

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2020

STATEMENT OF FINANCIAL POS	HUN		BANK					
	30th Sept. 2019 Shs. '000' Unaudited	31st Dec 2019 Shs. '000' Audited	31st March 2020 Shs. '000' Unaudited	30th June 2020 Shs. '000' Unaudited	30th Sept. 2020 Shs. '000' Unaudited	30th Sept. 2020 Shs. '000' Unaudited	31st Dec 2019 Shs. '000' Audited	20 Shs. '0
ASSETS								
Cash (both Local & Foreign) Balances due from Central Bank of Kenya Genya Government and other securities held or dealing purposes inancial Assets at fair value through profit	600,164 7,187,877	509,885 5,264,279	543,107 4,309,466	569,336 6,640,046	542,279 3,772,608	625,190 7,187,877	510,764 5,264,279	562, 3,772,
and loss nvestment Securities:								
a) Held to Maturity:			50,273,096			45,660,303		
a. Kenya Government securities b. Other securities	44,691,764	46,299,945	50,273,096	46,694,930	43,823,455	45,656,683 3,620	47,163,180 116,679	44,795
o) Available for sale: a. Kenya Government securities	9,766,631 6,258,691	10,094,301 6,987,187	8,023,291 5,512,659	12,576,767 9,836,900	18,276,933 16,270,109		10,784,703 7,568,774	19,214 , 17.026
b. Other securities	3,507,940	3,107,114	2,510,632	2,739,867	2,006,824	3,686,914	3,215,929	2,18
Deposits and balances due from local panking institutions	854,288	853,862	854,530	1,431,994	852,777	1,138,900	931,768	1,200
Deposits and balances due from banking nstitutions abroad	5,471,619	4,706,050	6,385,626	3,381,567	5,933,546	5,471,619	4,706,050	5,933
ax recoverable oans and advances to customers (net) ialances due from banking institutions in	35,541,246	29,570 36,925,060	35,364,875	35,830,119	35,940,163	35,644,575	57,668 37,006,358 -	36,01
he group nvestments in associates nvestments in subsidiary companies nvestments in joint ventures nvestment properties	1,395,692	1,395,692	1,395,692	1,395,692	1,395,692		- - -	
Property and equipment	1,480,306	1,758,989	1,810,820	1,742,732	2,008,488	1,803,511	2,102,850	2,348
repaid lease rentals ntangible assets	96,850	70,953	125,358	129,022	182,869	744,662	- 718,413	833
Deferred tax asset Retirement benefit asset	70,030	70,733	125,550	127,022	102,007	711,002		03.
Other assets	1,034,150	876,941	900,638	866,921	825,264	1,680,288	1,313,387	1,422
OTAL ASSETS JABILITIES	100,120,58/	100,/83,52/	449,986,499	111,239,126	113,334,0/4	110,377,699	110,0/0,099	110,090
lalances due to Central Bank of Kenya Customer deposits Deposits and balances due to local banking	80,755,025	81,331,805	83,501,686	84,805,495	86,635,570	80,755,025	80,982,617	86,63
nstitutions Deposits and balances due to foreign	34,109	13,686	21,810	38,303	56,705	34,109	13,686	50
vanking institutions Otther money market deposits Forrowed funds Valances due to banking institutions in the	1,905,205	1,692,552	1,741,016	1,589,019	1,595,378	1,905,205	1,692,552	1,59
roup	62.021		25 424	26 122	26.042	20.002	-	2
āx payable Dividends payable	62,021	-	25,431 14,448	36,122	26,843	29,992	-	24
Deferred tax liability Retirement benefit liability	816,699	570,441	570,441	207,372	100,497	879,244	638,671	17
Other liabilities	339,766	721,680	687,329	610,124	751,018	1,724,217	1,892,346	2,103
TOTAL LIABILITIES	83,912,825	84,330,164	86,562,161	87,286,435	89,166,011	85,327,792	85,219,872	90,586
SHAREHOLDERS' FUNDS Paid up /Assigned capital	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649
Share premium/(discount) Revaluation reserves	5,230,109 2,745,270	5,230,109 2,387,590	5,230,109 1,177,363	5,230,109 1,180,062	5,230,109 989,634	5,230,109 2,926,319	5,230,109 2,601,269	5,23 1,19
cvaluation reserves	2,743,270	2,307,390						
Retained earnings/Accumulated losses	9,229,971	9,835,252	10,014,454	10,560,108	11,165,908	9,583,535	10,254,547	11,722
Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	9,229,971 353,022							11,72
Retained earnings/Accumulated losses Statutory Ioan loss reserves Other Reserves Proposed dividends		9,835,252	10,014,454	10,560,108	11,165,908	9,583,535	10,254,547	11,72
Retained earnings/Accumulated losses Statutory Ioan Ioss reserves Other Reserves Proposed dividends Capital grants FOTAL SHAREHOLDERS' FUNDS	353,022	9,835,252 353,022 - -	10,014,454 353,022	10,560,108 353,022	11,165,908 353,022	9,583,535 353,022 24,742,375	10,254,547 353,022 30,000 - 25,118,337	11,72. 35. 25,148
tetained earnings/Accumulated losses tatutory loan loss reserves Other Reserves troposed dividends Capital grants OTAL SHARCHOLDERS' FUNDS Minority Interest OTAL LIABILITIES AND SHAREHOLDERS'	353,022 24,207,762	9,835,252 353,022 - - - 24,455,363	10,014,454 353,022 23,424,338	10,560,108 353,022 23,972,691	11,165,908 353,022 24,388,063	9,583,535 353,022 24,742,375	10,254,547 353,022 30,000 25,118,337 337,890	11,722 353 25,148 36
tetained earnings/Accumulated losses tatutory loan loss reserves Other Reserves troposed dividends capital grants OTAL SHAREHOLDERS' FUNDS Alinority Interest OTAL LIABILITIES AND SHAREHOLDERS' UNDS	353,022 24,207,762 108,120,587	9,835,252 353,022 - - - 24,455,363 108,785,527	10,014,454 353,022 23,424,338	10,560,108 353,022 23,972,691	11,165,908 353,022 24,388,063	9,583,535 353,022 24,742,375 307,532	10,254,547 353,022 30,000 - 25,118,337 337,890	11,722 353 25,148 36
tetained earnings/Accumulated losses tatutory loan loss reserves Other Reserves troposed dividends capital grants OTAL SHAREHOLDERS' FUNDS Alinority Interest OTAL LIABILITIES AND SHAREHOLDERS' UNDS	353,022 24,207,762 108,120,587	9,835,252 353,022 - - - 24,455,363 108,785,527	10,014,454 353,022 23,424,338	10,560,108 353,022 23,972,691	11,165,908 353,022 24,388,063	9,583,535 353,022 24,742,375 307,532	10,254,547 353,022 30,000 - 25,118,337 337,890	11,722 353 25,148 36
tetained earnings/Accumulated losses tatutory loan loss reserves other Reserves or proposed dividends apital grants OTAL SHAREHOLDERS' FUNDS Almority Interest OTAL LIABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSIN	353,022 24,207,762 108,120,587 VE INCOM	9,835,252 353,022 - - 24,455,363 108,785,527	10,014,454 353,022 23,424,338 109,986,499	10,560,108 353,022 23,972,691 111,259,126	11,165,908 353,022 24,388,063 113,554,074	9,583,535 353,022 24,742,375 307,532 110,377,699	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099	11,72: 35: 25,148 36 116,09 6
Retained earnings/Accumulated losses statutory loan loss reserves of their Reserves	353,022 24,207,762 108,120,587	9,835,252 353,022 - - - 24,455,363 108,785,527	10,014,454 353,022 23,424,338	10,560,108 353,022 23,972,691	11,165,908 353,022 24,388,063	9,583,535 353,022 24,742,375 307,532	10,254,547 353,022 30,000 - 25,118,337 337,890	11,72: 35: 25,148 36 116,096
tetained earnings/Accumulated losses tatutory loan loss reserves other Reserves or the reserves of the reserve	353,022 24,207,762 108,120,587 VE INCOM	9,835,252 353,022 - - - 24,455,363 108,785,527 IE	10,014,454 353,022 23,424,338 109,986,499 957,830	10,560,108 353,022 23,972,691 111,259,126	11,165,908 353,022 24,388,063 113,554,074 2,766,952	9,583,535 353,022 24,742,375 307,532 110,377,699 2,988,784	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099	25,148 36 116,096
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves other Reserves or proposed dividends (apital grants (OTAL SHAREHOLDERS' FUNDS (Minority Interest OTAL LIABILITIES AND SHAREHOLDERS' FUNDS (STATEMENT OF COMPREHENSIV) NTEREST INCOME (OAR) (24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633	9,583,535 353,022 24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901	10,254,547 353,022 30,000 2 5,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020	25,148 36 116,096 2,766 4,27
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves other Reserves or proposed dividends (apital grants (OTAL SHAREHOLDERS' FUNDS (Minority Interest OTAL LIABILITIES AND SHAREHOLDERS' FUNDS (STATEMENT OF COMPREHENSIV) NTEREST INCOME (OAR) (24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201	9,583,535 353,022 24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643	25,148 36 116,096 2,766 4,27
Retained earnings/Accumulated losses tatutory loan loss reserves obther Reserves or posed dividends capital grants OTAL SHAREHOLDERS' FUNDS dinority Interest or TAL LABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSING NITEREST INCOME oans and advances inverse to securities open securities open securities open securities of the securities of	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190	9,583,535 353,022 24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680	10,254,547 353,022 30,000 2 5,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588	25,148 36 116,096 2,766 4,27 7,164
Retained earnings/Accumulated losses tatutory loan loss reserves other Reserves or poposed dividends apital grants OTAL SHAREHOLDERS' FUNDS dinority Interest or the state of	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190	9,583,535 353,022 24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221	25,148 36 116,096 2,766 4,27 7/ 55 7,164
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or proposed dividends capital grants OTAL SHAREHOLDERS' FUNDS Minority Interest OTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIV NTEREST INCOME coans and advances covernment securities Deposits and placements with banking institutions Other Interest Income OTAL LIABILITIES AND SHAREHOLDERS' FUNDS NTEREST INCOME coans and advances covernment securities Deposits and placements with banking institutions Other Interest Income NTEREST EXPENSE Lustomer deposits Deposits and placement from banking institutions Septiment of the proposition of the propo	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615	9,583,535 353,022 24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605	11,72: 35: 25,148: 36 116,096 2,766 4,27 7,166
tetained earnings/Accumulated losses tatutory loan loss reserves other Reserves proposed dividends apital grants OTAL SHAREHOLDERS' FUNDS Almority Interest OTAL LIABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSIV NTEREST INCOME Oans and advances government securities beposits and placements with banking institutions other interest income NTEREST EXPENSE customer deposits and placement from banking institutions objects of the reserve the posits objects of the reserve the posits objects and placement from banking institutions objects of the reserve the posits of the posits of the position of the positi	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,501,409	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	11,72: 35: 35: 35: 37: 36: 36: 36: 36: 36: 36: 36: 36: 36: 37: 37: 37: 37: 37: 37: 37: 37: 37: 37
tetained earnings/Accumulated losses tatutory loan loss reserves of the reserv	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505	10,254,547 353,022 30,000 2 55,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	11,72: 35: 35: 35: 37: 36: 36: 36: 36: 36: 36: 36: 36: 36: 37: 37: 37: 37: 37: 37: 37: 37: 37: 37
Retained earnings/Accumulated losses tatutory loan loss reserves obther Reserves proposed dividends capital grants OTAL SHAREHOLDERS' FUNDS dinority Interest OTAL LIABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSIV NTEREST INCOME coans and advances covernment securities peposits and placements with banking institutions obther interest income NTEREST EXPENSE customer deposits and placement from banking institutions obther interest expenses consist and placement from banking institutions obther interest expenses fortal interest e	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,501,409	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	2,766 4,27' 7,164' 3,790 3,790 3,773
Retained earnings/Accumulated losses tatutory loan loss reserves other Reserves proposed dividends apital grants OTAL SHAREHOLDERS' FUNDS Almority Interest OTAL ILABILITIES AND SHAREHOLDERS' UNDS Almority Interest OTAL ILABILITIES AND SHAREHOLDERS' UNDS OTATEMENT OF COMPREHENSING INTEREST INCOME OANS and advances covernment securities beposits and placements with banking institutions of the interest income Interest EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Otal interest income/(LOSS) NON-INTEREST INCOME dees and commissions on loans and didvances Other fees and commissions	24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299	2,988,784 3,536,763 2,988,784 3,536,763 233,232 73,901 6,832,680 3,501,41 37,763 53,505 3,591,409 3,241,271	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	11,72; 35: 25,148 36: 36: 36: 4,27' 7(64: 4,27' 7,164' 3,71; 25: 3,790' 3,373' 11' 21; 21; 31; 32; 31; 31; 31; 31; 31; 31; 31; 31; 31; 31
Retained earnings/Accumulated losses tatutory loan loss reserves obther Reserves proposed dividends capital grants of the Reserves proposed dividends provided the Reserves proposed to the Reserves proposed dividends of the Reserves proposed dividends provided dividends of the Reserves proposed dividends of the Reserves provided dividends of the Reserves proposed dividends of the Reserves proposed dividends of the Reserves proposed dividends of the Reserves providends of the Reserves providen	24,207,762 108,120,587 VE INCON 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437	2,988,784 3,536,763 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	25,148 36;36;36;36;36;36;36;36;36;36;36;36;36;3
tetained earnings/Accumulated losses tatutory loan loss reserves of the proposed dividends apital grants OTAL SHAREHOLDERS' FUNDS Almority Interest OTAL LIABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSING NTEREST INCOME Oans and advances dovernment securities beposits and placements with banking stitutions of the research of the proposities and placement from banking stitutions OTAL SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSING NTEREST INCOME Oans and advances dovernment securities beposits and placements with banking stitutions Other Interest Income OTAL SHAREHOLDERS' UNDS AND SH	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 897 868,098	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	11,72; 35: 25,148 36: 116,096 2,766 4,27' 70 3,71; 2 5: 3,790 3,373 11' 21: 29: 14 76:
Retained earnings/Accumulated losses tatutory loan loss reserves other Reserves or proposed dividends apital grants or COTAL SHAREHOLDERS' FUNDS dinority Interest OTAL IJABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSING TATEMENT OF COMPREHENS	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 88,078 1,588,834 4,830,105	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294	11,722 35: 25,148 36i 116,096 2,766 4,27' 7,164 3,712 2 5; 3,790 3,373 11' 212 29: 4,768
Retained earnings/Accumulated losses itatutory loan loss reserves obther Reserves proposed dividends capital grants OTAL SHAREHOLDERS' FUNDS dinority Interest (OTAL ISHAREHOLDERS' TUNDS dinority Interest income of the properties of the	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,134	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 22,615 55,687 3,790,503 3,73,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 897 868,098 1,588,834 4,830,105 203,448 886,597	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,652 1,524 1,203,904 2,162,178 6,551,244 1,279,43	11,722 35:3 25,148 36i 116,096 4,27i 7,164 3,712 2:3,790 3,373 111 212 29:2 14 7,664 4,768
Retained earnings/Accumulated losses tatutory loan loss reserves other Reserves or proposed dividends apital grants OTAL SHAREHOLDERS' FUNDS Minority Interest OTAL IJABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSIN NTEREST INCOME OANS AND ADVANCES COVERNMENT SECURITIES Deposits and placements with banking institutions Other Interest Income ONTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses OUTAL OFFICE TOME/(LOSS) NON-INTEREST INCOME ees and commissions on loans and divances Other fees and commissions on loans and divances Other fees and commissions on loans and divances Other fees and commissions or loans and divances Other fees and commissions or loans and other locome Other Income OTAL OPERATING INCOME OTAL OPERATING INCOME OTHER OPERATING EXPENSES OAN loss provision disaff costs Directors' emoluments	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385	9,835,252 353,022 24,455,363 108,785,527 IE 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,297,943 1,23,886	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,045 98,713	2,988,784 3,536,763 23,932 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 89,098 1,588,834 4,830,105 203,448 886,597 92,385	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 31,743 1,207,943 31,743 1,207,944 31,744 31,745 31,745 31,743	11,722 35: 25,148 36i 116,096 2,766 4,27' 7,164 3,712 2 5; 3,790 3,373 11' 212,99 4,768 30' 9500 99
Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,134	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 22,615 55,687 3,790,503 3,73,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 897 868,098 1,588,834 4,830,105 203,448 886,597	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,652 1,524 1,203,904 2,162,178 6,551,244 1,279,43	11,72: 35: 25,146 36 116,096 2,766 4,27 7,16 3,71: 2 5: 3,790 3,373 11 21: 29: 4,768 4,768
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or Proposed dividends capital grants FOTAL SHAREHOLDERS' FUNDS without Interest for Interest Income. The Interest Income or Interest Interest Income or Interest Interest Income or Interest Interest Interest Interest Interest Interest Income or Interest	353,022 24,207,762 108,120,587 VE INCON 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721 187,500	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 123,886 48,924 255,525 51,244	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 325,608 325,608	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 410,244 24,425 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483	24,388,063 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 215,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,887 232,454	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 897 868,098 1,588,834 4,830,105	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 1,297,943 1	25,148 361 116,096 2,766 4,27 7,164 3,712 2,513 3,790 3,373 111 212 299 14,768 301 956 969 911 111 233
Retained earnings/Accumulated losses itatutory loan loss reserves obther Reserves or proposed dividends apital grants OTAL SHAREHOLDERS' FUNDS Minority Interest OTAL IJABILITIES AND SHAREHOLDERS' UNDS MINORITY INTEREST INCOME OANS AND AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSING NTEREST INCOME OANS AND AND SHAREHOLDERS' UNDS OVERHENSING NTEREST INCOME OANS AND AND SHAREHOLDERS' UNDS OVERHENSING OVERHENSING NTEREST INCOME OAT INTEREST INCOME OAT INTEREST EXPENSE UNSTAND AND AND AND AND AND AND AND AND AND	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721	9,835,252 353,022 24,455,363 108,785,527 IE 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,297,943 1,23,886 48,924 255,525	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 323,608	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562 65,596 79,776	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,887 232,454 550,393	2,988,784 3,536,763 23,932 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 80,98 1,588,834 4,830,105 203,448 886,597 92,385 103,721	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,4015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 31,743 1,207,943 1223,886 48,924 255,525	11,72; 35: 25,148 36: 116,096 2,766 4,27' 7,164 3,71; 2; 3,790 3,373 11' 21; 29: 4,768 4,768 9: 114 23;
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or proposed dividends capital grants or COTAL SHAREHOLDERS' FUNDS withoutly Interest footal LIABILITIES AND SHAREHOLDERS' TUNDS. STATEMENT OF COMPREHENSIVENDS NTEREST INCOME Oans and advances over the securities obeyosits and placements with banking institutions other interest income NTEREST EXPENSE customer deposits and placement from banking institutions other interest income NTEREST EXPENSE customer deposits and placement from banking institutions other interest expenses of the free state of the security of the s	353,022 24,207,762 108,120,587 VE INCON 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721 187,500 600,607	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 123,886 48,924 255,525 51,244 880,860	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 32,349 40,440 52,741 186,946	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,248 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483 378,422	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,887 232,454 550,393	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 8897 868,098 1,588,834 4,830,105 203,448 886,597 92,385 103,721 187,500 1,278,386	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,812,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 1,238,866 48,924 255,525 51,244 1,730,190	11,72; 35: 25,148 36: 116,096 2,766 4,27' 7,164 3,71; 2; 3,790 3,373 11' 21; 29: 4,768 4,768 9: 114 23; 95 2,664
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or proposed dividends capital grants or Cottal State of Cotta	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,595 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721 187,500 600,607 2,074,258 1,996,134	9,835,252 353,022 24,455,363 108,785,527 1E 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,23,886 48,924 255,525 51,244 880,860 3,010,125 2,456,495	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 327,41 40,440 52,741 186,946 694,092 686,361	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,526 65,596 79,776 155,483 378,422 1,431,139 1,267,015	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,887 232,454 550,303 2,257,903	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 1,588,834 4,830,105 203,448 886,597 92,385 103,721 187,500 1,278,386 2,752,037 2,078,068	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 1,203,904 2,162,178 6,551,294 351,743 1,203,904 2,162,178 6,551,294 351,743 1,203,904 2,162,178 6,551,294 351,743 1,203,904 2,162,178 6,551,294 351,743 1,203,866 48,924 255,525 51,244 1,730,190 3,859,455 2,691,839	11,72; 35: 35: 25,148 36: 116,096 2,766 4,27' 7(6,15: 7,164 3,71; 21: 29: 11,394 4,768 30: 95: 99: 111 23: 955 2,664 2,103
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or proposed dividends capital grants Proposed dividends capital grants Proposed dividends capital grants Proposed dividends capital grants Protal SHAREHOLDERS' FUNDS (MINOTIV) Interest for COMPREHENSIV NTEREST INCOME Oans and advances covernment securities oberosits and placements with banking institutions other interest income NTEREST EXPENSE customer deposits and placement from banking institutions other interest expenses (Interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) OITHEREST INCOME/(LOS	353,022 24,207,762 108,120,587 VE INCON 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721 187,500 600,607 2,074,258	9,835,252 353,022 24,455,363 108,785,527 IE 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 123,886 48,924 255,525 51,244 80,860 3,010,125 2,456,495 104,919	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 32,349 40,440 52,741 186,946 694,092	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,248 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483 378,422 1,431,139	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,887 232,454 550,393 2,257,903	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 8897 868,098 1,588,834 4,830,105 203,448 886,597 92,385 103,721 187,500 1,278,386 2,752,037	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 31,297,943 123,886 48,924 255,525 51,244 1,730,190 3,859,455 2,691,839 166,315	25,148 36 116,096 2,766 4,27 7 7 55 7,164 3,712 2 51 3,790 3,373 111 212 299 1,14 4,768 30 955 9,11 111 232 95 2,664 2,103
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or proposed dividends capital grants or COTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL ILABILITIES AND SHAREHOLDERS' UNDS STATEMENT OF COMPREHENSIVENDS OF COMPREH	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,595 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721 187,500 600,607 2,074,258 1,996,134 182,000	9,835,252 353,022 24,455,363 108,785,527 IE 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,297,943 1,23,886 48,924 255,525 51,244 880,860 3,010,125 2,456,495 104,919 (92,016)	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 32,349 40,440 52,741 186,946 694,092 686,361 55,000	10,560,108 353,022 23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 660,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,526 65,596 79,776 155,483 378,422 1,431,139 1,267,015 90,000	11,165,908 353,022 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 295,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,887 232,454 550,303 2,257,903 1,887,815 105,000	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 272,445 281,940 1,588,834 4,830,105 203,448 886,597 92,385 103,721 187,500 1,278,386 2,752,037 2,078,068 217,366	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,244 1,203,904 2,152,128 2,152,124 1,730,190 3,859,455 2,691,839 166,315 (93,824)	25,148 36 36 116,096 2,76(6 4,27 7/ 55 7,164 3,712 2 13,790 3,373 111 212 299 14 766 1,394 4,768 9 111 232 9 5 2,664 2,103 184
Retained earnings/Accumulated losses statutory loan loss reserves other Reserves or proposed dividends capital grants Proposed dividends capital grants Proposed dividends capital grants Proposed dividends capital grants Protal SHAREHOLDERS' FUNDS (MINOTIV) Interest for COMPREHENSIV NTEREST INCOME Oans and advances covernment securities oberosits and placements with banking institutions other interest income NTEREST EXPENSE customer deposits and placement from banking institutions other interest expenses (Interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) OITHEREST INCOME/(LOS	353,022 24,207,762 108,120,587 VE INCOM 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,595 3,591,409 3,241,271 165,454 272,445 281,940 97,757 11,525 829,121 4,070,392 203,448 886,597 92,385 103,721 187,500 600,607 2,074,258 1,996,134 182,000	9,835,252 353,022 24,455,363 108,785,527 IE 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,297,943 1,23,886 48,924 255,525 51,244 880,860 3,010,125 2,456,495 104,919 (92,016)	10,014,454 353,022 23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 325,608 325,608 686,361 686,361	23,972,691 111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 410,244 24,425 24,25 25,28,444 2,698,154 126,562 625,300 65,596 79,776 155,483 378,422 1,431,139 1,267,015	24,388,063 24,388,063 113,554,074 2,766,952 4,271,404 70,201 55,633 7,164,190 3,712,201 22,615 55,687 3,790,503 3,373,687 111,509 212,299 225,437 38,474 114,312 772,031 4,145,718 307,004 950,452 98,713 118,878 232,454	24,742,375 307,532 110,377,699 2,988,784 3,536,763 233,232 73,901 6,832,680 3,500,141 37,763 53,505 3,591,409 3,241,271 165,454 272,445 281,940 897 868,098 1,588,834 4,830,105 203,448 886,597 92,385 103,721 187,500 1,278,386 2,752,037 2,078,068	10,254,547 353,022 30,000 25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 31,297,943 123,886 48,924 255,525 51,244 1,730,190 3,859,455 2,691,839 166,315	11,722 353 25,148 361 116,096 2,766 4,271 77 55 7,164 3,712 2; 3,790 3,373 111 212 299 14 4,768

			BANK				GROUP	
	30th Sept.		31st March	30th June	30th Sept.	30th Sept.	31st Dec	
	2019 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'
	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
Other Comprehensive Income								
Gains/(Losses) from translating the financial statements of foreign operations								
Fair value changes in available for sale	/	/ \	/	/·			/	/·
financial assets	(2,220)	(1,052,930)	(1,210,227)	(356,250)	(190,428)	8,587	(1,006,367)	(199,825)
Revaluation surplus on Property, plant and								
equipment								
Share of other comprehensive income of associates		315,879					308,387	
Income tax relating to components of other								
comprehensive income		-		-	-			
Other Comprehensive Income for the year	(2,220)	(737,051)	(1,210,227)	(356,250)	(190,428)	8,587	(697,980)	(199,825)
net of tax Total comprehensive income for the year	1,811,914	1,706,541	(578,866)	820,765	1,592,387	1,841,636	1,868,807	1,688,859
•	1,011,914		(370,000)	020,703	1,392,307	1,041,030		1,000,039
EARNINGS PER SHARE- BASIC & DILUTED		367					386	
DIVIDEND PER SHARE -DECLARED								
OTHER DISCLOSURES								

EARNINGS PER SHARE- BASIC & DILUTED		367					386	
DIVIDEND PER SHARE -DECLARED								
OTHER DISCLOSURES								
NON-PERFORMING LOANS AND ADVANCES								
(a) Gross Non-performing loans and	4 554 305	4 55 4 770	4.064.145	4 772 554	4.664.705	4 554 305	4 5 5 4 7 7 0	4.664.705
advances	4,554,395	4,554,770	4,964,145	4,772,554	4,664,705	4,554,395	4,554,770	4,664,705
(b) Less: Interest in Suspense	741,181	787,270	846,691	928,576	893,412	741,181	787,270	893,412
(c) Total Non-Performing Loans and Advances (a-b)	3,813,214	3,767,500	4,117,454	3,843,978	3,771,293	3,813,214	3,767,500	3,771,293
(d) Less: Loan Loss Provision	1,201,491	1,219,718	1,229,668	1,275,843	1,323,832	1,201,491	1,219,718	1,323,832
(e) Net Non-Performing Loans and	2,611,723	2,547,782	2,887,786	2,568,135	2,447,461	2,611,723	2,547,782	2,447,461
Advances(c-d)								
(f)) Discounted Value of Securities (g) Net NPLs Exposure (e-f)	2,593,511 18,212	2,508,188 39,594	2,822,055 65,731	2,422,991 145.144	2,264,294 183,167	2,593,511 18,212	2,508,188 39,594	2,264,294 183,167
	10,212	39,394	05,/31	143,144	103,107	10,212	39,394	103,107
INSIDER LOANS AND ADVANCES	1 403 000	1 (0(502	1 635 030	1 (50 157	2.051.526	1 403 060	1 (0(502	2.051.526
(a) Directors, Shareholders and Associates (b) Employees	1,493,860 342,944	1,606,582 336,685	1,635,830 348,017	1,658,157 349,410	2,051,526 385,012	1,493,860 342,944	1,606,582 336,685	2,051,526 385,012
(c) Total Insider Loans and Advances and								
other facilities	1,836,804	1,943,267	1,983,847	2,007,567	2,436,538	1,836,804	1,943,267	2,436,538
OFF-BALANCE SHEFT ITEMS								
(a) Letters of credit guarantees, acceptances	6.784.821	8.042.484	8.562.841	8.648.451	8.667.905	6.784.821	8.042.484	8.667.905
(b) Forwards, swaps and options	14,491,628	14,626,691	17,754,727	13,825,316	12,166,628		14,626,691	12,166,628
(c) Other contingent liabilities	2,416,830	2,524,369	3,320,995	2,155,883	2,772,387	2,416,830	2,524,369	2,772,387
(d) Total Contingent Liabilities	23,693,279	25,193,544	29,638,563	24,629,650	23,606,920	23,693,279	25,193,544	23,606,920
CAPITAL STRENGTH								
(a) Core capital	19,869,129	21,471,831	21,322,610	21,592,647	21,877,002			
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000			
(c) Excess/(Dificiency)(a-b)	18,869,129	20,471,831	20,322,610	20,592,647	20,877,002			
(d) Supplementary Capital	560,822	561,906	564,022	566,422	353,022			
(e) Total Capital (a+d) (f) Total risk weighted assets	51,294,265	22,033,737 53,266,941	52,391,362	22,159,069 54,283,706	56.930.650	-	-	-
(g) Core Capital/Total deposits Liabilities	24.6%	26.4%	25.5%	25.5%	25.2%			
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%			
(I) Excess/(Deficiency) (g-h)	16.6%	18.4%	17.5%	17.5%	17.2%			
(j) Core Capital / total risk weighted	38.7%	40.3%	40.7%	39.8%	38.4%			
assets								
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%			
(I) Excess (Deficiency) (j-k)	28.2%	29.8%	30.2%	29.3%	27.9%			
(m) Total Capital/total risk weighted assets	39.8%	41.4%	41.8%	40.8%	39.0%			
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%			
(o) Excess/(Deficiency) (m-n)	25.3%	26.9%	27.3%	26.3%	24.5%			
(p) Adjusted Core Capital/Total Deposit								
Liabilities*	24.7%	26.5%	25.6%	25.5%	25.3%			
(q) Adjusted Core Capital/Total Risk	38.8%	40.4%	40.7%	39.8%	38.5%			
Weighted Assets*	30.6%	40.4%	40.7%	39.6%	30.5%			
(r) Adjusted Total Capital/Total Risk	39.9%	41.4%	41.8%	40.9%	39.1%			
Weighted Assets*	39.970	71.77/0	71.070	70.970	39.170			
HOLUBITY						i l		

LIQUIDITY
(a) Liquidity Ratio
(b) Minimum Statutory Ratio
(c) Excess (Deficiency) (a-b) 77.1% 20.0% 57.1% 79.2% 20.0% 59.2% 79.2% 20.0% 59.2% * The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

MESSAGE FROM THE DIRECTORS

These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website, **www.primebank.co.ke.**

They may also be accessed at the institution's Head Office, Riverside Drive, Nairobi.

BINIAM YOHANNES DIRECTOR BHARAT JANI MANAGING DIRECTOR AMAR KANTARIA EXECUTIVE DIRECTOR

20.0% 58.1%



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Prime Bank is regulated by the Central Bank of Kenya