

## KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2021

		UN-AU	JDITED I	FINANC	FIAL S	IAIEME	ZNIS A	וטעא	HER UI	SCLUS	UKES	FUK IH	EPER	OD EN	DED 3	) SEP I	LMDLK	2021		
			KCB BANK KENYA					NAL BANK OF KE					ROUP PLC (COMP					JP PLC (CONSOLI		'
I. STATEMENT OF FINANCIAL POSITION	30-Sep-21 Kshs 000	Kshs 000	Kshs 000	31-Dec-20 Kshs 000	Kshs 000	Kshs 000	30-Jun-21 Kshs 000			Kshs 000	Kshs 000	Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	30-Sep-20 Kshs 000	Kshs 000	0 Kshs 000	Kshs 000	Kshs 000	0 Kshs 000
A. ASSETS	Un-audited	l Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	I Un-audited	d Un-audited	Un-audited	Audited	Un-audited	d Un-audited	d Un-audited	I Un-audited	l Audited	d Un-audited
1. Cash ( both Local & Foreign)	7,078,761	7,078,197	7,615,802	7,597,722	6,956,633	1,007,756	940,995	1,249,469	1,100,330	1,160,787		=	=	=	_/	- 14,927,202	2 14,393,282	15,239,536	15,152,993	3 12,553,003
<ol><li>Balances due from Central Bank of Kenya</li></ol>	49,406,305	44,807,278	27,913,129	25,839,259	31,271,928	3,757,987	4,081,795	4,133,434	3,750,586	4,799,532		_	-	-	J	- 53,164,292	2 48,889,073	32,046,563	3 29,589,845	5 36,071,460
Kenya Government and other     securities held for dealing purposes			405,097	2,019,227	1		· -	· -	-	J		. <u>.</u>	-	-	7		4	405,097		
4. Financial Assets at fair value through			400,0		<b>J</b>		_	_	_	7			_	_	7		4	400,.	2,011,=	7
profit and loss Investment securities:		=	=	=	7		-	-	=	7		= /-	-	=	7		4	=	=	- 7
5. a) Held at armotized cost:	24 007 542	22 3E0 KU3	70 059 395	12 /22 ///	=73 219	22 224 414	20 254 840	20 /1/ 230	24 440 222	21 (21 205		<i>i</i>	_	_	7	115 405 480	10/ 047 077	107 000 K2F	184 500 002	20 10/ /24
a. Kenya Government securities b.Other securities	81,997,542	72,359,602	72,058,395 -	69,422,464	64,573,219	33,234,414	33,356,840 -	33,614,230 -	34,460,222	34,621,205		· .	-	=	]	- 115,605,489 - 25,501,520				
b) Fair value through OCI:	22 221 000	70 721 155	10 /54 825	71 104 473	20 700 716	20 703 253	17 /04 797	45 178 035	45 004 249	17 507 229			_	_	7					
a. Kenya Government securities b. Other securities	83,231,000	70,731,155	68,656,825 -	71,106,673	99,789,716 1,767,272		17,696,797 -	15,148,032 -	15,096,249 -	17,597,229 -		4 _	-	-	- 25,519	- 104,699,014 6,639,793				2 117,386,945 9 9,468,702
6. Deposits and balances due from local	4,309,114	5,847,046	2,459,041	3,097,833			1,352,368	1,367,120	1,357,790	1,322,196	482,687	7 3,993,311	1,160,495	1,146,705						
banking institutions 7. Deposits and balances due from	4,309,114 12,033,538											3,577,0,01.	1,100,470	1,140,700	1,132,667					
banking institutions abroad  8. Tax recoverable	12,000,00	13,423,354	5,373,275	8,662,093 247,078		1,021,973 78,984	2,622,821 295,415	1,234,389 306,432	755,496 304,692	1,583,817 421,939		-	-	24,920	30,060	- 48,792,234 ) -	4 45,349,403	34,520,821	39,117,240 - 425,728	
S. Tax recoverable     S. Loans and advances to customers (net)	511,324,174	497,927,674	496,213,998									_	-	44,, c	30,01	- 651,816,465	606,967,409	597,110,217		7 577,505,119
10. Balances due from group companies	4,999,839	1,911,824	5,058,801	5,715,418	4,716,902	-	-	-	-	-	9,695,367	7 4,124,299	9,473,050	212,778	706,545	-				
11. Investments in associates	600,000	600,000	600,000	600,000	600,000		670,824	616,044		574,177			- 11 707		- 14 705	1,257,458	8 1,270,824	600,000	600,000	000,000
Investments in subsidiary companies     Investments in joint ventures		- -	-	-	7	24,963	24,963	24,963	24,963	19,963	84,540,431	79,661,797	79,661,797 -	79,661,797 -	79,661,797 -		4 [	-	-	- 7
14. Investments in joint ventures	11,137,000	11,137,000	6,287,000	6,035,000	5,642,223		-	-	=	_/		<u>.</u> –	-	=	J	- 11,137,000	0 11,137,000	6,287,000	6,035,000	5,642,223
15. Property and equipment	8,794,134	9,188,711	9,150,404	9,977,222	9,814,501	4,274,938	4,076,935	4,213,320	4,374,108	4,273,791	822,916	613,219	614,904	616,428	618,902	20,734,739	9 18,180,756	18,522,034	19,967,596	6 19,897,157
16. Prepaid lease rentals	122,020			122,019					-	722 093	- 078		7 001	7 507	9 10/	120,015				
17. Intangible assets 18. Deferred tax asset	4,037,880 16,477,428		4,398,952 14,975,006	4,443,725 13,789,704	4,715,935 11,179,733		634,903 2,826,975			782,983 2,626,271	3 6,078 -	6,584 - 1,999	7,091 1,706	7,597 -	8,104 65,794					
19. Retirement benefit asset	10,477,	10,790,=	14,770,00	10,707,	-	5,007,2	۷,020,	3,002,	J, 100,00	2,020,=		±	*** <del>-</del>	=	00,	- 20,172,	4 -	. 10,00.,	17,047,	14,001,01
20. Other assets	23,264,556						4,675,744			6,425,548			14,550	33,330		2 31,522,284				
	818,813,291	779,882,254	744,461,528	758,345,431	739,376,221	146,251,458	133,633,970 1	129,588,169 1	126,841,620	129,590,385	95,580,804	88,448,957	90,933,593	81,703,555	82,259,8001	1,122,464,243	3 1,022,153,011	977,522,612	987,810,253	972,009,256
B. LIABILITIES																				7
22. Balances due to Central Bank of Kenya		=	=	=	4,993,300		-	-	=	3,295,197		=	-	=	-7		-	=	=	- 8,288,497
23. Customer deposits	631,255,026	601,680,391	569,271,015	588,627,915	595,867,033	115,424,152	99,913,441	99,090,859	99,229,389	102,617,657		=	=	=	-7	- 859,103,392	786,035,101	749,414,204	767,224,467	772,662,675
24. Deposits and balances due to local banking institutions	2,919,930	3,035,488	3,818,386	1,776,411	573,035	3,310,433	7,485,321	8,137,398	6,460,632	3,280,280		<u> </u>	-	-	-/	4,200,212	2 7,617,580	8,955,784	7,237,043	3 3,853,315
25. Deposits and balances due to foreign banking institutions	1,365,110	753,273	843,468	662,973	627,058	7,532,793	7,712,427	7,941,366	6,981,903	5,151,596		-	-	-		- 22,360,486	6 7,388,428	8,282,292	2 12,431,235	5 12,716,998
26. Other money market deposits		_	-	-	-7		-	-	-	-7			-	-			4 -	-	-	<b>/</b>
27. Borrowed funds	33,137,116	33,191,221	33,930,412	34,706,661	17,922,682	3,315,000	3,237,000	-	-	-7	-	= 205	-	-	- 105	35,273,095	5 35,042,011	35,961,305	37,032,388	3 20,389,179
Balances due to group companies     Tax payable	3,630,072	 2 1,920,732	- 3,416,320	=	- 803,837		=	=	=	7	- 5,062,372 - 58,681		3,810,669 32,532	3,553,491	3,370,185	- - 4,126,046	2 323,292	 2 3.800.169	-	- <b>P</b> 875 542
<ol> <li>Tax payable</li> <li>Dividends payable</li> </ol>	3,630,072	1,720,702	3,416,320 9,177,637	-	800,00.	5,681	5,681	5,681	5,681	- 5,811		122,070	32,002	_	J	4,120,050	2,320,272	J,800,10.		8/0,042
31. Deferred tax liability		=	=	=	-7		-	-	=	-7	6,354	_	-	10,152	-/	394,504		=	=	_ /
32. Retirement benefit liability	177,000	177,000		177,000		- 127.747	- 101 /90	- 207 /5/			110.070	100.042	12.052	- 52.244	- ns/	177,000				
33. Other liabilities  34. TOTAL LIABILITIES	22,976,568 <b>695,460,822</b>	23,923,622		21,123,927 <b>647,074,887</b> 6		3,637,747 133,225,806	2,634,480 <b>120,988,350 1</b>	2,227,454 117,402,758 1		3,326,454 <b>117,676,995</b>			42,952 <b>3,886,153</b>	52,364 <b>3,616,007</b>	5,056 <b>3,375,241</b>				21,283,837	
C. SHAREHOLDERS' FUNDS	670,42.,	004,00.,.	837,01.,.	047,07.,.	330,2,	130,22.,	120,700,	. 17,400,	114,700,	. 17,07.2,.	Oyana,	Mydro 1,	0,000,	J,0 1, .	3,0,0,	750,0	001,22.,	830,01.,	840,000,	830,00 .,
35. Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	12,368,906	12,368,906			3,213,463	3,213,463	3,213,456					
36. Share premium/(discount)  37. Revaluation reserves			- -	=	7	1,225,905	- 1,225,905	- 1,225,905	- 1,225,905	- 1,255,687	- 27,690,149 -	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149 - 1,225,905				
38 Retained earnings/ Accumulated	63,661,584	61,439,719	53,771,579	48,232,365	49,334,441	1,225,905		1,225,905		1,255,687	56,218,252	2 53,281,173	52,930,365	43,970,473	48,032,178					5 1,225,905 B 108,458,562
38. losses  39. Statutory loan loss reserve	63,001,00.	61,437,7	53,771,077	48,202,000	47,334,4~	(5,503,011)	(5,671,226) 4,590,726	(5,602,693) 4,074,991	(5,506,873)	3,762,684		53,201,175	52,730,000	43,770,475	48,032,172	3 132,948,260 - 3,858,151				
Other Reserves/Re-measurement of	(233,686)	[225 292]	- (907,676)	(125,558)	914 181					3,762,684 150,876		<u>_</u>	_	=	(51,224)					
<sup>4U</sup> · defined benefit asset/liability	[233,686] 5,938,471	(225,292)	[907,070,		814,181	152,010	131,309	118,302	53,393	100,070	- 3,213,463	<u>_</u>	2 212 463	2 213 463	[51,224,					
41. Proposed dividends 42. Capital grants	5,730,47		-	9,177,637 -			-	_	-	J	3,213,400	4 _	3,213,463	3,213,463	J	- 3,213,463 		- 3,213,463 	3,213,463	
43. TOTAL SHAREHOLDERS' FUNDS	123,352,469	115,200,527	106,850,003	111,270,544	104,134,722	13,025,652	12,645,620	12,185,411	11,935,544	11,913,390	90,335,327	84,184,785	87,047,440	78,087,548	78,884,559	162,990,841	152,919,606	147,508,218	3 142,424,283	135,945,049
44. Minority Interest			-	<del>-</del>				-	-			<del>-</del>		-		1,392,341	-	-	-	
45. SHAREHOLDERS' FUNDS	818,813,291	779,882,254	744,461,528	758,345,431	739,376,221	146,251,458	133,633,970	129,588,169	126,841,620	129,590,385	95,580,804	88,448,957	90,933,593	81,703,555	82,259,800	1,122,464,243	3 1,022,153,011	977,522,612	987,810,253	972,009,256
II STATEMENT OF COMPREHENSIVE INCOME										7							4			
1. INTEREST INCOME																				,
1.1 Loans and advances	43,261,764		12,869,217				2,999,930	1,326,844	4,641,097	3,449,525		-	-	-	-/	53,414,856				
1.2 Government securities	12,806,884	8,212,578	4,057,503	16,220,619	11,775,610	4,194,319	2,752,188	1,365,620	5,002,783	3,651,614		-	-	-	7	18,933,872	2 12,069,926	5,955,180	23,177,656	6 16,843,353
1.3 Deposits and placements with banking institutions	866,047	374,300	117,279	510,169	458,272	129,007	60,950	25,475	86,617	80,438	109,314	53,349	6,246	31,329	30,610	1,182,110	0 552,905	196,797	7 797,469	9 692,872
1.4 Other Interest Income			-	-	-						-									
1.5 Total interest income 2. INTEREST EXPENSE	56,934,695	36,823,669	17,043,999	68,907,161	49,850,649	8,853,060	5,813,068	2,717,939	9,730,497	7,181,577	109,314	53,349	6,246	31,329	30,610	73,530,838	47,117,996	21,969,611	88,745,452	2 63,286,551
2. INTEREST EXPENSE 2.1 Customer deposits	10,565,729	6,654,627	3,271,842	14,269,287	10,463,193	2,109,132	1,357,121	692,354	2,463,293	1,870,183		4 _	_	-	J	- 14,660,750	0 9,163,366	4,536,748	18,855,318	3 13,984,919
2.2 Deposits and placement from	1,348,145		453,778	1,167,011	902,664		305,219	100,340	150,287	72,848		4 _	_	-	J	- 2,433,401				
banking institutions  2.3 Other interest expenses			 -	-	_/	203,111	83,860	19,131	98,475	72,045		1 _	_	=	]		<u> </u>			- "
2.4 Total interest expenses	11,913,874	7,544,254	3,725,620	15,436,298	11,365,857		1,746,200	811,825		2,015,036						17,094,151	1 10,701,736			9 15,423,600
3 NET INTEREST INCOME/(LOSS)	45,020,821	29,279,415	13,318,379	53,470,863	38,484,792	6,055,694	4,066,868	1,906,114	7,018,442	5,166,541	109,314	53,349	6,246	31,329	30,610	56,436,687	7 36,416,260	16,726,245	67,937,583	3 47,862,951
4. OTHER OPERATING INCOME																				
4.1 Fees and commissions on loans and advances	6,139,315	3,720,881	1,383,087	7,881,136	6,529,806	64,820	50,426	18,778	97,005	77,183			-	-		6,600,347	7 3,992,559	1,486,113	7,504,666	6,802,502
4.2 Other fees and commissions	4,901,360	3,264,389	1,548,936	6,343,034	4,800,978	775,497	512,439	259,261	894,858	760,550			=	=	1	- 7,871,383	3 5,194,690	2,486,492	2 10,274,334	
4.3 Foreign exchange	2,526,890			3,416,282			285,054	109,916		364,733		28,924	(438)	37,601	36,998					
trading income 4.4 Dividend Income		· ·	=			30,021	28,500	-	118,065	57,000			9,177,637	170,000	170,000		4 .	·· 		
4.5 Other income	3,061,743	1,842,580	782,302	4,731,262	2,997,326	232,488	200,889	90,100	279,087	231,089	517,153	392,817	165,721	506,956	350,826		8 2,888,409	1,151,863	5,281,981	1 3,649,411
4.6 Total other operating income	16,629,308						1,077,308	478,055		1,490,555			9,342,920	714,557	557,824					
5 TOTAL OPERATING INCOME	61,650,129	39,694,054	17,754,747	75,842,577	54,985,810	7,615,605	5,144,176	2,384,169	8,894,264	6,657,096	16,343,915	10,224,837	9,349,166	745,886	588,434	79,905,665	5 51,209,897	23,040,134	96,388,184	4 69,142,794
4																				























## **KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2021**

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	0.00		CB BANK KENY		: 5 · 00			NAL BANK OF K					ROUP PLC (COM		· · · · · · · · · · · · · · · · · · ·			P PLC (CONSOLI		
6 OTHER OPERATING EXPENSES	30-Sep-21 Kshs 000	Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	30-Sep-20 Kshs 000	Kshs 000	Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	30-Sep-20 Kshs 000	Kshs 000	30-Jun-21 Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	Kshs 000	Kshs 000	30-Jun-21 Kshs 000	Kshs 000	31-Dec-20 Kshs 000	30-Sep-20 Kshs 000
6.1 Loan loss provision	7,955,045		Un-audited 2,494,297	Audited 23,398,651	Un-audited 18,678,712		Un-audited 297,367	<b>Un-audited</b> 204,781	Audited 1,387,426	<b>Un-audited</b> 619,459	Un-audited -	Un-audited	Un-audited	Audited -	Un-audited	9,327,810	Un-audited 6,583,174		Audited 27,508,441	Un-audited 20,012,212
6.2 Staff costs	12,638,662		4,166,307	13,485,558	10,250,128			1,078,550	4,077,889	3,071,130	450,981	303,723	157,083	658,846	426,331	18,593,868	12,254,755		20,451,028	15,236,842
6.3 Directors' emoluments	115,807		32,655	248,102	95,951	18,995	12,282	5,541	20,436	15,679	35,669	24,474	7,539	50,354	47,735		176,680	72,739	296,200	234,283
6.4 Rental charges 6.5 Depreciation charge on property	165,405		83,116	208,882	189,871	78,294	88,692	40,117	173,612	186,468	10.152	- / /0/	2 225	10.10/	0.07/	327,265	246,398	182,487	389,603	423,436
and equipment	1,597,022		526,819	2,201,665	1,163,657	528,377	328,414	168,737	669,051	500,743	10,153	6,686	3,335	12,184	8,874		1,749,274	847,399	3,609,291	2,097,177
6.6 Amortisation charges 6.7 Other operating expenses	1,266,271 7,433,409	863,402 4,514,699	435,495 2,161,140	1,790,693 10,922,584	1,336,842 8,152,656	280,389 1,644,634	192,934 1,055,062	98,807 497,057	398,030 1,855,227	295,548 1,432,651	1,519 303,696	1,013 442,525	506 174,363	2,026 1,376,565	1,519 693,267		1,123,996 7,159,968		2,309,813 16,104,928	1,722,587 12,273,120
6.8 Total other operating expenses	31,171,621		9,899,829	52,256,135				2,093,590	8,581,671	6,121,678	802,018	778,421	342,826				29,294,245			
7 Profit/(loss) before tax and exceptional items	30,478,508		7,855,120	23.586.442	15,117,993	1,415,097	1,021,698	290,579	312,593	535.418	15,541,897	9,446,416	9.006.340	(1,354,089)	(589,292)	35,809,649	21,915,652	9.117.919	25,718,880	17.143.137
8 Exceptional items		-			-	-	- 1,021,01	-		-	-		-	-	[007,2.2.	-	-	-	-	
9 Profit/(loss) after exceptional items	30,478,508		7,855,120				1,021,698	290,579	312,593	535,418		9,446,416			(589,292)		21,915,652			17,143,137
10 Current tax	(11,798,501)		(3,678,337)	(10,063,654)	(7,422,769)	(233,015)	(14,381)	(566)	[185,444]		(84,453)	(147,868)	(58,304)	[7,499]		(13,139,129)	(8,509,255)		(10,903,436)	(8,050,219)
11 Deferred tax  12 Profit/(loss) after tax and exceptional	2,687,724		1,362,431	4,824,069	2,157,065		(289,696)	(105,598)	50,582	(447,543)	3,798	12,151	11,857	(11,372)	64,574		1,894,518		4,788,198	1,798,471
items	21,367,731	13,207,395	5,539,214	18,346,857	9,852,289	1,076,953	717,621	184,415	177,731	87,875	15,461,242	9,310,699	8,959,893	(1,372,960)	(524,718)		15,300,915	6,375,950	19,603,642	10,891,389
13 Minority Interest  14 Profit/(loss) after tax and exceptional				· ·					· · · ·					· ·		34,101		•	·	
items and Minority Interest	21,367,731	13,207,395	5,539,214	18,346,857	9,852,289	1,076,953	717,621	184,415	177,731	87,875	15,461,242	9,310,699	8,959,893	(1,372,960)	(524,718)	25,172,786	15,300,915	6,375,950	19,603,642	10,891,389
15 Other Comprehensive income: 15.1 Gains/(Losses) from translating																				1
the financial statements of foreign operations	-	4 -	=	=	-			=	=	-		=	=	=		(1,504,370)	(1,707,271)	(106,074)	(955,000)	(9,388)
15.2 Fair value changes in available- for-sale financial assets	(154,471)	[149 477]	(1,117,311)	618,503	2,388,947	98,617	54,073	46,892	71,191	102,926		· _	=	=	233		159,493		3,117,974	2,276,513
15.3 Re-measurement of defined	(104,47	[144,417,	[],117,911,		۷,۵00,74.	70,01.	U4,0,0	40,0,2	/1,175	104,720					20-	300,70.	107,47.	[700,720,		2,210,0.0
benefit pension fund		-	-	(167,000)	=		-	-	-	-		-	-		-	-	-		(167,000)	-
15.4 Share of other comprehensive income of associates	-	-	=	=	-		-	=	=	-		-	-	=	-	-	=	=	=	- 1
15.5 Income tax relating to components of other	711	-10							- 21	:- 1)					(70)			- 10	- 01	-0
comprehensive income	46,341	42,743	335,193	(135,451)	(716,684)	(29,585)	(16,222)	[14,068]	[17,798]	(25,731)					(70)	(100,787)	[47,848]	270,218	(885,292)	(682,954)
16 Other comprehensive income for the year net of tax	(108,130)	(99,734)	(782,118)	316,052	1,672,263	69,032	37,851	32,824	53,393	77,195		_	_	_	163	(1,269,200)	(1,595,626)	(736,582)	1,110,682	1,584,171
17 Total comprehensive income for the year	21,259,601	13,107,661	4,757,096	18,662,909	11,524,552	1,145,985	755,472	217,239	231,124	165,070	15,461,242	9,310,699	8,959,893	(1,372,960)	(524,555)	23,903,586	13,705,289	5,639,368	20,714,324	12,475,560
18 EARNINGS PER SHARE- DILUTED & BASIC KSHS	0.53		0.35	0.34	0.28			0.06	0.01	0.02		_	_	_		9.92	8.53	7.02	6.10	5.18
19 DIVIDEND PER SHARE - DECLARED KSHS				0.34	-		-	-		-						1.00			1.00	
III. OTHER DISCLOSURES																				
1. NON-PERFORMING LOANS AND ADVANCES																				1
a) Gross Non-performing loans and advances	66,118,828	8 65,021,737	68,465,655	66,810,159	63,560,622	27,976,034	27,447,135	26,360,967	26,438,040	29,326,125						98,141,803	95,732,747	98,019,399	96,612,758	96,991,204
advances b) Less Interest in Suspense	7,103,779		68,465,655 8,170,459	66,810,159 7,203,362	63,560,622			26,360,967 4,734,041	26,438,040 4,290,607	29,326,125 5,930,707						98,141,803 12,162,583	95,732,747 12,148,304		96,612,758 11,849,662	
c) Total Non-Performing Loans and Advances (a-b)							22,898,410									85,979,220			84,763,096	
Advances (a-b) d) Less Loan Loss Provision	<b>59,015,049</b> 35,956,793		32,805,809	<b>59,606,797</b> 33,533,503	<b>57,107,540</b> 31,992,184			21,626,926 11,503,961	11,322,528	10,645,056					7	<b>85,979,220</b> 50,059,098	<b>83,584,443</b> 46,798,263		<b>84,763,096</b> 45,904,828	43,877,837
e) Net Non-Performing Loans and Advances(c-d)	23,058,256					,,	,,								7	35,920,122				
Advances(c-d) f) Discounted Value of Securities	23,058,256 21,242,336					10,855,768 10,675,730		9,325,185	10,824,905	12,750,362 12,390,155					1	<b>35,920,122</b> 40,862,183	<b>36,786,180</b> 40,915,466		<b>38,858,268</b> 43,674,611	<b>40,204,932</b> 42,418,717
g) Net NPLs Exposure (e-f)	1,815,920			2,512,095			62,818	797,780	493,972	360,207					7	(4,942,061)				
2. INSIDER LOANS AND ADVANCES																				I
a) Directors, Shareholders and Associates	1,632,645	2,040,047	2,990,946	3,461,438	2,902,336	18	21	4	=	19						1,315,780	1,721,790		1,818,015	
b) Employees	14,593,973	14,590,818	14,588,062	14,544,769	13,899,192	5,867,903	5,905,135	5,941,974	5,872,627	5,669,242					1	22,469,345	21,857,065	22,058,465	21,694,482	20,825,902
c) Total Insider Loans and Advances and other facilities	16,226,618	17,237,665	17,579,008	18,006,207	16,801,528	5,867,921	5,905,156	5,941,978	5,872,627	5,669,261						23,785,125	23,578,855	23,630,500	23,512,497	22,273,390
3. OFF-BALANCE SHEET ITEMS																				
<ul> <li>a) Letters of credit, guarantees, acceptances</li> </ul>	63,203,276	54,260,469	67,007,549	60,389,210	71,190,693	4,549,513	4,798,015	5,055,196	4,996,228	6,989,341						78,012,535	67,896,346	80,346,153	74,319,742	88,584,894
b) Forwards, swaps and options	33,991,844	22,833,969	12,319,935	16,307,815	11,087,442	5,359,250	4,967,095	4,179	11,351,200	177,343						41,207,411	29,354,926	14,405,392	28,784,319	12,382,297
c) Other contingent liabilities	-		-	-	-		-	-	-							-	-	-	-	
d) Total Contingent Liabilities 4. CAPITAL STRENGTH	97,195,120	77,094,438	79,327,484	76,697,025	82,278,135	9,908,763	9,765,110	5,059,375	16,347,428	7,166,684						119,219,946	97,251,272	94,751,545	103,104,061	100,967,191
4. CAPITAL STRENGTH a) Core capital	101,182,772	108,822,121	104.988,072	102,218,465	98,394,397	6,155,346	6,164,098	6,463,711	6,578,405	6,565,072					7	146,198,611	149,736,053	143.925,587	143,723,638	133.916,473
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					Ī	7,912,945	7,781,383		7,859,059	
c) Excess (a-b)		107,822,121				5,155,346		5,463,711	5,578,405	5,565,072						138,285,665			135,864,579	
d) Supplementary Capital e) Total Capital (a+d)		23,344,188		24,455,875 126,674,340				1,268,343 7,732,054	1,256,934 7,835,339	1,264,293 7,829,365						27,339,401 173,538,012			26,610,770 170,334,408	
f) Total risk weighted assets		655,621,593		654,392,522											7	843,457,347			788,786,860	
g) Core Capital/ Total deposits Liabilities	16.0%		18.4%	17.3%	16.5%		5.7%	6.0%	6.2%	6.1%					7	17.0%	19.0%	19.2%	18.7%	17.3%
h) Minimum statutory Ratio	16.0% 8.0%		18.4% 8.0%	17.3% 8.0%	16.5% 8.0%	<b>5.0%</b> 8.0%	<b>5.7%</b> 8.0%	<b>6.0%</b> 8.0%	<b>6.2%</b> 8.0%	<b>6.1%</b> 8.0%					7	17.0% 8.0%	19.0% 8.0%	19.2% 8.0%	18.7% 8.0%	17.3% 8.0%
I) Excess	8.0%		10.4%	9.3%	8.5%			(2.0%)	(1.8%)	(1.9%)						9.0%	11.0%		10.7%	9.3%
j) Core Capital/total risk weighted assets	15.2%	16.6%	16.2%	15.6%	16.0%	7.6%	7.9%	8.4%	8.7%	8.6%						17.3%	18.6%	18.2%	18.2%	17.8%
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)	4.7%	6.1%	5.7%	5.1%	5.5%	(2.9%)	(2.6%)	(2.1%)	(1.8%)	(1.9%)						6.8%	8.1%	7.7%	7.7%	7.3%
m) Total Capital/total risk weighted assets	18.8%	20.2%	19.9%	19.4%	17.3%	13.0%	13.4%	10.0%	10.3%	10.3%						20.6%	21.9%	21.8%	21.6%	19.6%
n) Minimum statutory Ratio	14.5%		14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%						14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess (m-n) (p) Adjusted Core Capital/	4.3%	5.7%	5.4%	4.9%	2,8%	(1.5%)	(1.1%)	(4.5%)	(4.2%)	(4.2%)						6.1%	7.4%	7.3%	7.1%	5.1%
Total Deposit Liabilities*	16.1%	18.2%	18.6%	17.6%	16.7%	5.2%	5.9%	6.3%	6.2%	6.1%					7	17.1%	19.2%	19.4%	18.9%	17.5%
(q) Adjusted Core Capital/ Total Risk Weighted Assets*	15.3%	16.7%	16.3%	15.8%	16.3%	7.8%	8.1%	8.7%	8.7%	8.7%					7	17.4%	18.7%	18.3%	18.4%	18.0%
(r) Adjusted Total Capital/ Total Risk Weighted Assets*	18.9%	20.3%	20.0%	19.5%	17.6%	13.4%	13.8%	10.3%	10.3%	10.3%					7	20.7%	22.0%	21.9%	21.8%	19.8%
5. LIQUIDITY				*											Ţ					
a) Liquidity Ratio	36.8%		31.3%	31.2%	33,3%			42.7%	44.4%	47.3%						41.3%	40.1%		36.1%	38.1%
b) Minimum Statutory Ratio	20.0% <b>16.8%</b>		20.0% 11.3%	20.0% <b>11.2%</b>	20.0% <b>13.3%</b>	20.0% <b>29.6%</b>	20.0% <b>26.6%</b>	20.0% <b>22.7%</b>	20.0% <b>24.4%</b>	20.0% <b>27.3%</b>						20.0% <b>21.3%</b>	20.0% <b>20.1%</b>	20.0% <b>17.3%</b>	20.0% <b>16.1%</b>	20.0%
*The adjusted capital ratios include the e										2/1370					ľ	21.370	20.170	1/.370	10.170	18.176
MESSAGE FROM THE DIRECTORS:																				I

















