,514,344 678,792,601	88,316,396 660,324,957	87,907,131 628,826,059	82,421,691 619,661,644	40,323 80,924,717 595,417,141
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. Loans and advances 1.2 Government securities	22,696,860 17,980,783	82,291,074 591,491,984 14,474,225 11,986,762	79,370,436 565,339,160 6,847,413 6,038,322	79,033,387 567,278,106 23,351,803 22,823,692	79,700,816 546,015,371 17,472,547 16,831,855	65,644,936 75,822,184	65,685,985 75,802,977	- 68,906,831 78,351,387	- 65,248,713 74,578,700	63,325,344 73,205,156	- 88,514,344 678,792,601 25,884,216 20,010,851	88,316,396 660,324,957 16,484,986 13,250,686	- 87,907,131 628,826,059 7,820,698 6,634,056	26,837,485 24,776,746	40,323 80,924,717 595,417,141 20,009,918 18,245,799
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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	22,696,860 17,980,783 870,720 112,949	82,291,074 591,491,984 14,474,225 11,986,762 479,230 74,959	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655	- 65,644,936 75,822,184 - - 73,394	- 65,685,985 75,802,977 - - 58,436	68,906,831 78,351,387	65,248,713 74,578,700	- 63,325,344 73,205,156	25,884,216 20,010,851 954,957 118,153	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886	7,820,698 6,634,056 219,843 39,812	26,837,485 24,776,746 642,800 147,195	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE	22,696,860 17,980,783 870,720 112,949 41,661,312	82,291,074 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217	65,644,936 75,822,184	65,685,985 75,802,977	- 68,906,831 78,351,387	- 65,248,713 74,578,700	63,325,344 73,205,156	25,884,216 20,010,851 954,957 118,153 46,968,177	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409	82,421,691 619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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	22,696,860 17,980,783 870,720 112,949	82,291,074 591,491,984 14,474,225 11,986,762 479,230 74,959	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655	- 65,644,936 75,822,184 - - 73,394	- 65,685,985 75,802,977 - - 58,436	68,906,831 78,351,387	65,248,713 74,578,700	- 63,325,344 73,205,156	25,884,216 20,010,851 954,957 118,153	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886	7,820,698 6,634,056 219,843 39,812	26,837,485 24,776,746 642,800 147,195	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217	- 65,644,936 75,822,184 - - 73,394	58,436 58,436	68,906,831 78,351,387	65,248,713 74,578,700	- 63,325,344 73,205,156	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956	7,820,698 6,634,056 219,843 39,812 14,714,409	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178	65,644,936 75,822,184	- 65,685,985 75,802,977 - - 58,436	68,906,831 78,351,387	65,248,713 74,578,700	63,325,344 73,205,156 - 26,515 - 26,515	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012	16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 5 Fees and commissions on loans and advances	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697	75,822,184 - 73,394 - 73,394	58,436 58,436	2,049 2,049	- 65,248,713 74,578,700 33,214 - 33,214	- 63,325,344 73,205,156 - 26,515 - 26,515 - - - -	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433	16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 19,469,691 27,426,841	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697	75,822,184 - 73,394 - 73,394	58,436	2,049 2,049	33,214 	26,515 - 26,515 - 26,515 - 26,515	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 4,98,012 21,010,744 25,957,433	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 32,1920 13,135,394 17,210,562	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.5 Other income	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610	82,291,074 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014	73,394 - 73,394 - 73,394 - 73,394 - 73,394	58,436 	2,049 2,049 2,049 2,049	- 65,248,713 74,578,700 33,214 - 33,214 33,214 	- 63,325,344 73,205,156 - 26,515 - 26,515 	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612	16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 11,190,132	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE 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 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096	73,394 - 73,394 - 73,394 - 73,394 73,394 73,394	58,436 58,436 	2,049 2,049 2,049 2,049	33,214 	26,515 - 26,515 - 26,515 - 26,515 	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914	16,484,986 13,250,686 531,398 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587	40,323 80,924,177 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - 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 NON-INTEREST INCOME	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389	14,474,225 11,986,762 479,230 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 2,06,114 10,946,206 26,005,212	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 70,086,744 356,275 7,443,019 7,516,413	58,436 58,436 58,436 58,436 	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 	26,515 26,515 26,515 26,515 26,515 26,515 26,515 26,515 26,515	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282	16,484,986 13,250,686 531,398 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 11,190,132 13,812,626 31,023,188	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - 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 NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 - 283,610 16,093,389 38,681,718	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,628 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561	- 65,644,936 75,822,184 73,394 - 73,394 73,394 73,394 70,86,744 356,275 7,443,019	58,436 	- 68,906,831 78,351,387 - 2,049 - 2,049 	- 65,248,713 74,578,700 33,214 33,214 33,214 	- 63,325,344 73,205,156 - 26,515 - 26,515 	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048
43 Non-controlling interests 4 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - 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 OPERATING INCOME 5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 - 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 - 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 70,86,744 356,275 7,443,019 7,516,413	58,436 58,436 58,436 - 58,436 - - 58,436 - - 4,203,585 171,734 4,375,319 4,433,755	2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	- 65,248,713 74,578,700	- 63,325,344 73,205,156 - 26,515 - 26,515 - 26,515 - 26,515 - 26,515 - 26,515 - 10,102,790 10,129,305	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715	16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164	40,323 80,924,177 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,33,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 9,22,151 482,815
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - 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 NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 - 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 7,529,336	75,822,184 75,822,184 75,822,184 73,394 73,394 73,394 7,366,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678	58,436 58,436 58,436 	2,049 2,049 2,049 2,049 3,706,918 8,985 3,796,774 3,798,823	- 65,248,713 74,578,700 - 33,214 - 33,214	- 63,325,344 73,205,156 - 26,515 - 26,515	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 10,499,521	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,777,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,9137 6,916,103	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 17,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,605 3,514,370	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,405 11,450,907	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 - 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921
43 Non-controlling interests 4 TOTAL SHAREHOLDERS' FUNDS 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 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - 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 NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSE 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 - 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 30,898,349 10,45,063 9,684,346 30,898,349 22,562,131	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 7,529,336 21,384,542 18,650,019	75,822,184 75,822,184 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539	58,436 58,436 58,436 	2,049 2,049 2,049 2,049 2,049 2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	- 65,248,713 74,578,700 - 33,214 - 33,214	- 63,325,344 73,205,156 - 26,515 - 26,515 	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224	16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,772 23,012,892	40,323 80,924,177 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 9,22,151 482,815 9,22,855 8,977,921 26,867,573 18,918,475
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE 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 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - 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 NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715	14,474,225 11,986,762 479,230 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 2,06,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 51,563,211 15,400,238	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 588,342 388,997 1,045,063 30,898,349	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 5,759,336 21,384,542	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 70,86,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 1,539 - 38,678 476,680	58,436 58,436 - 58,436 	2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	- 65,248,713 74,578,700 - 33,214 - 33,214	- 63,325,344 73,205,156 - 26,515 - 26,515 	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559	16,484,986 13,250,686 531,398 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,916,103 18,663,972	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 5,514,370 9,152,707	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 28,7662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 2724,565 22,288,327	40,323 80,924,177 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 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 INCOME 4 NON - INTEREST INCOME 4 NON - 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 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 -206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 6,0,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 - 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 38,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 7,529,336 21,384,542 18,650,019 531,125	75,822,184 75,822,184 73,394 73,394 7,73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734	58,436 58,436 58,436 58,436 	2,049 2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	11,859,000 273,054 12,165,268 260,236 86,380 2,058 -102,258 450,932 11,714,336	- 63,325,344 73,205,156 - 26,515 - 26,515	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 10,499,521 28,126,559 18,570,156	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,916,103 18,663,972 12,359,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 5,454,23 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 - 6,394,750	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 2724,565	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910
43 Non-controlling interests 4 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE 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 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 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 OPERATING INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSE 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 - 15,679,003	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 2,243,969 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 - 5,458,872 - 5,458,872	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 588,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 21,848,4542 18,650,019 531,125 18,118,894	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734 - 7,039,734	58,436 58,436 58,436 58,436 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 -4,173,668 -4,173,668	2,049 2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177	11,859,000 273,054 12,132,054 12,	- 63,325,344 73,205,156 - 26,515 - 26,515 - 26,515 - 26,515 - 26,515 - 9,854,039 248,751 10,102,790 10,129,305 - 287,595 30,506 1,543 - 49,293 368,937 9,760,368 - 9,760,368	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 21,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156	16,484,986 13,250,686 531,398 30,345,956 12,124,391 689,083 321,920 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,9137 6,916,103 18,663,972 12,359,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 5,514,370 9,152,707 6,394,750 - 6,394,750	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 217,25,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,250,907 37,922,272 23,012,892 724,565 22,288,327 203,200	40,323 80,924,177 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910
43 Non-controlling interests 4 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 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 INCOME 4 NON - INTEREST INCOME 4 NON - 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 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 1 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT FIER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income:	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 - 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 10,604,974 (2,653,475)	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,7101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 - 5,458,872 - 5,458,872 (1,798,589)	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712)	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 7,529,336 21,384,542 18,650,019 531,125 18,118,894 (1,993,154)	75,822,184 75,822,184 75,822,184 73,394 73,394 73,394 7,036,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734 7,039,734 7,039,734 (64,708)	58,436 58,436 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755 - 175,966 37,580 1,026 - 45,515 260,087 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668 - 4,173,668	3,706,918 89,856 3,796,774 3,798,823	11,859,000 273,054 12,132,054 12,132,054 12,132,058 12,165,268 102,258 450,932 11,714,336	- 63,325,344 73,205,156 - 26,515 - 26,515 - 26,515 	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 10,499,521 28,126,559 18,570,156 18,570,156 (4,039,383) 115,723 11,646,496	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,916,103 18,663,972 12,359,216 - 12,359,216 (3,139,878) 128,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 (1,943,296) 614,947 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 22,494,555 22,288,327 203,200 22,494,527 (5,763,209) (2,950,292) 13,778,026	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 - 1,8510,997 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910 (2,310,273) (3,080,135) 12,803,502
43 Non-controlling interests 4 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE 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 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 POST INTEREST INCOME 5 Other income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSE 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15 Exchange differences on translation of foreign operations 15.2 Foir value changes in available-for-sale financial assets	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 15,679,003 15,679,003 (3,333,318) 218,869	82,291,074 591,491,984 591,491,984 14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 2,243,969 3,955,588 4,563,064 14,968 438,451 189,238 511,818 51,563,211 15,400,238 10,604,974 10,604,974 10,604,974 10,604,974 10,604,974	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 177,350 93,404 258,351 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 1,798,589) 683,567	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 174,230 174,26,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 30,947 588,342 388,997 1,045,063 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472)	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 5,454,421 40,407 5,529,336 21,384,542 18,650,019 292,255 775,912 5,1125 18,118,894 1,193,154) (1,993,154) (3,080,135)	73,394 73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 38,678 476,680 7,039,734 7,039,734 7,039,734 (64,708) 11,275	58,436 58,436 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 - 45,515 260,087 4,173,668 4,173,668 - 4,173,668 - 4,173,668 - 5,563	3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646 3,673,177 -3,673,177 (2,75,71) 12,511	11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,165,268 2,058 2,058 450,932 11,714,336 11,714,336 (47,744)	9,854,039 248,751 10,102,790 10,129,305 287,595 30,506 1,543 -49,293 368,937 9,760,368 9,760,368 (17,145)	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 18,570,156 18,570,156 (4,039,383) 115,723	16,484,986 13,250,686 531,398 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,9137 6,916,103 18,663,972 12,359,216 12,359,216 [12,359,216 (3,13,59,878) 128,878	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 2,782,517 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 1,450,907 37,922,272 23,012,892 22,491,527 203,200 22,491,527 203,200 22,491,527 203,200 22,491,527 203,200 22,491,527	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910 - 18,193,910 - 18,193,910 - 18,193,910 (2,310,273) (3,080,135)
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Loans and advances Deposits and placements with banking institutions Other interest income INTEREST EXPENSE LOUSTOME WITH INTEREST INCOME INTEREST EXPENSE LOUSTOME WITH INTEREST INCOME INTEREST EXPENSE TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other income Cother fees and commissions Foreign exchange trading income JUVIdend income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME STOTAL OPERATING INCOME TOTAL OPERATING INCOME Amortisc provision Staff costs Directors' emoluments Amortisc property and equipment Exceptional items Profit prefer ax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFITY/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT FETE TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Loan loss and equipment Exchange differences on translation of foreign operations Exchange differences on translation of foreign operations Ference to exception income of associates	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 15,679,003 15,679,003 15,679,003 15,679,003 15,679,003 15,679,003	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 4,563,064 14,968 4,540,535 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 10,604,974 10,604,974	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 6,83,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,0057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 6,72,014 19,380,864 40,034,561 6,622,012 5,454,4421 40,407 670,199 292,255 775,912 18,505,019 531,125 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,605	73,394 73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 38,678 476,680 7,039,734 7,039,734 7,039,734 (64,708) 11,275	58,436 58,436 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 - 45,515 260,087 4,173,668 4,173,668 - 4,173,668 - 4,173,668 - 5,563	3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646 3,673,177 -3,673,177 (2,75,71) 12,511	11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,165,268 2,058 2,058 450,932 11,714,336 11,714,336 (47,744)	9,854,039 248,751 10,102,790 10,129,305 287,595 30,506 1,543 -49,293 368,937 9,760,368 9,760,368 (17,145)	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 11,374,805	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,777,935 2,537,666 4,312,893 - 1,19132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 691,37 6,916,103 18,663,972 12,359,216 - 12,359,216 - 12,359,216 - 12,359,216 - 12,359,216 - 12,359,216 - 12,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 - 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,915,27 203,200 22,491,527 203,200 22,491,527 2,5763,209) (2,950,292) 13,778,026	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 9,207,682 1,251,006,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910 18,193,910 12,310,273 (3,080,135) 12,803,502
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 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 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Pees 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 NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.1 Exchange differences on translation of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Revaluation surplus on property, plant and equipment 15.4 Share of comprehensive income of associates 15.5 Income and the property of the comprehensive income 15.5 Income and the property of the property of the comprehensive income of associates 15.5 Income and the property of the property of the comprehensive income of associates 15.5 Income and the property of the property of the comprehensive income of associates 15.5 Income and the property of the property of the comprehensive income of associates 15.5 Income and the property of the property of the comprehensive income of associates 15.5 Income and the property of th	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 - 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 (3,333,318) 218,869 12,564,554	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 (2,653,475) 218,869 8,170,368	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 338,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) (2,863,472) 14,078,822	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 7,529,336 21,384,542 18,650,019 531,125 18,118,894 (1,993,154) (3,080,135) 13,045,605	73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734 (64,708) 11,275 6,986,300	58,436 58,436 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 - 45,515 260,087 4,173,668 4,173,668 - 4,173,668 - 4,173,668 - 5,563	3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646 3,673,177 -3,673,177 (2,75,71) 12,511	11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,165,268 2,058 2,058 450,932 11,714,336 11,714,336 (47,744)	9,854,039 248,751 10,102,790 10,129,305 287,595 30,506 1,543 -49,293 368,937 9,760,368 9,760,368 (17,145)	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 -1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 (4,039,383) 115,723 14,646,496 1,374,805 (3,338,569)	16,484,986 13,250,686 531,398 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 -1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 33,190 6,916,103 18,663,972 12,359,216 (3,139,878) 12,878 9,348,216 12,14,867 (961,459)	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 (1,943,296) 64,947 5,066,401 581,343 (162,303)	26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,727 23,012,892 724,565 22,288,327 (5,763,209) (2,950,292) 13,778,026	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910 (2,310,273) (3,080,135) 12,803,502
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME Loans and advances Covernment securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME MON - INTEREST INCOME Toral normissions on loans and advances Cother fees and commissions Fees and commissions Cother income Tother income Tother income Total Operating Income Cother income Cother income Cother income Cother operating Income Cother income Cother income Cother income Cother operating expenses Frofit before tax and exceptional items Exceptional items Exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Cother of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Cother Comprehensive Income: Fair value changes in available-for-sale financial assets Sa Revaluation surplus on property, plant and equipment Share of comprehensive Income of associates Income tax relating to components of other comprehensive	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 15,679,003 15,679,003 15,679,003 15,679,003 15,679,003 15,679,003	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 4,563,064 14,968 4,540,535 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 10,604,974 10,604,974	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 6,83,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,0057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 6,72,014 19,380,864 40,034,561 6,622,012 5,454,4421 40,407 670,199 292,255 775,912 18,505,019 531,125 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,894 - 18,118,605	73,394 73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 38,678 476,680 7,039,734 7,039,734 7,039,734 (64,708) 11,275	58,436 58,436 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 - 45,515 260,087 4,173,668 4,173,668 - 4,173,668 - 4,173,668 - 5,563	3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646 3,673,177 -3,673,177 (2,75,71) 12,511	11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,165,268 2,058 2,058 450,932 11,714,336 11,714,336 (47,744)	9,854,039 248,751 10,102,790 10,129,305 287,595 30,506 1,543 -49,293 368,937 9,760,368 9,760,368 (17,145)	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 18,570,156 11,374,805	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,777,935 2,537,666 4,312,893 - 1,19132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 691,37 6,916,103 18,663,972 12,359,216 - 12,359,216 - 12,359,216 - 12,359,216 - 12,359,216 - 12,359,216 - 12,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 - 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,915,27 203,200 22,491,527 203,200 22,491,527 2,5763,209) (2,950,292) 13,778,026	40,323 80,924,777 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 922,855 8,977,921 26,867,573 18,918,475 724,565 18,193,910 - 18,193,910 - 18,193,910 - 18,193,910 (2,310,273) (3,080,135) 12,803,502
TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 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 2.4 TOTAL INTEREST EXPENSE 3. NET INTEREST EXPENSE 3. NET INTEREST INCOME 4. NON - INTEREST INCOME 4. 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 NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.1 Exchange differences on translation of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Revaluation surplus on property, plant and equipment 15.4 Share of comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income 0 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 (3,333,318) 218,869 12,564,554 (3,439,433)	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 51,1818 5,563,211 15,400,238 10,604,974 (2,653,475) 218,869 8,170,368	79,370,436 565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) (2,863,472) 14,078,822	79,700,816 546,015,371 17,472,547 16,831,855 387,160 101,655 34,793,217 13,498,958 312,384 328,178 14,139,520 20,653,697 7,360,070 2,586,684 8,762,096 672,014 19,380,864 40,034,561 6,622,012 5,454,421 40,407 670,199 292,255 775,912 7,529,336 21,384,542 18,650,019 531,125 18,118,894 (1,993,154) (3,080,135) 13,045,605	75,822,184 75,822,184 75,822,184 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734 (64,708) 11,275 6,986,300	58,436 58,436 58,436 58,436 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 4,5,515 260,087 4,173,668 (35,041) 5,563 4,144,190	3,706,918 89,856 3,796,774 3,798,823	11,859,000 273,054 12,132,054 12,132,054 12,132,058 12,165,268 102,258 450,932 11,714,336 (47,744) 11,666,592	-63,325,344 73,205,156 -26,515 -26,515 -26,515 -26,515 -26,515 -26,515 -26,515 -26,515 -26,515 -26,515 -27,595 30,506 1,543 -287,595 30,506 1,543 -29,760,368 (17,145) -9,760,368 (17,145) -9,743,223	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 -1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 (4,039,383) 115,723 14,646,496 1,374,805 (3,338,569) -1	16,484,986 13,250,686 531,398 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6,916,103 18,663,972 12,359,216 (3,139,878) 128,878 9,348,216 1,214,867 (961,459)	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,179,249 15,547,457 1,953,867 2,921,753 1,00,174 194,911 161,827 3,05,805 3,514,370 9,152,707 6,394,750 (1,943,296) 6,394,750 (1,943,296) 6,14,947 5,066,401 581,343 (162,303) 419,040	26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,727 23,012,892 724,565 22,288,327 (5,763,209) (2,950,292) 13,778,026	40,323 80,924,717 595,417,141 20,009,918 18,245,799 416,196 108,744 38,780,657 14,848,060 471,915 213,301 15,533,276 23,247,381 8,530,964 2,948,924 9,207,682 1,851,097 22,538,667 45,786,048 8,327,246 7,060,062 174,523 922,151 482,815 8,977,921 26,867,573 18,918,475 724,565 18,193,910 (2,310,273) (3,080,135) 12,803,502 79,081 (2,942,362) (2,863,281)

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	loard of Directors of I&M Group PLC is pleased to ar	inounce unauc	arced results	or the droup	- us at so sep						
				COMPANY					GROUP		
STA	TEMENT OF FINANCIAL POSITION	UNAUDITED SEP 2022 (KSHS'000)	AUDITED DEC 2022 (KSHS'000)	UNAUDITED MAR 2023 (KSHS'000)	UNAUDITED JUN 2023 (KSHS'000)	UNAUDITED SEP 2023 (KSHS'000)	UNAUDITED SEP 2022 (KSHS'000)	AUDITED DEC 2022 (KSHS'000)	UNAUDITED MAR 2023 (KSHS'000)	UNAUDITED JUN 2023 (KSHS'000)	UNAUDITED SEP 2023 (KSHS'000)
A	ASSETS	(RSTIS GGG)	(1.51.15.000)	(1.51.15.000)	(113113 000)	(MSF IS GGG)	(113113 000)	(100110000)	(113113 000)	(1.51.15.000)	(1.51.15.000)
01.	Cash (both local and foreign)	462,464	864,255	963,591	3,164,230	3,257,686	5,254,332	5,186,177	6,182,717	7,011,069	7,159,033
02.	Balances due from central banks				-	-	18,589,846	17,632,125	21,538,423	19,602,956	21,846,508
03.	Kenya Government and other securities										
	held for dealing purposes	_	_		_	_	-		_	_	_
04.	Financial Assets at fair value through profit or loss (FVTPL)	_			_	_	15,607,197	16,402,892	14,830,626	15,479,224	2,399,800
05.	Investment Securities:	-	-		_	_	_	_	-	-	-
	a) Held at amortised cost:	-	-	_	-	_	-	_	-	-	_
	a. Kenya Government securities	-	-	_	-	_	30,090,151	22,655,837	27,262,928	30,819,966	36,760,149
	b. Other securities	-	-	_	-	_	18,069,498	21,062,484	29,901,367	26,521,320	27,068,573
	b) Fair value through other comprehensive income (FVOCI):	_	-		_	_	_	_	-	-	-
	a. Kenya Government securities	917,891	925,055	899,428	904,351	844,276	43,780,491	45,465,083	45,477,336	45,072,083	47,888,911
	b. Other securities	_	-	_	-	_	6,892,595	7,526,065	8,052,322	8,232,238	8,281,001
06.	Deposits and balances due from local banking Institutions	_	_		-	_	1,099,807	3,211,983	794,751	7,281,304	9,342,608
07.	Deposits and balances due from banking Institutions abroad	_	_		_	_	20,428,775	18,255,199	19,382,523	29,484,460	52,553,732
08.	Tax recoverable	12,939	7,695	7,695	9,855	9,855	301,189	236,823	.5,502,525	646,200	634,125
09.	Loans and advances to customers (net)	.2,555	.,055	.,033	5,055	-		238,590,143	257,714,954	269,742,737	287,333,683
10.	Balances due from banking institutions in the Group	-	-	-	-	-	-	-	-	-	-
11.	Investment in associates	_	-	-	-	-	-	-	-	-	-
12.	Investment in subsidiary companies	31,336,158	31,336,158	31,417,876	32,297,365	32,297,365	-	-	=	-	-
13.	Investment in joint ventures	2,515,591	2,515,591	2,515,591	2,515,591	2,515,591	5,459,662	5,570,240	6,020,576	6,206,996	7,045,323
14.	Investment properties	_	-	-	-	-	-	-	-	-	-
15.	Property and equipment		-	-	-	-	12,554,855	12,514,594	12,648,820	12,928,919	12,940,556
16.	Prepaid lease rentals	-	-	_	-	_	-		- 1	-	
17.	Intangible assets	_	-	-	-	-	6,791,259	6,885,544	6,919,726	7,014,726	7,314,653
18.	Deferred tax asset	-	-	-	-	-	5,946,195	8,678,146	8,845,643	9,068,764	9,142,006
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20.	Other assets	81,011	80,927	6,305,634	29,939	28,684	6,569,744	6,726,311	7,033,022	8,384,888	6,389,945
21.	TOTAL ASSETS	35,326,054	35,729,681	42,109,815	38,921,331	38,953,457	428,675,993	436,599,646	472,605,734	503,497,850	544,100,606
В	LIABILITIES										
22.	Balances due to central banks	-	-	_	-	_	3,588,274	_	-	_	-
23.	Customer deposits	-	-	-	-	-		312,335,932	324,673,528	356,757,997	402,410,659
24.	Deposits and balances due to local banking institutions	-	-	-	-	-	4,217,297	6,803,763	15,284,983	15,145,179	6,144,395
25.	Deposits and balances due to foreign banking institutions	-	-	-	-	-	11,859,862	11,349,566	15,123,348	20,171,535	22,480,723
26.	Other money market deposits	-	-	-	-	-	-	-	-	_	-
27.	Borrowed funds	-	-	-	-	-	18,667,414	16,794,713	17,366,007	18,719,632	18,786,690
28.	Balances due to banking institutions in the Group	-	-	-	-	-	-	-	-	-	-
29.	Tax payable	-	-	-	-	-	-	-	361,501	-	-
30.	Dividends payable	-	-	-	-	-	-	-	-	-	-
31.	Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32.	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33.	Other liabilities	1,502,715	91,448	117,026	189,162	167,986	8,803,052	7,666,084	15,340,925	8,593,897	9,015,433
34.	TOTAL LIABILITIES	1,502,715	91,448	117,026	189,162	167,986	355,181,309	354,950,058	388,150,292	419,388,240	458,837,900
C	SHAREHOLDERS' EQUITY										
35.	Paid up/ Assigned share capital	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621
36.	Share premium/ (discount)	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629
37.	Revaluation reserves - (Buildings)	14 600 04	10.40:505	22.027.5	10 570 01	10.675.65	1,034,915	1,154,325	1,154,325	1,155,473	1,154,325
38.	Retained earnings/(Accumulated losses)	14,639,805	16,464,597	22,827,617	19,578,813	19,675,673	47,224,012	53,674,183	55,494,878	51,155,383	53,784,462
	Statutory loan loss reserves Other Reserves	(21.710)	(41.014)	(E0.070)	(61.004)	(105.452)	9,067,811	6,993,268	7,634,273	10,315,988	10,678,247
39.		(31,716)	(41,614)	(50,078)	(61,894)	(105,452)	(6,808,587)	(3,873,628)	(4,821,523)	(4,951,713)	(7,838,797)
39. 40.		, ,									
39. 40. 41.	Proposed dividends	-	-	-	-	-	(1 201 007)	(64E 002)	275.020	1 207 750	2 104 525
39. 40. 41. 42.	Proposed dividends Translation reserve	33 823 330	35 639 222	41 902 700	38 722 160	38 785 471	(1,291,087) 68 442 314	(645,903) 76 517 495	275,026 78 952 229	1,287,758 78 178 139	2,104,535
39. 40. 41.	Proposed dividends	33,823,339	35,638,233	41,992,789	38,732,169	38,785,471	(1,291,087) 68,442,314 5,052,370		275,026 78,952,229 5,503,213	1,287,758 78,178,139 5,931,471	2,104,535 79,098,022 6,164,684

			GROUP		
OTHER DISCLOSURES	UNAUDITED SEP 2022 (KSHS'000)	AUDITED DEC 2022 (KSHS'000)	UNAUDITED MAR 2023 (KSHS'000)	UNAUDITED JUN 2023 (KSHS'000)	UNAUDITED SEP 2023 (KSHS'000)
01. NON - PERFORMING LOANS AND ADVANCES					
a) Gross Non- performing Loans and advances	23,681,810	24,966,154	29,313,795	36,672,884	36,119,195
Less					
b) Interest in suspense	4,305,479	4,268,439	4,739,802	3,962,530	4,082,596
c) Total Non- performing loans and advances (a-b)	19,376,331	20,697,715	24,573,993	32,710,354	32,036,599
Less					
d) Loan loss provisions	13,553,106	13,690,454	14,537,147	14,309,674	14,644,917
e) Net Non Performing Loans(c-d)	5,823,225	7,007,261	10,036,846	18,400,680	17,391,682
f) Discounted value of securities	5,823,225	7,007,261	10,036,846	18,400,680	17,391,682
g) Net NPLs exposure (e-f)	-	-	-	-	-
02. INSIDER LOANS AND ADVANCES					
a) Directors, shareholders and associates	2,808,661	2,876,868	3,351,747	3,938,344	4,560,391
b) Employees	2,713,476	2,788,888	3,031,075	2,909,351	3,393,246
c) Total Insider Loans and Advances	5,522,137	5,665,756	6,382,822	6,847,695	7,953,637
03. OFF- BALANCE SHEET ITEMS					
a) Letters of credit, guarantees, acceptances	76,219,710	72,390,417	73,932,620	91,569,086	105,749,098
b) Forwards, swaps and options	47,182,806	42,105,420	42,647,237	38,319,552	45,160,995
c) Other contingent liabilities	4,505,084	4,949,387	5,722,102	6,362,077	7,279,064
d) Total Contingent liabilities	127,907,600	119,445,224	122,301,959	136,250,715	158,189,157
04. CAPITAL STRENGTH					
a) Core capital	63,714,823	70,667,086	71,407,516	67,095,189	66,264,479
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/ (deficiency)	62,714,823	69,667,086	70,407,516	66,095,189	65,264,479
d) Supplementary capital	19,909,575	18,313,434	19,556,971	23,219,081	23,997,821
e) Total capital (a+d)	83,624,398	88,980,520	90,964,487	90,314,270	90,262,300
f) Total risk weighted assets	417,076,134	433,713,270	456,746,121	480,794,225	510,387,082
g) Core capital/Total deposit liabilities	20.68%	22.63%	21.99%	18.81%	16.47%
h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%
i) Excess /(Deficiency) (g-h)	12.68%	14.63%	13.99%	10.81%	8.47%
j) Core capital/Total risk weighted assets	15.28%	16.29%	15.63%	13.96%	12.98%
k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%
l) Excess /(Deficiency) (j-k)	4.78%	5.79%	5.13%	3.46%	2.48%
m) Total capital/Total risk weighted assets	20.05%	20.52%	19.92%	18.78%	17.69%
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%
o) Excess /(Deficiency) (m-n)	5.55%	6.02%	5.42%	4.28%	3.19%
05. LIQUIDITY					
a) Liquidity ratio	46.60%	46.13%	46.18%	46.72%	48.24%
13.141.1		20.000/	20.000/	20.00%	20.00%
 b) Minimum statutory ratio 	20.00%	20.00%	20.00%	20.00%	20.00%

These financial statements are an extract from unaudited financial statements of the Group for the period ended 30 September 2023 which have been prepared in accordance with International Financial Reporting Standards [IFRSs] and Kenyan Company Act,

The financial statements were approved by the Board of Directors on 22 November 2023 and were signed on its behalf by Messrs Oliver Fowler, Sarit S.Raja Shah and Ms Rose Kinuthia.

These statements can be accessed from the institution's website: www.imbankgroup.com.

BY ORDER OF THE BOARD OLIVER FOWLER CHAIRMAN 22 November 2023



			COMPANY					GROUP		
STATEMENT OF COMPREHENSIVE INCOME	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITE
STATEMENT OF COMMINENTAL INCOME	SEP 2022	DEC 2022	MAR 2023	JUN 2023	SEP 2023	SEP 2022	DEC 2022	MAR 2023	JUN 2023	SEP 202
	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000
01. INTEREST INCOME										
1.1 Loans and advances	-	-	-	-	-	18,531,003	26,259,209	7,243,212	15,199,723	24,324,89
1.2 Government securities	56,312	86,040	29,082	58,487	88,215	7,867,486	10,477,135	2,662,519	5,485,727	8,620,08
1.3 Deposits and placements with banking institutions	32,461	33,356	4,567	22,958	79,562	364,052	569,978	258,297	604,602	1,169,96
1.4 Other interest income	-	-	-	-	-	33,495	44,875	11,290	22,844	56,27
I.5 Total interest income	88,773	119,396	33,649	81,445	167,777	26,796,036	37,351,197	10,175,318	21,312,896	34,171,22
02. INTEREST EXPENSE										
2.1 Customer deposits	-	-	-	-	-	8,534,522	11,597,717	3,305,999	7,283,622	12,149,19
2.2 Deposits and placements from banking institutions	-	-	-	-	-	1,125,001	1,430,228	448,228	1,028,676	1,624,2
2.3 Other interest expenses	-	-	-	-	-	971,813	1,378,731	329,615	785,769	1,264,5
2.4 Total interest expense	-	-	-	-	-	10,631,336	14,406,676	4,083,842	9,098,067	15,038,03
03. NET INTEREST INCOME/ (LOSS)	88,773	119,396	33,649	81,445	167,777	16,164,700	22,944,521	6,091,476	12,214,829	19,133,18
04. OTHER OPERATING INCOME										
4.1 Fees and commissions on loans and advances	-	-	-	-	-	1,606,759	2,185,691	576,553	1,145,815	2,033,0
4.2 Other fees and commissions	-	-	-	-	-	2,718,584	3,700,780	1,011,093	2,068,889	3,022,9
4.3 Foreign exchange trading income /(loss)	-	-	-	-	-	3,776,753	5,042,627	1,442,404	2,917,695	4,265,8
4.4 Dividend income	4,266,638	6,073,676	6,300,000	6,691,995	6,691,995	-	-	-	-	
4.5 Other income	215	10,768	45,085	92,526	117,732	741,920	1,794,453	455,095	783,218	1,397,92
4.6 Total non-interest income	4,266,853	6,084,444	6,345,085	6,784,521	6,809,727	8,844,016	12,723,551	3,485,145	6,915,617	10,719,7
05. TOTAL OPERATING INCOME	4,355,626	6,203,840	6,378,734	6,865,966	6,977,504	25,008,716	35,668,072	9,576,621	19,130,446	29,852,9
06. OTHER OPERATING EXPENSES										
6.1 Loan loss provisions	-	-	-	-	-	3,603,109	5,245,020	1,641,854	3,201,481	4,623,87
6.2 Staff costs	_	-	-	-	-	4,755,206	6,472,873	1,581,810	3,488,646	5,595,9
6.3 Directors' emoluments	10,307	13,779	3,114	7,595	10,684	52,511	114,322	28,581	57,161	85,7
6.4 Rentals charges		-				534,911	716,283	193,942	408,981	639,0
6.5 Depreciation charge on property and equipment	_	_	_	-	_	1,112,039	1,597,298	432,717	832,475	1,258,9
6.6 Amortisation charges	_	_	_	-	_	626,198	873,728	258,675	535,326	807,6
6.7 Other operating expenses	27,467	40,342	12,600	23,404	34,993	4,236,032	6,318,366	1,894,523	4,018,857	6,180,9
6.8 Total other Operating Expenses	37,774	54,121	15,714	30,999	45,677	14,920,005	21,337,890	6,032,101	12,542,927	19,192,19
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	4,317,852	6,149,719	6,363,020	6,834,967	6,931,827	10,088,711	14,330,182	3,544,520	6,587,519	10,660,72
08. Share of profit of Joint Venture	.,5,652	-	-	,50.		345,029	662,150	201,361	450,519	713.77
09. PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	4,317,852	6,149,719	6,363,020	6,834,967	6,931,827	10,433,740	14,992,332	3,745,881	7,038,038	11,374,50
10. Current tax	.,5,652	(7,075)	-	(103)	(103)	(3,257,642)	(4,642,909)	(1,089,306)	(2,004,346)	(3,172,97
11. Deffered tax	_	(1,013)	_	(103)	(.03)	(3,237,072)	1,234,275	(1,003,300)	(2,001,510)	(3, 2,3,
12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	4,317,852	6,142,644	6,363,020	6,834,864	6,931,724	7,176,098	11,583,698	2,656,575	5,033,692	8,201,53
13. Non controlling interest	4,517,032	0,142,044	0,303,020	- 0,054,004	0,331,124	(367,382)	(390,209)	(116,801)	(260,763)	(435,68
14. PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS	_					(307,382)	(330,203)	(110,001)	(200,703)	(455,00
AND NON CONTROLLING INTEREST	4,317,852	6,142,644	6,363,020	6,834,864	6,931,724	6,808,716	11,193,489	2,539,774	4,772,929	7,765,84
15. OTHER COMPREHENSIVE INCOME	4,517,632	0,142,044	0,303,020	0,034,004	0,951,724	0,000,710	11,195,469	2,339,114	4,772,929	7,705,04
15.1 Gains/(Losses) from translating the financial						672.504	1 205 147	1,000,100	2 100 525	2.074.63
statements of foreign operations	(24.202)	(41 101)	(0.464)	(20.200)	(62.020)	672,504	1,365,147	1,088,108	2,199,535	3,074,67
15.2 Fair value changes in financial assets at FVOCI	(31,203)	(41,101)	(8,464)	(20,280)	(63,838)	(5,940,022)	(3,007,013)	(948,524)	(1,107,117)	(4,003,67
15.3 Statutory loan loss reserve	_	-	-	-		(22.400)	(20 526)	-	3	0.00
15.4 Fair value changes on employee benefits	-	-	-	-	-	(23,469)	(20,526)	-	2	8,03
area a lateral and a finite										
15.5 Income tax relating to components of other										
comprehensive income	-	-	-	-	-	(2,080)	120,230	-	1,148	4000
comprehensive income 16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(31,203)	(41,101)	(8,464)	(20,280)	(63,838)	(5,293,067)	(1,542,162)	139,584	1,093,568	(920,96
comprehensive income	(31,203) 4,286,649 2.61	(41,101) 6,101,543 3,71	(8,464) 6,354,556 3.85	(20,280) 6,814,584 4.13	(63,838) 6,867,886 4.19			139,584 2,679,358 1.54		(920,96 6,844,8

19. DIVIDEND PER SHARE - PROPOSED (KSHS)



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The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the period ended September 2023

	STATEMENT OF FINANCIAL POSITION	September	June 2023	March 2023	December	September
		2023 SHS '000 (Unaudited)	SHS '000 (Unaudited)	SHS '000 (Unaudited)	2022 SHS '000 (Audited)	2022 SHS '000 (Unaudited)
A 1	ASSETS Cash (local and foreign)	3,377,395	3,574,929	3,174,583	3,704,361	3,200,797
2	Balances due from Central Bank of Kenya Kenya Government securities held for dealing purposes	16,083,304 3,594,988	16,038,779 289,674	17,474,009 16,554,649	17,067,063 25,125,978	20,296,569 1,180,118
4	Financial assets at fair value through profit and loss	3,334,366	203,074	-		- 1,100,110
5	Investment securities: a) Held to maturity:		-	-	-	-
	a. Kenya Government securities	22,356,425	22,092,946	26,436,227	26,155,985	26,854,291
	b. Other securities b) Available for sale:	207,810	202,458	207,735	202,516	258,716
	a. Kenya Government securities	14,683,095	31,928,064	23,469,431	31,850,001	36,192,274
6	b. Other securities Deposits and balances due from local banking	208,013 10,779,949	212,666 4,521,076	214,850 21,863,038	211,413 7,707,262	216,777 14,204,146
7	institutions Deposits and balances due from banking institutions	6,145,407	8,976,373	6,418,750	8,036,758	6,338,400
	abroad	0,143,407	0,370,373	0,410,730		0,330,400
8 9	Tax recoverable Loans and advances to customers (net)	250,982,895	244,059,246	230,273,248	20,577 236,015,488	236,939,323
10	Balances due from banking institutions in the group	62,780,835	23,748,531	25,232,184	15,106,787	3,880,394
11 12	Investment in associates Investment in subsidiary companies	2	2	2	2	2
13 14	Investment in joint ventures	-	-	-	-	-
14 15	Investment properties Property and equipment	2,971,103	2,773,838	2,718,912	2,825,008	2,883,246
16	Prepaid lease rentals	33,965	34,703 705,368	35,442	36,918	36,918
17 18	Intangible assets Deferred tax asset	667,241 8,487,418	7,484,503	759,558 6,841,056	804,330 7,221,057	863,916 7,111,875
19 20	Retirement benefit asset Other assets	10,899,836	10,372,595	9,926,274	- 8.228.159	10,946,142
20 21	TOTAL ASSETS	414,259,681	377,015,751	391,599,948	390,319,663	371,403,904
В	LIABILITIES					
22 23	Balances due to Central Bank of Kenya Customer deposits	305,655,177	272,966,879	291,005,305	282,139,291	267,301,801
24	Deposits and balances due to local banking institutions	11,000,677	8,171,770	4,472,959	4,018,813	2,201,790
25	Deposits and balances due to banking institutions abroad	2,481,656	1,198,646	727,573	1,624,678	1,013,552
26	Other money markets deposits	-	10 100	-	15 745 717	10 500 55
27 28	Borrowed funds Balances due to banking institutions in the group	12,882,550 13,663,670	13,438,802 17,470,996	14,775,384 12,674,758	15,718,016 22,508,106	13,599,879 24,533,921
29	Taxation payable	1,551,698	906,564	2,661,955	1,468,521	1,912,082
30 31	Dividends payable Deferred tax liability		-	-		
32	Retirement benefit liabilities	- 11 272 512	- 0.150.161	- 100.053	-	10 400 054
33 34	Other liabilities TOTAL LIABILITIES	11,373,512 358,608,940	9,150,161 323,303,818	9,199,853 335,517,787	10,483,683 337,961,108	10,482,054 321,045,079
С	CAPITAL RESOURCES					
35 36	Paid up / assigned capital	3,411,549 3,444,639	3,411,549	3,411,549	3,411,549	3,411,549
37	Share premium / (discount) Revaluation reserve	86,203	3,444,639 88,119	3,444,639 90,033	3,444,639 91,948	3,444,639 93,865
38 39	Retained earnings	49,635,724	47,796,395	46,281,669	42,389,736	45,377,937
40	Statutory Ioan Ioss reserve Other reserves	1,587,985 (2,515,359)	914,149 (2,397,013)	(2,245,729)	(2,079,317)	(1,969,165)
41 42	Proposed dividends Capital grants	-	454,095	5,100,000	5,100,000	-
43	SHAREHOLDERS' FUNDS	55,650,741	53,711,933	56,082,161	52,358,555	50,358,825
44 45	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	414,259,681	377,015,751	391,599,948	390,319,663	371,403,904
II		414,233,001	377,013,731	331,333,340	330,313,003	371,403,304
1	STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME					
1.1	Loans and advances	20,197,196	12,663,245	6,038,595	19,461,278	13,437,691
1.2	Government securities Deposits and placements with banking institutions	3,872,442 2,061,427	2,568,659 1,197,272	1,339,981 477,399	5,204,053 956,837	3,529,448 665,580
1.4	Other interest income	-	-	-	-	-
1.5	Total interest income	26,131,065	16,429,176	7,855,975	25,622,168	17,632,719
2 2.1	INTEREST EXPENSES Customer deposits	6,109,891	3,630,117	1,828,546	5,911,579	4,100,553
2.2	Deposits and placements from banking institutions	892,276	532,274	315,064	650,695	376,507
2.3 2.4	Other interest expenses Total interest expenses	1,014,623 8,016,790	655,787 4,818,178	293,960 2,437,570	637,211 7,199,485	435,874 4,912,934
3	NET INTEREST INCOME	18,114,275	11,610,998	5,418,405	18,422,683	12,719,785
4	NON-INTEREST INCOME					
4.1	Fees and commissions on loans and advances	97,335	90,131	39,195	123,839	121,392
4.2 4.3	Other fees and commissions Foreign exchange trading income	3,495,063 7,243,378	2,478,161 6,015,226	1,337,972 4,257,832	3,540,436 8,578,349	2,806,416 6,897,925
4.4 4.5	Dividend income Other income	1,770,119	133,589	100,541	500,070	426,116
4.6	Total non-interest income	12,605,895	8,717,107	5,735,540	12,742,694	10,251,849
5	TOTAL OPERATING INCOME	30,720,170	20,328,105	11,153,945	31,165,377	22,971,633
6	OTHER OPERATING EXPENSES					
6.1	Loan loss provision	4,481,992	2,077,670	1,144,013	4,484,855 6,879,521	2,857,938
6.2 6.3	Staff costs Directors emoluments	5,967,339 80,129	3,816,996 56,125	1,871,860 39,735	6,879,521 156,765	5,136,211 120,391
6.4	Rental charges	-	-	-	-	-
6.5 6.6	Depreciation on property and equipment Amortisation charges	542,747 145,545	363,444 97,132	182,031 48,566	748,912 280,014	572,164 224,087
6.7	Other expenses	6,533,996	4,380,056	2,372,803	6,452,692	4,380,422
6.8	Total other operating expenses	17,751,748	10,791,423	5,659,008	19,002,759	13,291,213
7	Profit / (loss) before tax and exceptional items Exceptional items	12,968,422	9,536,682	5,494,937	12,162,618	9,680,420
8	Profit / (loss) after exceptional items	12,968,422	9,536,682	5,494,937	12,162,618	9,680,420
9		(4,863,042)	(2,989,084) 223,472	(1,212,926) (391,993)	(4,620,248) 1,546,339	(4,136,850) 1,450,172
	Current tax Deferred tax	1,176,940				
9 10 11 12	Deferred tax Profit / (loss) after tax and exceptional items	1,176,940 9,282,320	6,771,070	3,890,018	9,088,709	6,993,743
9 10 11 12 13	Deferred tax Profit / (loss) after tax and exceptional items Minority interest	9,282,320	6,771,070	-	-	-
9 10 11 12 13 14	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest			3,890,018	9,088,709	6,993,743 6,993,743
9 10 11 12 13 14	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains / (losses) from translating the financial	9,282,320	6,771,070	-	-	-
9 10 11 12 13 14 15 15.1	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations	9,282,320 9,282,320 (218,473)	6,771,070 6,771,070 (214,746)	3,890,018 (147,715)	9,088,709	6,993,743 (319,061)
9 10 11 12 13 14 15 15.1 15.2 15.3	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains / (losses) from translating the financial	9,282,320	6,771,070 6,771,070	3,890,018	9,088,709	6,993,743
9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other 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 associates	9,282,320 9,282,320 (218,473) (310,634)	6,771,070 6,771,070 (214,746) (146,893)	3,890,018 (147,715) (26,533)	9,088,709 (384,084) (84,158)	(319,061) (40,821)
9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other 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 associates Income tax relating to components of other comprehensive income	9,282,320 9,282,320 (218,473) (310,634) - - 93,067	6,771,070 6,771,070 (214,746) (146,893) - 43,945	(147,715) (26,533) - 7,837	(384,084) (84,158) - 25,959	(319,061) (40,821) - 12,835
9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other 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 associates Income tax relating to components of other comprehensive income Other comprehensive income	9,282,320 9,282,320 (218,473) (310,634) 93,067 (436,040)	6,771,070 6,771,070 (214,746) (146,893) 43,945 (317,694)	(147,715) (26,533) - - 7,837	9,088,709 (384,084) (84,158) - 25,959 (442,283)	(319,061) (40,821) - - 12,835
9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5	Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other 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 associates Income tax relating to components of other comprehensive income	9,282,320 9,282,320 (218,473) (310,634) - - 93,067	6,771,070 6,771,070 (214,746) (146,893) - 43,945	(147,715) (26,533) - 7,837	(384,084) (84,158) - 25,959	(319,061) (40,821) - 12,835

Ш	OTHER DISCLOSURES	September 2023	June 2023	March 2023	December 2022	September 2022
		SHS '000	SHS '000	SHS '000	SHS '000	SHS '000
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
a)	Gross non-performing loans and advances	24,045,968	23,799,223	29,291,891	28,449,967	25,624,270
b)	Less: Interest in suspense	5,086,045	4,827,548	6,294,901	5,693,559	5,166,345
c)	Total non-performing loans and advances (a-b)	18,959,923	18,971,675	22,996,990	22,756,408	20,457,925
d)	Less: loan loss provision	10,868,113	8,840,056	13,247,217	12,249,535	11,078,496
e)	Net non-performing Loans (c-d)	8,091,810	10,131,619	9,749,773	10,506,873	9,379,429
f)	Discounted value of securities	8,091,810	10,131,619	9,749,773	10,506,873	9,379,429
g)	Net NPLs exposure (e-f)	-	-	-	-	-
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES					
a)	Directors, shareholders and associates	716,030	466,964	311,873	568,693	385,475
b)	Employees	4,003,327	4,104,623	4,206,902	4,289,530	4,231,578
c)	Total Insider loans, advances and other facilities	4,719,357	4,571,587	4,518,775	4,858,223	4,617,053
3)	OFF BALANCE SHEET					
a)	Letters of credit, guarantees, acceptances	70,597,032	69,953,009	74,603,656	76,433,469	87,880,662
b)	Forwards, swaps and options	53,116,190	139,443,616	143,069,040	131,286,405	135,187,409
c)	Other contingent liabilities	-	-	-	-	-
d)	Total contingent liabilities	123,713,222	209,396,625	217,672,696	207,719,874	223,068,072
4)	CAPITAL STRENGTH					
a)	Core capital	48,548,409	48,798,438	49,500,153	46,949,458	46,499,104
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	47,548,409	47,798,438	48,500,153	45,949,458	45,499,104
d)	Supplementary capital	13,516,913	12,289,577	10,833,207	10,140,539	9,869,501
e)	Total capital (a + d)	62,065,322	61,088,015	60,333,360	57,089,997	56,368,605
f)	Total risk weighted assets	366,913,120	350,759,112	338,543,063	339,606,832	347,667,800
g)	Core capital / total deposit liabilities	15.7%	17.5%	16.9%	16.5%	17.2%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	7.7%	9.5%	8.9%	8.5%	9.2%
j)	Core capital / total risk weighted assets	13.2%	13.9%	14.6%	13.8%	13.4%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	2.7%	3.4%	4.1%	3.3%	2.9%
m)	Total capital / total risk weighted assets	16.9%	17.4%	17.8%	16.8%	16.2%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
o)	Excess / (Deficiency)	2.4%	2.9%	3.3%	2.3%	1.7%
5)	LIQUIDITY					
a)	Liquidity ratio	40.5%	35.8%	45.6%	45.2%	39.9%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%
c)	Excess / (Deficiency)	20.5%	15.8%	25.6%	25.2%	19.9%

MESSAGE FROM THE DIRECTORS

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the records of the Bank

This set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.stanbicbank.co.ke

They may also be accessed at the institution's head office located at Stanbic Centre, Chiromo Road, Westlands.

The financial statements were approved by the Board of Directors on 22nd November 2023 and signed on its behalf by:-

Joshua Oigara

Chief Executive

Chairman

Dorcas Kombo

Nancy Kiruki

Director

Company Secretary





Absa Bank Kenya PLC

The Board of Directors of Absa Bank Kenya PLC is pleased to announce the unaudited group results for the period ended 30 September 2023

			Bank					Group		
	September 2022	December 2022	March 2023	June 2023	September 2023	September 2022	December 2022	March 2023	June 2023	September 2023
I Statement of financial position	Shs '000 Unaudited	Shs '000 Audited	Shs '000 Unaudited	Shs '000 Unaudited	Shs '000 Unaudited	Shs '000 Unaudited	Shs '000 Audited	Shs '000 Unaudited	Shs '000 Unaudited	Shs '000 Unaudited
A Assets 1 Cash balances (both local and foreign)	8,384,897	11,464,397	13,151,558	8,429,922	9,153,046	8,384,897	11,464,397	13,151,558	8,429,922	9,153,046
Balances due from Central Bank of Kenya Kenya Government and other securities	12,806,433	12,746,777	13,856,697	13,404,820	19,252,820	12,806,433	12,746,777	13,856,697	13,404,820	19,252,820
held for dealing purposes 4 Financial assets at fair value through profit and loss	47,653,802 -	42,905,378 -	47,237,832 -	35,271,586 -	28,925,894	47,653,802 -	42,905,378 -	47,237,832 -	35,271,586 -	28,925,894
5 Investment Securities: a) Held to Maturity:	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities b. Other securities b) Fair value through other comprehensive income	-	-	-	-	1,019,117	-	-	-	-	1,019,117
(FVOCI) a. Kenya Government securities	91,789,513 91,789,513	90,192,869 90,192,869	86,651,020 86,651,020	80,359,746 80,359,746	76,300,609 76,300,609	92,172,299 92,172,299	90,584,670 90,584,670	87,026,795 87,026,795	80,732,814 80,732,814	76,661,241 76,661,241
b. Other securities 6 Deposits and balances due from local banking	-	-	-	-	-	-	-	-	-	
Institutions 7 Deposits and balances due from banking Institutions	-	843,225	1,259,224	3,992,100	518,712	-	843,225	1,259,224 4,643,518	3,992,100 2,200,293	518,712 452,680
abroad 8 Tax recoverable	1,092,865 162,293	4,113,673 537,355	4,643,518	2,200,293	452,680 -	1,092,865 315,748	4,113,673 747,970	-	-	
Solution 9 Loans and advances to customers(net) Balances due from banking institutions in the group	289,446,839 5,314,427	283,578,543 8,726,287	309,973,217 13,021,919	317,946,670 13,963,927	330,932,447 11,560,293	89,446,839 5,314,427	283,578,543 8,726,287	309,973,217 13,021,919	317,946,670 13,963,927	330,932,447 11,560,293
11 Investment in Associates 12 Investment in Subsidiary Companies	462,751	462,751	462,751	462,751	462,751	-	-	-	-	-
13 Investment in joint Ventures 14 Investment properties 15 Property and equipment	- - 2,520,881	- 2,674,477	- 2,516,021	- 2,510,700	3,012,698	- - 2,520,927	- 2,675,951	- - 2,517,424	- 2,507,817	3,009,035
16 Prepaid operating rental leases 17 Intangible assets	33,443 438,692	32,116 461,929	31,855 467,517	31,590 495,653	31,323 556,150	33,443 496,828	32,116 515,795	31,855 518,594	31,590 548,155	31,323 607,668
18 Deferred Tax 19 Retirement benefit asset	6,219,239	5,834,288	5,956,746 12,370	6,876,652 3,740	8,254,535	6,276,042	5,924,099	6,053,091 12,370	6,981,604 3,740	8,340,962
20 Other assets 21 Total asset	14,760,917 481,086,992		15,575,575	18,139,057	14,902,509 505,335,584	14,832,851 481,347,401	12,375,056 477,233,937	15,299,990	17,723,948	14,458,861 504,924,099
B Liabilities										
22 Balances due to Central Bank of Kenya 23 Customers' deposits	- 283,633,726	306,662,590	314,010,528	336,078,746	358,147,547	281,058,601	303,751,003	310,831,231	- 332,599,693	354,311,705
24 Deposits and balances due to banking institutions (local)	7,730,535	8,375,258	9,099,706	9,736,639	13,866,148	7,730,535	8,375,258	9,099,706	9,736,639	13,866,148
25 Deposits and balances due to banking institutions (foreign)	1,181,950	642,615	2,264,509	1,627,365	4,216,246	1,181,950	642,615	2,264,509	1,627,365	4,216,246
26 Other money market deposits 27 Borrowed funds	3,072,477	4,266,919	4,226,962	4,202,591	4,352,177	3,072,477	4,266,919	4,226,962	4,202,591	4,352,177
28 Balances due to banking institutions in the group 29 Tax payable	101,795,616	76,303,685 -	96,362,152 1,392,026	68,590,108 269,486	542,988	101,795,616	76,303,685 -	96,362,152 1,268,419	68,590,108 6,963	40,803,066 293,465
30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability	1,086,307 - 120,119	121,000	-	1,086,307	1,086,307 - 7,675	1,086,307 - 120,119	121,000	-	1,086,307 -	1,086,307 - 7,675
33 Other liabilities 34 Total liabilities	24,851,030	20,107,180	22,597,096 449,952,979	22,109,275 443,700,517	20,605,053	25,040,438 421,086,043	20,160,439	22,570,096 446.623.075	22,148,659 439,998,325	20,674,525
C Shareholders' Funds	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	120, 112,212		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		122,000,010	120,020,722	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	102,022,02
35 Paid up/Assigned capital 36 Share premium/(discount)	2,715,768	2,715,768 -	2,715,768 -	2,715,768	2,715,768	2,715,768	2,715,768 -	2,715,768	2,715,768 -	2,715,768
37 Revaluation reserves 38 Retained earnings/(Accumulated losses)	(942,562) 55,685,770	(1,536,412) 53,163,772	(1,588,960) 57,291,697	(2,011,709) 59,513,564	(4,492,999) 63,260,332	(955,855) 58,345,189	(1,551,380) 55,980,457	(1,614,041) 60,432,946	(2,046,499) 62,900,325	(4,528,791) 66,900,532
39 Statutory loan loss reserve 40 Other reserves	- 156,256	- 221,907	200,070	- 171,067	- 225,276	- 156,256	- 221,907	200,070	- 171,067	225,276
41 Proposed dividend 42 Capital grants	-	6,246,266	6,246,266	-	-	-	6,246,266	6,246,266	-	-
43 Total shareholders' funds 44 Minority Interest 45 Total liabilities and total shareholders funds	57,615,232		64,864,841	60,388,690		60,261,358 - 481,347,401	-	67,981,009	63,740,661	-
II Statement of comprehensive income	461,060,992	477,230,346	314,617,620	304,083,207	303,333,364	461,347,401	477,233,937	314,004,064	303,736,960	304,324,033
1.0 Interest income 1.1 Loans and advances to customers	21,720,141	30,681,559	9,576,767	20,210,699	31,606,339	21,720,141	30,681,559	9,576,767	20,210,699	31.606.339
1.2 Government securities 1.3 Deposits and placements with banking institutions	6,943,246 626,562	9,375,735 750,751	2,406,459 149,196	4,692,016 308,137	6,994,075 508,002	6,981,593 626,562	9,420,791 750,751	2,417,509 149,196	4,714,239 308,137	7,027,592 508,002
1.4 Other interest income 1.5 Total interest income	29,289,949	40,808,045	12,132,422	25,210,852	39,108,416	29,328,296	40,853,101	12,143,472	25,233,075	39,141,933
2.0 Interest expenses 2.1 Customer deposits	5,124,113	7,114,100	2,167,288	4,747,773	8,141,385	5,029,302	6,975,120	2,126,823	4,655,451	7,979,794
2.2 Deposits and placements with banking institutions 2.3 Other interest expenses	942,616 81,597	1,448,752 113,871	630,876 30,018	1,293,038 59,932	1,730,552 107,350	942,616 81,597	1,448,752 113,871	630,876 30,018	1,293,038 59,932	1,730,552 107,350
2.4 Total interest expenses 3.0 Net interest income 4.0 Non – interest income	6,148,326 23,141,623	8,676,723 32,131,322	2,828,182 9,304,240	6,100,743 19,110,109	9,979,287 29,129,129	6,053,515 23,274,781	8,537,743 32,315,358	2,787,717 9,355,755	6,008,421 19,224,654	9,817,696 29,324,237
4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions	1,035,030 2,599,901	1,382,234 3,524,336	329,731 1,074,349	697,669 2,138,243	1,103,301 3,199,059	1,035,030 3,526,903	1,382,234 4,790,442	329,731 1,571,252	697,669 2,985,691	1,103,301 4,425,563
4.3 Foreign exchange trading income 4.4 Dividend income	4,974,745	6,646,031	2,203,917	3,764,153	4,861,275	4,974,744	6,646,029	2,203,915	3,764,150	4,861,262
4.5 Other income 4.6 Total non-interest income	649,606 9,259,282	871,842 12,424,443	404,554 4,012,551	700,338 7,300,403	450,521 9,614,156	638,394 10,175,071	853,875 13,672,580	400,077 4,504,975	691,321 8,138,831	437,051 10,827,177
5.0 Total operating income 6.0 Operating expenses	32,400,905	44,555,765		26,410,512	38,743,285	33,449,852	45,987,938	13,860,730	27,363,485	40,151,414
6.1 Loan loss provision 6.2 Staff costs	5,034,025 7,245,383	6,401,737 10,226,482	2,400,869 2,626,165	5,155,341 5,491,453	6,762,306 8,452,487	5,033,995 7,433,329	6,479,523 10,487,747	2,400,944 2,681,124	5,155,422 5,602,308	6,762,356 8,626,763
6.3 Directors emoluments 6.4 Rental charge	166,080 61,612	178,713 113,116	29,205 33,938	87,780 59,596	143,985 100,067	172,005 61,612	187,396 113,252	31,510 34,073	92,389 59,799	151,345 100,385
6.5 Depreciation on property and equipment 6.6 Amortisation charges	555,000 89,114	755,924 116,220	209,554 28,544	420,051 58,369	630,499 90,991	555,048 97,482	756,025 127,377	209,626 31,333	420,194 63,947	630,698 99,358
6.7 Other operating expenses 6.8 Total operating expenses 7.0 Profit before tax and exceptional items	4,913,346 18,064,560 14,336,345	6,931,142 24,723,334 19,832,431	2,031,727 7,360,002 5,956,789	3,861,362 15,133,952 11,276,560	5,880,907 22,061,242 16,682,043	4,955,732 18,309,203 15,140,649	6,987,304 25,138,624 20,849,314	2,050,194 7,438,804 6,421,926	3,898,186 15,292,245 12,071,240	
8.0 Exceptional items 9.0 Profit after exceptional items	14,336,345	19,832,431	5,956,789	11,276,560	16,682,043	15,140,649	20,849,314	6,421,926	12,071,240	-
10 Current tax 11 Deferred tax	(5,111,619) 926,737	(6,255,473) 290,928	(1,929,381) 100,516	(4,383,550) 842,090	(6,358,929) 1,158,755	(5,356,119) 928,952	(6,576,739) 314,591	(2,072,159) 102,720	(4,614,801) 848,737	(6,681,634) 1,146,462
12 Profit after tax and exceptional items 13 Other comprehensive income	10,151,463	13,867,886	4,127,924	7,735,100	11,481,869	10,713,482	14,587,166	4,452,487		12,305,385
13.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	_	-	-	-	_	-	-	_
13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipment	(2,050,582) t -	(2,897,985)	(73,140)	(667,581) -	(4,204,972)	(2,066,594)	(2,916,370)	(87,575) -	(695,896)	(4,234,673)
13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other	-	-	-	-	-	-		-	-	
comprehensive income 14 Other comprehensive income for the year net of tax	615,175 (1,435,407)	869,396 (2,028,589)	21,942 (51,198)	200,274 (467,307)	1,261,492 (2,943,480)	619,978 (1,446,616)	874,911 (2,041,459)	26,272 (61,303)	208,769 (487,127)	1,270,402 (2,964,271)
15 Total comprehensive income for the year Earnings per Share (Shs)	8,716,056 1.87	11,839,297 2.55	<u>4,076,726</u> 0.76	7,267,793 1.42	8,538,389	9,266,866	12,545,707 2.69	4,391,184 0.82	7,818,049 1.53	9,341,114
Dividends per share (Shs)	1.87	2.55 1.35	0.76	0.20	2.11	1.97	2.69 1.35	0.82	0.20	2.27

				Bank		
		September	December	March	June	September
		2022	2022	2023	2023	2023
		Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
		Audited	Audited	Unaudited	Unaudited	Unaudited
Ш	Other disclosures					
1)	Non-performing loans and					
•	advances					
a)	Gross non-performing loans					
u,	and advances	20,037,451	22,519,244	31,142,698	32,179,930	34,545,952
ы	Less: Interest in suspense	2,579,390	4,794,156	4,521,938	4,648,699	5,403,514
	Total non performing loans	2,377,370	4,7 54,130	4,321,330	4,040,077	3,403,314
C)	and advances	17,458,061	17,725,088	26,620,760	27 521 221	29,142,438
٩/	Less: loan loss provisions				27,531,231	
		13,447,918	13,344,496	15,368,861	17,669,239	17,894,973
	Net non performing loans(c-d)	4,010,143	4,380,592	11,251,899	9,861,992	11,247,465
	Discounted value of securities	3,100,203	3,257,843	8,891,882	7,700,786	9,093,560
	Net NPLs (Excess)/Exposure (e-f)	909,940	1,122,749	2,360,017	2,161,206	2,153,905
	Insider loans and advances					
a)	Directors ,shareholders and					
	associates	33,954	33,034	33,243	58,995	56,624
	Employees	10,154,072	10,258,378	10,226,224	10,288,808	10,332,001
c)	Total insider loans and advances	10,188,026	10,291,412	10,259,467	10,347,803	10,388,625
	Off Balance sheet items					
a)	Letters of credit, guarantees,					
	acceptances	50,479,095	57,644,594	49,483,405	54,162,125	47,829,070
b)	Forwards, swaps and options	147,647,920		158,956,906		120,242,069
	Other contingent liabilities		,			
	Total Contingent liabilities	198.127.015	199,178,619	208.440.311	202.851.890	168,071,139
	Capital Strength	_,,,,,,,,	_,,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	200, , , 522		200,072,207
	Core capital	52,439,147	55,606,048	57,781,106	57,321,310	58,004,150
	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	Excess/(Deficiency)					
	Supplementary capital	51,439,147	54,606,048	56,781,106	56,321,310	57,004,150
	Total capital	9,103,312	15,505,695	16,646,233	17,659,767	18,618,705
		61,542,459	71,111,743	74,427,339	74,981,077	76,622,855
	Total risk weighted assets	380,172,189	382,149,724	410,913,245	424,761,594	432,191,352
g)	Core capital/total deposit	30.00/				
	liabilities	18.8%	18.4%	18.6%	17.3%	16.5%
	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	Excess/(Deficiency)	10.8%	10.4%	10.6%	9.3%	8.5%
j)	Core capital/total risk weighted					
	assets	13.8%	14.6%	14.1%	13.5%	13.4%
	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
I)	Excess/(Deficiency)	3.3%	4.1%	3.6%	3.0%	2.9%
m)	Total capital/total risk weighted					
	assets	16.2%	18.6%	18.1%	17.7%	17.7%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
	Excess/(Deficiency)	1.7%	4.1%	3.6%	3.2%	3.2%
	Adjusted Core Capital/Total		70	5.570	5.2.0	
۲/	Deposit Liabilities*	18.9%	18.4%	18.7%	_	_
a)	Adjusted Core Capital/Total Risk	10.770			-	
4/	Weighted Assets*	13.9%	14.6%	14.2%		
۲)	Adjusted Total Capital/Total Risk	13.770	14.070	14.270	-	
1)		16 20/	10.00/	10.20/		
_	Weighted Assets*	16.3%	18.6%	18.2%	-	
	Liquidity	25.000	22	20.50	20.7**	20.55
al	Liquidity ratio	25.8%	33.6%	28.6%	28.7%	29.8%
		20.0%	20.0%	20.0%	20.0%	20.0%
b)	Minimum statutory ratio Excess/(Deficiency)	5.8%	13.6%	8.6%	8.7%	9.8%

Message from the Directors:

We are pleased to release our third quarter of 2023 results which demonstrate that we are sustaining momentum in business performance. The Bank's revenue grew by 20% to Kshs.40.2 billion supported by strong growth in balance sheet. In the period under review, customer deposits grew by 26% to Kshs.354 billion while customer assets increased by 14% to Kshs.331 billion. The Bank's transformation and diversification agenda has resulted in resilience of operations. The Bank's new business lines such as Asset Management, Digital Finance, Bancassurance, and stock brokerage delivered double-digit growth leading to positive contribution to the Group financials.

Our underlying costs increased by 17% in line with our continued strategic investments. Efficiency levels (cost-to-income ratio) improved to 38.7% from 39.7% compared to same period last year. Impairment increased by 34% compared to the same period last year in line with our principles of prudence in risk management given balance sheet growth and tough operating environment.

The Bank reported a 15% year-on-year growth in profit after tax to Kshs.12.3 billion improving our return-on-equity to 25.2%.

We are making positive progress in the execution of our strategy focused on building a modern-day consumer financial services business, becoming a market leader in business banking while building a leading Corporate and Investment bank committed to connecting client ecosystems.

We continue to significantly invest towards solutions that are relevant to our customers. In this regard, we launched Diaspora Banking proposition and have revamped Digital Banking proposition to align to evolving customer needs. We have reaffirmed our commitment to the MSMEs through a KES100 billion funding commitment to spur the sectors' development across various value chains over the next three years. In addition, we have introduced the Wezesha Stock digital platform to avail financing for retailers and distributors as we continue to provide our SME customers access to both financial and non-financial services to help them navigate through the tough business environment.

We remain cognizant of the challenges and opportunities presented by our operating environment. Our capital position is strong, allowing us to support our customers' growth ambitions while responding appropriately to the external environment. We would like to thank our customers, colleagues, shareholders and all our stakeholders for their continued support. We remain committed to continue working towards empowering Africa's tomorrow, together, one story at a time.

The statements of financial position and comprehensive income, as well as the disclosures presented above have been prepared from the financial records of the bank and its subsidiaries. These published statements and disclosures are available on the bank's website www.absabank.co.ke and at the institution's head office at Absa Headquarters, Waiyaki Way, Nairobi. They were approved by the Board on Thursday 23, November 2023 and signed on its behalf by:

Charles Muchene

Abdi Mohammed Managing Director **Yusuf Omari** Chief Financial Officer