

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2023



			BAN			GROUP						
		30-Sep-22 Shs '000 Un-audited	Shs '000	31-Mar-23 Shs '000 Un-audited	Shs '000	Shs '000		31-Dec-22 Shs '000 Audited	31-Mar-23 Shs '000 Un-audited	Shs '000	Shs '00	
	ASSETS Cach (both Local & Foreign)	1.057.930	1.303.271	1.169.762	1,205,245	1 270 //3	1.057.930	1.303.271	1.169.762	1,205,245	1,370,4	
	Cash (both Local & Foreign) Balances with Central Bank of Kenva	1,057,930 2,405,674	, ,	1,169,762 1,827,356	1,205,245 1,647,153	1,370,443 2,043,444		1,303,271 1.530.527	1,169,762 1,827,356			
	Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes	2,4U3,U1 - -	1,55U,52,1 -	٠- در /٤٥٫١	- ددا ,۱٫۵۹/	Z,U43, 411 -	2,4U0,U1+ -	ريدرU,ک(را -	υ <i>دد,۱</i> ۱۵۸۱ -	- ددا,/44/أ	2,043,7	
	Financial Assets at Fair Value through Profit & Loss	449,216	386,317	366,990	343,302	69,758	3 449,216	386,317	366,990	343,302	69,7	
	Investment Securities:				* •			*				
	a). Held to Maturity:		- :	::: 250	- 1	- 101		- 1 200	1.250		- 120	
	i). Kenya Government securities	21,867,971	20,986,908	27,246,959	29,319,339	29,439,464	21,867,971	20,986,908	27,246,959	29,319,339	29,439,4	
	ii). Other securities	-	-	-	-		-	-	-	-		
	b). Available for sale	740				102			:- 3.040	: = 142		
	i). Kenya Government securities.		14,372,221	8,720,210	6,047,442		14,861,748	14,372,221	8,720,210			
	ii). Other securities.	1,574		1,574	1,574	1,574		1,614	1,614			
	Deposits and balances due from local banking institutions	132,996		418,125	316,223	238,591		61,715				
	Deposits and balances due from banking institutions abroad	434,760	236,286	713,298	1,329,773	1,217,329	434,760	236,286	713,298	1,329,773	1,217,3	
	Tax recoverable		-	-	7.204	-		-	-		774	
	Loans and advances to customers (net)	36,270,650	38,416,240	39,588,545	41,617,001	42,701,001	36,270,650	38,416,240	39,588,545	41,617,001	42,701,0	
	Balances due from banking institutions in the group	-	-	-	-		. ·	-	-	-		
	Investments in associates	-	-	-	-			-	-	-		
	Investments in subsidiary companies	-	-	-	-			-	-	-		
	Investments in Joint Ventures	-	-	-	-			-	-	-		
	Investment properties				- 100 007	- 200 757				- 100 007	1 220 1	
	Property, plant and equipment	1,560,643	1,261,874	1,150,337	1,190,097	1,220,757	1,560,643	1,261,874	1,150,337	1,190,097	1,220,7	
	Prepaid lease rentals	120.015	-10.400	225 112	202.662	200 740				200.662	200	
	Intangible assets	109,915		325,113	300,663			319,488				
	Deferred tax asset	2,160,051	2,095,229	2,166,344	2,204,609	2,317,786	2,160,051	2,095,229	2,166,344	2,204,609	2,317,	
	Retirement benefit asset		-04 143	702 110	1 242 007	212.020		-0142		- 240 007	012	
-	Other assets	981,866		703,118		912,028		786,143	703,117			
	TOTAL ASSETS	82,294,990	81,757,793	84,397,730	86,541,318	87,254,405	82,295,035	81,757,833	84,397,770	86,541,358	87,254,4	
	LIABILITIES Palances due to Contral Pank of Konya	11 226 404	14 502 020	12 064 500	13 000 620	14 765 264	11 226 404	14 502 020	13 044 500	12 000 620	14.765	
	Balances due to Central Bank of Kenya			13,864,509	13,909,639			14,583,928	13,864,509			
	Customer deposits Deposits and halances due to local hanking institutions		49,305,812	51,943,742		57,412,897		49,291,580 6.413.540				
	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	4,799,151 218,147		6,448,068 1,592,887	8,239,462 1,872			6,413,540 1,493,825	6,448,068 1,592,887			
	Other money market deposits	۷10,147	1,473,027	1,392,007	1,012	0,007	210,147	1,473,022	1,372,007	1,014	0,0	
	Utner money market deposits Borrowed funds	-	-		-		1 1	-		_		
	Balances due to banking institutions in the group		-	-	-		1 1		-			
	Tax payable	230,637	1,399	55,461	_		230,637	1,399	55,461	-		
	Dividends Payable	رد در در د	-	33/101	_		230,031	رددرا	-	_		
	Deferred tax liability				-		1 1					
	Retirement benefit liability		-		-		1 1		-	-		
	Other liabilities	2,303,740	2,094,455	2,124,122	2,085,076	2,027,894	2,325,849	2,116,564	2,146,231	2,107,185	2,048,0	
	TOTAL LIABILITIES		73,892,959	76,028,789	78,023,029			73,900,836				
	SHAREHOLDERS'EQUITY	14,302,2	13,072,222	/0,020,165	10,023,022	ייין וכנילו	/4,3/0,012	/3,500,050	/0,030,000	10,000,0.2	19,5.5,	
	Paid up/Assigned capital	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,500	2,265,	
	Share Premium (Discount)	6,701,945		6,701,945	6,701,945	6,701,945		6,701,945	6,701,945			
	Revaluation reserves		(1,123,126)	(643,816)	(596,023)		(1,122,793)	(1,123,126)	(643.816)			
	Retained earnings/Accumulated Losses		(1,671,459)	(1,884,865)	(1,637,512)		(1,122,793)	(1,123,126)				
	Statutory Loan Reserves	1,504,824		1,930,177	1,784,380	1,739,135		1,691,974	1,930,177	1,784,380		
	Other Reserves	1,201,-	1,02.,	1,220,	1,10-1,	1,100,	1,50.,,	,	1,220,	1,101,=	1/	
	Proposed dividends											
	Non controlling Interest		_	_	_		1 .	_		_		
	Capital grants											
	TOTAL SHAREHOLDERS'EOUITY	7.932.021	7.864.834	8.368.941	8.518.290	7.917.228	7.924.186	7.856.997	8.361.102	8.510.446	7.909.	
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		81,757,793	84,397,730				81,757,833				
t)	IVIAL LIADILITIES AND SHAREHOLDERS EQUIT.	04,477,77	01/12/11/22	04,22,1,22	בו כנו דכנים	01,231,1	04,470,000	01,131,000	04,000,000	00,511,522	01/20.,	

No.		TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	7,932,021 82,294,995	7,864,834 81,757,793	8,368,941 84,397,730	8,518,290 86,541,318	7,917,228 87,254,405	7,924,186 82,295,035	7,856,997 81,757,833	8,361,102 84,397,770	8,510,446 86,541,358	7,909,385 87,254,445
1	II. ST	ATEMENT OF COMPREHENSIVE INCOME		244	11/				CDO	IID.		
1. Loars and Advances 2,192,995 3,081,311 943,799 1,598,721 3,190,121 2,192,995 3,081,311 943,799 1,598,721 3,190,121 2,092,995 3,081,311 943,799 1,598,721 3,190,121 2,092,995 3,081,311 943,799 1,598,721 3,190,121 2,092,995 3,081,311 943,799 1,598,721 3,190,121 2,092,995 3,081,311 943,799 1,598,721 3,190,121 3,			Shs '000	31-Dec-22 Shs '000	31-Mar-23 Shs '000	Shs '000	Shs '000	Shs '000	31-Dec-22 Shs '000	31-Mar-23 Shs '000	Shs '000	30-Sep-23 Shs '000 Un-Audited
1.2 Genement sournities 3,192,599 4,250,711 1,016,856 2,086,914 3,116,828 3,192,599 4,250,711 1,016,856 2,086,914 3,116,828 3,192,599 4,250,711 1,016,856 2,086,914 3,116,828	1.0	INTEREST INCOME										
13 Depocts and placement with banking institutions 19,642 21,483 4,589 10,332 20,671 19,025 21,681 4,789 10,332 20,671 10,473,591 10,537	1.1	Loans and Advances	2,192,905	3,081,311	943,799	1,989,521	3,190,121	2,192,905	3,081,311	943,799	1,989,521	3,190,121
1.5 Other Interest Income												3,116,830
Total Interest Income												20,671
2.417.970 3.091.138 746.514 1.546.233 2.443.725 2.417.970 3.091.138 746.514 1.546.233 2.443.725 2.417.970 3.091.138 746.514 1.546.233 2.443.725 2.200 Depoits and placement from banking institutions 348.544 776.077 415.682 870.498 1.339.857 348.544 776.077 415.682 870.498 1.399.857 348.544 776.077 415.682 870.498 1.200 2.20						,		,				6,926,906
22 Deposits and placement from hanking institutions 348,544 756,077 415,682 870,498 139,955 769,256 1095,840 91,010 124,796 272,289 769,256 1095,840 91,010 124,797 272,289 769,256 1095,840 91,010 124,797 272,289 769,256 1095,840 91,010 124,797 272,289 769,256 1095,840 91,010 124,797 272,289 769,256 1095,840 91,010 124,797 272,289 769,256 769,257	2.0	INTEREST EXPENSE										
2.3 Other Interest Expenses 769,326 1,095,840 91,601 182,479 272,889 769,326 1,095,840 91,601 182,479 272,881 273,471 27												2,443,725
Acta Interest Expenses 3,535,840 4923,055 2,237,977 2,599,210 4,076,271 3,535,840 4,923,055 2,537,977 2,999,210 4,076,271 3,076,271 3,535,840 4,923,055 2,537,977 2,999,210 4,076,271 3,075,041 3,74,205 897,184 1,874,249 2,850,635 4,076,271 4,076												
NOTINITERST INCOME 1,74,205 2,42,440 3,174,205 2,44,450 3,174,205 2,44,44,450 3,174,450 2,44,44,450 3,174,450 2,44,44,450 3,174,450 2,												
1.1 Fees and commissions on loans and advances 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 130,259 175,044 50,486 99,063 123,870 127,5756 199,867 269,874 82,472 180,082 277,566 199,867 269,874 82,472 180,082 277,566 199,867 269,874 82,472 180,082 277,566 199,867 269,874 82,472 180,082 277,566 199,867 269,874 82,472 180,082 175,974 175												2,850,635
4.2 Other Fees and Commissions 199,867 269,874 82,472 180,082 277,656 199,867 269,874 82,472 180,082 277,656 197,876 199,867 269,874 82,472 180,082 277,656 197,876 199,867 269,874 82,472 180,082 277,656 197,876 199,867 269,874 82,472 180,082 277,656 197,876 199,867 269,874 82,472 180,082 277,656 197,876 199,867 269,874 82,472 180,882 145,933 180,526 247,893 142,532 180,889 180,878 180,87	4.0	NON INTEREST INCOME										
4.4 Dividend Innome												123,870
4.4 Dividend Income												
4.5 Other income			488,173	635,636	247,893	442,532	619,287	488,173	635,636		442,532	619,287
4.6 Total Non-Interest Income 1,453,528 1,983,996 538,786 1,087,882 1,459,500 1,453,528 1,383,996 538,786 1,087,882 1,499,500 1,453,528 1,383,996 538,786 1,087,882 1,499,500 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 4,310,135 3,878,468 5,158,201 1,435,971 2,962,130 3,483,332 5,262,55 302,365 517,826 749,970 3,48,332 5,262,55 302,365 517,826 749,970 3,48,332 5,262,55 3,223,65 517,826 749,970 3,48,332 5,262,55 3,223,65 517,826 749,970 3,48,332 5,262,55 3,223,65 517,826 749,970 3,681 3,233,65 4,293,365 4,293			635,229	903,442	157,935	366.205	438.688	635.229	903,442		366.205	438,688
6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staffcosts 1,499,090 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,499,900 2,051,003 512,271 1,069,080 1,629,362 1,699,900 2,051,003 512,271 1,069,080 1,629,362 1,699,362 1,699,900 2,051,003 512,271 1,069,080 1,629,362 1,699,900 2,051,003 512,271 1,069,080 1,629,362 1,699,900 2,051,003 512,271 1,069,080 1,629,362 1,699,300 2,81,103 1,808,09 2,81,47 2,57,38 2,81,31 1,609,300 2,81,47 2,57,38 2,81,31 2,82,44 2,83,71 2,82,87 2,83,88 2,83,05 2,74,41 2,83,33,161 2,83,316 2,83,317 2,441 2,83,316 2,83,318 2,113 2,84,141 2,81,3												1,459,500
6.1 Loan Loss Provision 348,332 526,255 302,365 517,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 526,255 302,365 317,826 749,970 348,332 527,333,365 32,365	5.0	TOTAL OPERATING INCOME	3,878,468	5,158,201	1,435,971	2,962,130	4,310,135	3,878,468	5,158,201	1,435,971	2,962,130	4,310,135
6.2 Staff costs	6.0	OPERATING EXPENSES										
6.3 Directors' emoluments 82,113 108,809 28,147 57,538 86,307 82,113 108,809 28,147 57,538 86,307 6.4 Rental charges 48,163 64,732 16,949 35,317 52,441 48,163 64,732 16,949 35,317 52,441 65.5 Depreciation charge on property and equipment 330,265 432,089 100,436 198,055 28,987 630,265 432,089 100,436 198,055 28,987 66.6 Amortisation Charges 33,858 58,905 26,746 53,784 81,924 33,858 85,905 26,746 53,784 81,924 63,858 85,905 26,746 53,784 81,924 63,858 85,905 26,746 63,734,974 51,060,677 1,428,224 28,870,51 1,405,448 1,393,161 1,867,895 411,313 905,457 1,405,454 6.8 Total Operating Expenses 1,393,153 1,867,885 441,310 905,451 1,405,448 1,393,161 1,867,895 411,313 905,457 1,405,454 6.8 Total Operating Expenses 1,374,974 51,067,077 1,428,224 2,837,051 4,295,329 3,734,972 51,096,87 1,428,224 2,287,075 14,806 143,487 48,514 7,745 125,073 14,806 143,487												749,970
6.4 Rental charges 48,163 64,732 16,949 35,317 52,441 48,163 64,732 16,949 35,317 52,441 65. Depreciation charge on property and equipment 330,265 432,089 100,436 198,055 289,876 330,265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 33,0265 432,089 100,436 198,055 289,876 41,313 905,457 1,405,458 1,202 100,458 1,202												
6.6 Amortisation Charges 33,858 58,905 26,746 53,784 81,924 33,858 58,905 26,746 53,784 81,924 67 Other Operating Expenses 1,393,153 1,867,885 441,310 905,451 1,405,448 1,393,161 1,867,895 441,313 905,457 1,405,448 1,393,161 1,867,895 441,313 905,457 1,405,454 6.8 Total Operating Expenses 3,734,974 5,109,677 1,428,224 2,837,051 4,295,329 3,734,982 5,109,687 1,428,226 2,837,057 4,295,329 3,734,802 5,109,687 1,428,226 2,837,057 1,205,454 7,747 125,079 14,806 143,487 48,514 7,745 125,073 14,800 140,8												52,441
6.7 Other Operating Expenses 1,393,153 1,867,885 441,310 905,451 1,405,448 1,393,161 1,867,895 441,313 905,457 1,405,454 6.8 Total Operating Expenses 3,734,974 5,109,677 1,428,242 2,837,051 4,295,329 3,734,982 5,109,687 1,428,226 2,837,057 4,295,338 6,104,000	6.5	Depreciation charge on property and equipment	330,265	432,089	100,436	198,055	289,876	330,265	432,089	100,436	198,055	289,876
6.8 Total Operating Expenses 3,734,974 5,109,677 1,428,224 2,837,051 4,295,329 3,734,982 5,109,687 1,428,226 2,837,057 4,295,335 7,0 Profit/(Loss) before tax and exceptional items 143,494 48,524 7,747 125,079 14,806 143,487 48,514 7,745 125,073 1												81,924
7.0 Profit/(Loss) before tax and exceptional items 143,494 48,524 7,747 125,079 14,806 143,487 48,514 7,745 125,073 14,800 Exceptional items 143,494 48,524 7,747 125,079 14,806 143,487 48,514 7,745 125,073 14,800 10.0 Current tax (639,532) (546,592) (54,062) (108,103) (162,165) (639,532) (546,592) (540,62) (108,103) (162,165) (639,532) (546,592) (540,62) (108,103) (162,165) (639,532) (546,592) (540,62) (108,103) (162,165) (639,532) (546,592) (540,62) (108,103) (162,165) (639,532) (546,592) (540,62) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (162,165) (108,103) (1												
8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 143,494 48,524 7,747 125,079 14,806 143,487 48,514 7,745 125,073 14,806 10.0 Current tax (639,532) (546,592) (54,6692) (108,103) (162,165) (639,532) (546,592) (54,062) (108,103) (162,165) 11.0 Deferred tax 10.0 Profit/(Loss) after tax and exceptional items 197,309 130,457 24,800 126,356 75,198 197,301 130,447 24,797 126,349 75,192 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available -for-sale financial assets 13.3 Revaluation surplus on Property, plant and equipment 13.4 Share of other comprehensive income 13.5 Income tax relating to components of other comprehensive income 13.6 Other comprehensive income of associates 13.7 Income tax relating to components of other comprehensive income 14.0 Other comprehensive income for the year net of tax (861,552) (861,885) 479,310 527,103 (22,801) (861,552) (861,885) 479,310 527,103 (22,801)												
10.0 Current tax				-	-	-	-	-	-	-	-	-
11.0 Deferred tax 693,346 628,525 71,115 109,380 222,557 693,346 628,525 71,115 109,380 222,557 12.0 Profit/[Loss] after tax and exceptional items 197,309 130,457 24,800 126,356 75,198 197,301 130,447 24,797 126,349 75,192 13.0 Other Comprehensive Income -	9.0	Profit/(Loss) after exceptional items	143,494	48,524	7,747	125,079	14,806	143,487	48,514	7,745	125,073	14,800
12.0 Profit/(Loss) after tax and exceptional items 197,309 130,457 24,800 126,356 75,198 197,301 130,447 24,797 126,349 75,192 13.0 Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations - </td <td></td> <td>(162,165)</td>												(162,165)
13.0 Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available - for-sale financial assets (861,552) (861,885) 479,310 527,103 (22,801) (861,552) (861,855) 479,310 527,103 (22,801) 13.3 Revaluation surplus on Property, plant and equipment												
Foreign operations Foreign	13.0	Other Comprehensive Income	151,505	130,737	2-1,000		75,170	177,501	130/117	24/131	120,547	75,152
13.3 Revaluation surplus on Property, plant and equipment	13.1		-	-	-		-	-	-	-	-	-
13.4 Share of other comprehensive income of associates			(861,552)	(861,885)	479,310	527,103	(22,801)	(861,552)	(861,885)	479,310	527,103	(22,801)
13.5 Income tax relating to components of other comprehensive income - <th< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></th<>			-	-	-	-	-	-	-	-	-	-
14.0 Other comprehensive income for the year net of tax (861,552) (861,885) 479,310 527,103 (22,801) (861,552) (861,885) 479,310 527,103 (22,801)		Income tax relating to components of other comprehensive	-	-	-		-	-	-	-	-	-
	14.0		(861 553)	(861 00F)	A70 210	527 102	(22.901)	(861 553)	(961 005)	A70 210	527 102	(22.901)
15.0 Total completiensive income for the year (004,244) (751,426) 304,110 055,452 32,590 (004,251) (751,456) 304,107 055,452 32,590	15.0	Total comprehensive income for the year Total comprehensive income for the year	(664,244)	(731,428)	504,110	653,459	52,397	(664,251)	(731,438)	504,107	653,452	52,390

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Ш	OTHER DISCLOSURES											
			BA	NK		GROUP						
		30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	
		Shs '000	Shs'000	Shs '000	Shs '000	Shs '000	Shs '000					
		Un-audited	Audited	Un-audited	Un-audited	Un-Audited	Un-audited	Audited	Un-audited	Un-audited	Un-Audited	
1)	NON-PERFORMING LOANS AND ADVANCES											
a)	Gross Non-performing loans and advances	13,088,187	13,190,157	13,694,365	13,942,697	13,912,326	13,088,187	13,190,157	13,694,365	13,942,697	13,912,326	
-,	Less:	,,	,,	,,	,,	,,	,,	,,	, ,	,,	,,	
b)	Interest in Suspense	2,938,589	3,147,920	3,418,703	3,540,136	3,741,322	2,938,589	3,147,920	3,418,703	3,540,136	3,741,322	
c)	Total Non-Performing Loans and Advances (a-b)	10,149,598	10,042,237	10,275,662	10,402,561	10,171,004	10,149,598	10.042.237	10,275,662	10,402,561	10,171,00	
4	total for Fertonning Zours and Advances (a. 5)	10/115/550	10/012/23/	10,215,002	10/102/501	10/17 1/00 1	10/115/550	10/0 12/23/	10,275,002	10/102/501	10/17 1/00	
d)	Less:Loan Loss Provisions	7,294,847	7,348,959	7,655,611	7,443,092	7,411,699	7,294,847	7,348,959	7,655,611	7,443,092	7,411,699	
e)	Net Non-Performing Loans (c-d)	2,854,751	2,693,278	2,620,051	2,959,469	2,759,305	2,854,751	2,693,278	2,620,051	2,959,469	2,759,305	
f)	Discounted Value of Securities	2,802,343	2,664,510	2,598,829	2,934,910	2,724,344	2,802,343	2,664,510	2,598,829	2,934,910	2,724,344	
g)	Net NPLs Exposure (e-f)	52,408	28,768	21,222	24,558	34,961	52,408	28,768	21,222	24,558	34,961	
2)	Insider Loans and Advances											
a)	Directors, Shareholders and Associates	131,506	129,597	126,224	124,614	124,165	131,506	129,597	126,224	124,614	124,165	
b)	Employees	1,573,446	1,570,134	1,555,325	1,542,296	1,582,195	1,573,446	1,570,134	1,555,325	1,542,296	1,582,195	
c)	Total Insider Loans and Advances and Other Facilities	1,704,951	1,699,731	1,681,549	1,666,910	1,706,360	1,704,951	1,699,731	1,681,549	1,666,910	1,706,360	
3)	Off-Balance Sheet Items											
a)	Letters of credit, quarantees, acceptances	3,241,613	3,647,302	4,160,068	5,401,629	5,911,681	3,241,613	3,647,302	4,160,068	5,401,629	5,911,68	
b)	Forwards, swaps and options	14,294,442	12,325,946	11,330,419	10,960,658	11,248,349	14,294,442	12,325,946	11,330,419	10,960,658	11,248,349	
c)	Other contingent liabilities		12,323,710		-	- 11,210,515		12,323,710	- 11,550,115	10,700,030	11,210,513	
d)	Total Contingent Liabilities	17,536,055	15,973,248	15,490,487	16,362,287	17,160,030	17,536,055	15,973,248	15,490,487	16,362,287	17,160,030	
4)	Capital Strength											
a)	Core capital	7,451,335	7,295,986	7,070,181	7,266,755	7,286,421	7,451,335	7,295,986	7,070,181	7,266,755	7,286,421	
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	
c)	Excess/(Deficiency)	6.451.335	6.295.986	6.070.181	6.266.755	6.286.421	6.451.335	6.295.986	6.070.181	6.266.755	6.286.421	
d)	Supplementary Capital	685,677	679,785	653,070	668,831	681,105	685,677	679,785	653,070	668,831	681,10	
e)	Total capital (a+d)	8,137,012	7,975,771	7,723,251	7,935,587	7,967,526	8,137,012	7,975,771	7,723,251	7,935,587	7,967,526	
f)	Total risk weighted assets	54.854.140	54,382,829	52.245.626	53.506.493	54.488.367	54.854.140	54,382,829	52.245.626	53,506,493	54,488,367	
g)	Core capital/total deposit liabilities	13,4%	14.8%	13.6%	13.5%	12.7%	13.4%	14.8%	13.6%	13.5%	12.7%	
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)	5.4%	6.8%	5.6%	5.5%	4.7%	5.4%	6.8%	5.6%	5.5%	4.7%	
j)	Core capital/ total risk weighted assets	13.6%	13.4%	13,5%	13.6%	13.4%	13.6%	13.4%	13.5%	13.6%	13.4%	
k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
l)	Excess/(Deficiency) (j-k)	3.1%	2.9%	3.0%	3.1%	2.9%	3.1%	2.9%	3.0%	3.1%	2.9%	
m)	Total capital/ total risk weighted assets	14.8%	14.7%	14.8%	14.8%	14.6%	14.8%	14.7%	14.8%	14.8%	14.6%	
n)	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	
0)	Excess/(Deficiency) (m-n)	0.3%	0.2%	0.3%	0.3%	0.1%	0.3%	0.2%	0.3%	0.3%	0.1%	
5)	Liquidity											
a)	Liquidity Ratio	43.2%	31.9%	34.4%	32.3%	33.8%	43.2%	31.9%	34.4%	32.3%	33.8%	
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)	23.2%	11.9%	14.4%	12.3%	13.8%	23.2%	11.9%	14.4%	12.3%	13.8%	
Ŋ	Excess (pendicticy) (a-b)	23.270	11.270	17.770	12.370	15.070	23.270	11.270	17.770	12.370	13.07	

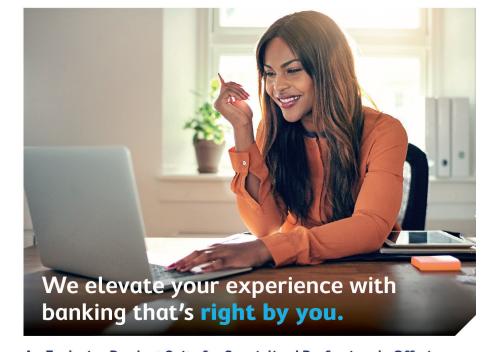
The financial statements were approved by the Board on and were signed on its behalf by:

Moezz Mir CHIEF EXECUTIVE OFFICER

Dr.James McFie CHAIRMAN - BOARD AUDIT COMMITTEE



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