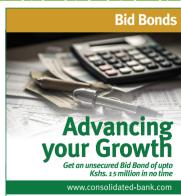


CONSOLIDATED BANK OF KENYA LIMITED UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES OF THE GROUP AND THE BANK FOR THE PERIOD ENDING 31 MARCH, 2025

	31-3-2024 Bank	31-Dec-2024	31-3-2025 Bank	31-3-2024 Group	31-Dec-2024	31-3-20 Gr
	Un-Audited) (Un-Shs'000	Bank (Audited) Shs'000	(Un-Audited) Shs'000	Group (Un-Audited) Shs'000	Group (Audited) Shs'000	Gro (Un-Audit) Shs'0
ASSETS						
Cash (both local and foreign) Balances due from Central Bank of Kenya	269,366 470,091	310,075 524,915	259,683 996,893	269,366 470,091	310,075 524,915	259,6 996,8
Kenya Government and other securities held for dealing purp	oses -	-	-	-	-	
Financial Assets at fair value through profit and loss Investment Securities:	8,056	8,354	8,680	8,056	8,354	8,6
a).Held to Maturity:						
a.Kenya Government securities	4,015,906	6,364,047	5,649,968	4,026,012	6,374,515	5,660,
b.Other securities b).Available for sale:	-	_	_	_	-	
a.Kenya Government securities	-	-	-	-	-	
b.Other securities Deposits and balances due from local banking institutions	98,465	216,990	171,614	98,465	216,990	171,
Deposits and balances due from banking institutions abroad	203,033	213,750	334,966	203,033	213,750	334,
Tax recoverable Loans and advances to customers (net)	2,101	-	-	2,101	0 510 070	8,266,
Balances due from banking institutions in the group	8,836,190	8,513,879	8,266,505	8,836,190	8,513,879	0,200,
Investments in associates	-			-	-	
Investments in subsidiary companies Investments in joint ventures	-	5,000	5,000	_		
Investments in properties	-	-		_	.	
Property and equipment	919,032 5,789	893,299	876,743	919,030	893,489	877,
Prepaid lease rentals Intangible assets	97,175	5,620 78,372	5,620 71,698	5,789 97,176	5,619 78,370	5,6 71,6
Deferred tax asset	,			,		,
Retirement benefit asset Other assets	406,052	381,682	378,300	406,167	381,800	378,
TOTAL ASSETS	15,331,256	17,515,983	17,025,670	15,341,476	17,521,756	17,032,
LIADULTEO						
LIABILITIES Balances due to Central Bank of Kenya	3,140,639	4,724,216	4,637.838	3,140,639	4,724,216	4.6378
Customer Deposits	11,097,922	11,715,930	4,637,838 11,375,357	11,097,922	11,715,930	4,637,1 11,375,
Deposits and balances due to local banking institutions Deposits and balances due to foreign banking Institutions	7,937	17,268	3,230	7,937	17,268	3,
Other money market deposits	-	=	1	Ξ.		
Borrowed funds	-	-	-	-	-	
Balances due to banking institutions in the group Tax payable	-	1,557	1,403	_	1,688	1,3
Dividends payable	-	-	-,,,,,,,	-	-	•,•
Deferred tax liability		_	5			
Retirement benefit liability Other liabilities	476,552	571,387	537,231	468,889	551,313	514
TOTAL LIABILITIES	14,723,050	17,030,358	16,555,059	14,715,387	17,010,415	16,532,
SHAREHOLDERS' FUNDS						
Paid up/Assigned capital	3,719,530	3,719,530	3,719,530	3,719,530	3,719,530	3,719,
Share premium/(discount) Revaluation reserves	452,729	432,895	433,221	452,729	432,894	433,
Retained earnings/Accumulated losses	[4,293,143]	[4,450,773]	(4,457,059)	[4,275,260]	[4,425,056]	[4,428,0
Statutory loan loss reserve	729,090	783,973	774,919	729,090	783,973	774,
Other Reserves Proposed dividends	-	_		_		
Capital grants	-	-	-	-	-	
TOTAL SHAREHOLDERS' FUNDS	608,206	485,625	470,611	626,089	511,341	499,6
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	15,331,256	17,515,983	17,025,670	15,341,476	17,521,756	17,032,
STATEMENT OF COMPREHENSIVE INCOME	31-03-2024	31-Dec-2024	31-03-2025		31-Dec-2024	31-3-20
CIATEMENT OF COMM REFLEXORY MODIME	Bank	Bank	Bank	Group	Group	Gr
	(Un-Audited) Shs'000	(Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	Group (Audited) Shs'000	(Un-Audit Shs'(
INTEREST INCOME					3113 000	JIIS C
		1,284,268	294,382			
1.1 Loans and advances	311,759		10 (010	311,759	1,284,268	294,
1.2 Government securities	109,909	534.171	164,019	110,708	535,628	164,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income	109,909 2,113 -	534,171 9,122 -	164,019 6,388 -	110,708 2,113	535,628 9,122 -	164, 6,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income	109,909	534.171	164,019	110,708	535,628	164, 6,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income	109,909 2,113 -	534,171 9,122 -	164,019 6,388 -	110,708 2,113	535,628 9,122 -	164, 6,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.STERSE EXPENSES 2.1 Customer deposits	109,909 2,113 - 423,781 164,671	534,171 9,122 - 1,827,561 744,645	164,019 6,388 - 464,789	110,708 2,113 - 424,580 164,671	535,628 9,122 - 1,829,018 744,645	164, 6, 465, 186.
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	109,909 2,113 - 423,781 164,671 28,898	534,171 9,122 - 1,827,561 744,645 114,624	164,019 6,388 - 464,789 186,186 43,391	110,708 2,113 - 424,580 164,671 28,898	535,628 9,122 - 1,829,018 744,645 114,624	164, 6, 465, 186
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses	109,909 2,113 - 423,781 164,671	534,171 9,122 - 1,827,561 744,645	164,019 6,388 - 464,789	110,708 2,113 - 424,580 164,671	535,628 9,122 - 1,829,018 744,645	164, 6, 465, 186, 43, 7,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.2 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses	109,909 2,113 - 423,781 164,671 26,898 7,191 200,760	534,171 9,122 - 1,827,561 744,645 114,624 30,192 889,461	164,019 6,388 - 464,789 186,186 43,391 7,566 237,143	110,708 2,113 - 424,580 164,671 28,898 7,191 200,760	535,628 9,122 - 1,829,018 744,645 114,624 30,192 889,461	164, 6, 465, 186, 43, 7, 237,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS)	109,909 2,113 - 423,781 164,671 28,998 7,191	534,171 9,122 - 1,827,561 744,645 114,624 30,192	164,019 6,388 464,789 186,186 43,391 7,566	110,708 2,113 424,580 164,671 28,898 7,191	535,628 9,122 - 1,829,018 744,645 114,624 30,192	164, 6, 465, 186, 43, 7, 237,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646	110,708 2,113 - 424,580 164,671 28,898 7,191 200,760 223,820	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557	164, 6, 465, 186 43 7, 237, 228,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Oustomer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances	109,909 2,113 2,13 423,781 164,671 28,898 7,191 200,760 223,021 26,454	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646	110,708 2,113 424,580 164,671 28,898 7,191 200,760 223,820	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557	164, 6, 465, 465, 186 43, 7, 237, 228,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss)	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646	110,708 2,113 - 424,580 164,671 28,898 7,191 200,760 223,820	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606	164, 6, 465, 465, 186 43, 7, 237, 228, 21, 34, 34,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NETINTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Divided Income	109,909 2,113 423,781 164,677 28,898 7,191 200,760 223,021 26,454 35,299 18,692	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646	110,708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557	164, 6, 465, 465, 186 43, 7, 237, 228, 21, 34, 12,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 4,7167 47,167	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667	164,019 6,388 - 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899	110,708 2,113 424,580 164,671 28,898 200,760 223,820 26,454 41,095 18,692 46,583	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667	164, 6, 465, 465, 186, 43, 7, 237, 228, 21, 34, 12, 91,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.1 Total Interest income 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income	109,909 2,113 423,781 164,671 28,998 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,287 12,856 91,899 152,817	110,708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 2,999 253,667 568,148	164, 6, 465, 465, 465, 237, 237, 228, 21, 34, 12, 91, 160,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.1 Total Interest income 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 4,7167 47,167	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667	164,019 6,388 - 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899	110,708 2,113 424,580 164,671 28,898 200,760 223,820 26,454 41,095 18,692 46,583	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667	164, 6, 465, 465, 465, 237, 237, 228, 21, 34, 12, 91, 160,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING INCOME	109,909 2,113 423,781 164,671 28,998 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,287 12,856 91,899 152,817	110,708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705	164, 6, 465, 465, 465, 237, 237, 228, 21, 34, 12, 91, 160,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,289 18,652 47,167 127,612 350,633	\$34,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 56,606 2,299 253,667 545,128 1,483,228	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463	110.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645	\$35,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705	164, 6, 465, 465, 465, 465, 485, 485, 485, 485, 485, 485, 485, 48
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NETINTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 655,471 173,493	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463	10.708 10.708 2.113 424,580 164,671 28,898 7.191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705	164, 6; 465, 186, 43, 7; 237, 228, 21, 34,1 12, 91,1 160, 388,6
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,223	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137	10.708 10.708 2.113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 3,660	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705	164, 6, 465, 186 43, 7, 237, 228, 21, 34, 12, 91, 160, 388, 171
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 1.5 Total Interest Expenses 1.6 Total Interest Expenses 1.6 Total Interest Expenses 1.7 Total Interest Expenses 1.8 Total Interest Expenses 1.9 Total Interest Expenses 1.1 Total Interest Expenses 1.2 Total Interest Expenses 1.3 Total Interest Expenses 1.4 Other Income 1.5 Total Interest Income 1.6 Total Interest Income 1.7 Total Interest Income 1.7 Total Interest Income 1.8 Total Interest Income 1.8 Total Interest Income 1.9 Total Interest Income 1.0 Ther Operating Expenses 1.1 Loan loss provision 1.2 Staff Costs 1.2 Sol Director's emoluments 1.4 Rental charges 1.5 Depreciation charge on property and equipment	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,289 16,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 259,667 545,128 1,493,228 235,245 707,013 40,293 15,297 69,977	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 56,606 299 253,667 568,148 1,507,705	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 7, 228, 7, 228, 12, 12, 12, 191, 160, 5, 388, 6, 171, 11, 11, 11, 11, 11, 11, 11, 11, 1
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.5 Marvitsation charges 6.6 Ameritsation charges	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,223	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137	10.708 10.708 2.113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 3,660 17,945 8,978	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 237, 228, 12, 12, 12, 160, 171, 111, 13, 17, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 171, 11, 11, 17, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.5 Other Interest Expenses 2.5 Other Interest Expenses 2.6 Total Interest Expenses 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.4 Foreign exchange trading income (Loss) 4.5 Other jone exchange trading income 4.6 Total non-interest income 1.5 Other income 1.5 Other jone jone income 1.5 Other jone jone income 1.5 Other jone jone jone jone jone income 1.5 Other jone jone jone jone jone jone jone jone	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,289 16,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,223 235,245 707,013 40,293 15,297 69,977 30,470	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 9,1899 152,817 380,463 78,634 168,465 10,903 3,137 17,673 6,657	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 56,606 299 253,667 568,148 1,507,705	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 7, 228, 7, 128, 12, 12, 134, 12, 12, 136, 177, 11, 13, 3, 177, 6, 11, 11, 16, 11, 11, 16, 11, 11, 11,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.5 The Interest Expenses 2.6 Total Interest Expenses 2.6 Total Interest Expenses 3.0 There is and commissions on loans and advances 4.2 Other fees and commissions 4.3 Order fees and commissions 4.4 Other fees and commissions 4.5 Other income 4.6 Total non-interest income 1.5 Other Income 1.5 Other Income 1.5 Other Income 1.6 A Bental Charges 6.8 Depreciation charge on property and equipment 6.8 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.8 Total Other Operating Expenses	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 16,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 259,667 545,128 1,483,228 235,245 707,013 15,297 69,977 30,470 532,551 1,630,846	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,3137 17,673 6,657 110,439 395,908	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 26,202 407,148	\$35,628 9,122 1,829,103 144,645 114,624 30,192 889,461 939,557 113,053 142,523 58,696 259,697 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,843,121	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 7, 228, 7, 228, 12, 12, 160, 5, 388, 6, 171, 11, 13, 3, 177, 6, 111, 14, 400, 6
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.8 Total on-riser on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 16,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 126,893 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744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 25,967 545,128 1,483,223 15,297 707,013 15,297 69,977 30,470 15,235 15,235 15,235 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 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16,236 16,236 16,236 16	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,3137 17,673 6,657 110,439 395,908	10.708 2,113 - 424,580 164,671 28,898 7,191 200,760 223,820 28,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 8,978 8,978 26,202	\$35,628 9,122 1,829,103 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,643,121 (135,416)	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 228, 7, 228, 12, 12, 12, 180, 5, 388, 6, 171, 11, 13, 7, 17, 6, 111, 400, 6, 12,0
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NETINTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other Operating Expenses 6.8 Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Frofit/(loss) after exceptional items Exceptional items	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 16,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 [147,618]	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,3137 17,673 6,657 110,439 395,908	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 26,202 407,148	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,843,121 (135,416)	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 228, 7, 228, 12, 12, 12, 180, 5, 388, 6, 171, 11, 13, 7, 17, 6, 111, 400, 6, 12,0
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.5 Total Interest Expenses 2.6 Total Interest Expenses 2.6 Total Interest Expenses 4.7 Foreign exchange trading income (Loss) 4.8 Foreign exchange trading income (Loss) 4.9 Ovidend Income 4.9 Total Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.8 Total Other Operating Expenses Profit/(Loss) after exceptional items Exceptional items Profit/(Loss) after exceptional items Profit/(Loss) after exceptional items Profit/(Loss) after exceptional items Current tax	109,909 2,113 - 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176 (53,543)	\$34,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 25,967 545,128 1,483,223 15,297 707,013 15,297 69,977 30,470 15,235 15,235 15,235 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16,236 16	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,3137 17,673 6,657 110,439 395,908	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 8,978 26,202 407,148 (50,503)	\$35,628 9,122 1,829,103 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,643,121 (135,416)	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 228, 7, 228, 12, 12, 12, 180, 5, 388, 6, 171, 11, 13, 7, 17, 6, 111, 400, 6, 12,0
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/LOSS NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income [Loss] 4.4 Dividend Income 4.5 Other income	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176 (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 13,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 (147,618) (147,618)	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673 9,104,93 110,439 (15,445)	10.708 10.708 2.113 424,580 164,671 28,898 7.191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 3,660 17,945 8,978 126,202 407,148 (50,503) [50,503]	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,229 70,033 30,470 538,215 1,843,121 (135,416) [135,416] [135,416] [19,804]	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 223, 7, 223, 12, 12, 12, 13, 14, 15, 17, 18, 17, 16, 11, 11, 14, 400, 6, 111, 14, 400, 6, 111, 14, 14, 12, 12, 12, 12, 12, 12, 12, 12, 12, 12
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NETINTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items Current tax Deferred tax Profit/ (Toss) after exceptional items Current tax Deferred tax Profit/ (Toss) after tax and exceptional items Other Comprehensive Income:	109,909 2,113 - 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176 (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 [147,618]	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,3137 17,673 6,657 110,439 395,908	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 8,978 26,202 407,148 (50,503)	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 299 253,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,843,121 (135,416)	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 223, 7, 223, 12, 12, 12, 13, 14, 15, 17, 18, 17, 16, 11, 11, 14, 400, 6, 111, 14, 400, 6, 111, 14, 14, 12, 12, 12, 12, 12, 12, 12, 12, 12, 12
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Light and placements from banking institutions 2.2 Other Interest Expenses 2.2 Other Interest Expenses 2.3 Other Interest Expenses 2.3 Other Interest Expenses 1.5 Total Interest Expenses 1.6 Light and Interest Expenses 1.7 Light and Interest Expenses 1.8 Light and Interest Expenses 1.9 Light and Interest Expenses 1.9 Light and Interest Expenses 1.0 Light and Interest Inter	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,656 8,829 126,893 404,176 (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 13,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 (147,618) (147,618)	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,889 152,817 380,463 78,634 168,465 10,439 395,908 (15,445) (15,445)	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 26,202 407,148 (50,503) [50,503]	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,229 70,033 30,470 538,215 1,843,121 (135,416) [135,416] [135,416] [19,804]	164, 6, 6, 465, 186, 43, 7, 226, 12, 12, 13, 17, 17, 16, 17, 16, 11, 11, 11, 14, 400, 6, 112, 0, 12, 0, 112, 14, 15, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 16, 16, 16, 16, 16, 16, 16, 16, 16
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other Operating Expenses 6.8 Total Other Operating Expenses Profit/(loss) after exceptional items Current tax Deferred tax Profit/ floss) after tax and exceptional items Current tax Deferred tax Profit/ floss) after tax and exceptional items Other Comprehensive Income: 13.1 Exchange differences on translating foreign operations 13.2 Available-for-sale financial assets	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176 (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 13,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 (147,618) (147,618)	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 168,465 10,903 3,137 17,673 9,104,93 110,439 (15,445)	10.708 10.708 2.113 424,580 164,671 28,898 7.191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 3,660 17,945 8,978 126,202 407,148 (50,503) [50,503]	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,229 70,033 30,470 538,215 1,843,121 (135,416) [135,416] [135,416] [19,804]	164, 6, 6, 465, 186, 43, 7, 226, 12, 12, 13, 17, 17, 16, 17, 16, 11, 11, 11, 14, 400, 6, 112, 0, 12, 0, 112, 14, 15, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 112, 15, 16, 16, 16, 16, 16, 16, 16, 16, 16, 16
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses 2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend Income 4.5 Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses Profit/(loss) after exceptional items Exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Other Comprehensive Income: 13.1 Exchange differences on translating foreign operations 13.2 Available-for-sale financial assets 13.3 Gains on property revaluation 13.4 Share of other comprehensive income of associates	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176 (53,543) (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 13,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 (147,618) (147,618)	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,889 152,817 380,463 78,634 168,465 10,439 395,908 (15,445) (15,445)	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 26,202 407,148 (50,503) [50,503]	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,229 70,033 30,470 538,215 1,843,121 (135,416) [135,416] [135,416] [19,804]	164, 6, 465, 186 43, 7, 237, 228, 21, 344, 12, 1860, 171, 111, 13, 3, 3, 171, 6, 6, 111, 400, (12,0) (12,0)
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.3 Other Interest Expenses 2.4 Total Interest Expenses 1.5 Total Interest Expenses 1.6 Total Interest Expenses 1.7 Total Interest Interest Expenses 1.8 Test Interest	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,229 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 1,1696 8,829 126,893 404,176 (53,543) (53,543) (53,543) (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 13,053 119,503 58,606 299 253,667 545,128 1,483,228 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 (147,618) (147,618)	164,019 6,388 464,789 186,186 43,339 7,566 237,143 227,646 21,795 26,267 12,856 91,889 91,52,817 380,463 78,634 168,465 10,439 395,908 (15,445) (15,445) (15,445)	10.708 10.708 10.708 10.708 10.708 10.708 10.708 10.709 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10.760 10	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,229 70,033 30,470 538,215 1,843,121 (135,416) [135,416] [135,416] [19,804]	164, 6, 465, 186 43, 7, 237, 228, 21, 344, 12, 1860, 171, 111, 13, 3, 3, 17, 6, 6, 111, 400, (12,0) (12,0)
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.3 Other Interest Expenses 2.4 Total Interest Expenses 1.5 TINTEREST INCOME/(LOSS) 1.6 TINTEREST INCOME/(LOSS) 1.7 TINTEREST INCOME/(LOSS) 1.7 TINTEREST INCOME/(LOSS) 1.8 TINTEREST INCOME/(LOSS) 1.9 TINTEREST INCOME/(LOSS) 1.0 TINTEREST INCOME/(LOSS	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,176 (53,543) (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,223 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 [147,618] [16,171) [163,789]	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,889 152,817 380,463 78,634 168,465 10,439 395,908 (15,445) (15,445)	10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 65,471 176,458 8,434 3,660 17,945 8,978 26,202 407,148 (50,503) [50,503]	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,229 70,033 30,470 538,215 1,843,121 (135,416) [135,416] [135,416] [19,804]	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 223, 7, 223, 12, 12, 12, 12, 12, 13, 14, 15, 17, 11, 11, 13, 17, 6, 111, 14, 400, 6, 111, 14, 14, 15, 17, 17, 18, 17, 18, 17, 18, 17, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest income 1.7 Total Interest income 1.8 Total Interest income 1.9 Total Interest Expenses 2.1 Customer deposits 2.2 Other Interest Expenses 2.3 Other Interest Expenses 2.3 Other Interest Expenses 1.6 Total Interest Expenses 1.7 TINTEREST INCOME/(LOSS) 1.6 TINTEREST INCOME/(LOSS) 1.7 TINTEREST INCOME/(LOSS) 1.8 TINTEREST INCOME/(LOSS) 1.8 TINTEREST INCOME/(LOSS) 1.9 TINTEREST INCOME/(LOSS) 1.0 TINTEREST INCOME/(LOSS)	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,473 65,473 65,473 65,473 (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,223 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 [147,618] [16,171] (163,789)	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 10,903 3,137 17,673 10,439 (15,445) (15,445)	10.708 10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 43,680 17,945 8,978 126,202 407,148 (50,503) (50,503)	535,628 9,122 1,829,018 744,645 114,624 30,192 889,461 939,557 113,053 142,523 58,606 62,99 253,667 568,148 1,507,705 235,245 713,407 40,454 15,297 70,033 30,470 538,215 1,843,121 (135,416) (19,804) (155,220)	164, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 7, 7, 223, 7, 223, 12, 12, 12, 12, 12, 13, 14, 15, 17, 11, 11, 13, 17, 6, 111, 14, 400, 6, 111, 14, 14, 15, 17, 17, 18, 17, 18, 17, 18, 17, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest income 1.7 Total Interest income 1.7 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.3 Other Interest Expenses 2.3 Other Interest Expenses 1.5 TINTEREST INCOME/(LOSS) 1.6 TO THE INCOME 1.6 TO THE INCOME 1.6 TO THE INCOME 1.7 TO THE INCOME 1.8 TO THE INCOME 1.8 TO THE INCOME 1.9 TO THE INCOME 1.9 TO THE INCOME 1.9 TO THE INCOME 1.0 THE INCOME IN	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,473 65,473 65,473 65,473 (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543) (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,687 545,128 1,483,228 235,245 707,013 40,293 15,297 89,977 89,977 1,590,646 [147,618] [161,71] [163,789]	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 10,903 3,137 17,673 10,439 (15,445) (15,445)	10.708 10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 43,680 17,945 8,978 126,202 407,148 (50,503) (50,503)	\$35,628	164, 6, 6, 465, 186, 465, 186, 483, 7; 237, 228, 21, 344, 12, 186, 5, 171, 11, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.4 Other Interest income 1.5 Total Interest income 1.5 Total Interest income 1.5 Total Interest income 1.6 Total Interest income 1.7 Total Interest income 1.7 Total Interest income 1.8 Total Interest Expenses 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.3 Other Interest Expenses 2.4 Total Interest Expenses 1.6 TINTEREST INCOME/(LOSS) 1.7 TINTEREST INCOME/(LOSS) 1.6 TO COME INCOME 1.6 TO COME INCOME 1.7 TINTEREST INCOME/(LOSS) 1.6 TO COME INCOME 1.7 TINTEREST INCOME/(LOSS) 1.6 TO COME INCOME/(LOSS) 1.7 TINTEREST INCOME/(LOSS) 1.7	109,909 2,113 423,781 164,671 28,898 7,191 200,760 223,021 26,454 35,299 18,692 47,167 127,612 350,633 65,471 173,493 8,434 3,360 17,696 8,829 126,893 404,76 (53,543) (53,543) (53,543)	534,171 9,122 1,827,561 744,645 114,624 30,192 889,461 938,100 113,053 119,503 58,606 299 253,667 545,128 1,483,223 235,245 707,013 40,293 15,297 69,977 30,470 532,551 1,630,846 [147,618] [16,171] (163,789)	164,019 6,388 464,789 186,186 43,391 7,566 237,143 227,646 21,795 26,267 12,856 91,899 152,817 380,463 78,634 10,903 3,137 17,673 10,439 (15,445) (15,445)	10.708 10.708 2,113 424,580 164,671 28,898 7,191 200,760 223,820 26,454 41,095 18,692 46,583 132,825 356,645 8,434 3,660 17,945 8,978 126,202 407,148 (50,503) (50,503)	\$35,628	294.; 164.; 64.; 64.; 64.; 64.; 64.; 74.; 72.; 72.; 72.; 73.; 74.; 75.; 76.; 76.; 76.; 76.; 76.; 76.; 76.; 76

14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year		(298) (53,841)	- (163,789)
III OTHER DISCLOSURES	31-03-2024 (Un-Audited) Shs'000	31-Dec-2024 (Audited) Shs'000	31-03-2025 (Un-Audited) Shs'000
1 Non-performing loans and advances			
a) Gross non-performing loans and advances	3,410,654	3,637,437	3,787,640
Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b)	1,126,137 2,284,517	1,250,414 2,387,023	1,308,767 2,478,873
Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net NPLs Exposure (e-f)	1,288,023 996,494 996,494	1,354,517 1,032,506 1,032,506	1,388,533 1,090,340 1,090,340
2 Insider loans and advances			
a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities	355,144 355,144	382,345 382,345	410,844 410,844
3 Off-balance sheet items			
a) Letters of credit, guarantees, acceptances b) Forwards, swaps and options c) Other contingent liabilities	942,371 158,400	672,426 143,250	664,886 279,850
d) Total contingent liabilities	1,100,771	815,676	944,736
4 Capital strength			
a) Core capital b) Minimum statutory capital c) Excess/(deficiency)	(571,557) 1,000,000 (1,571,557)	(731,242) 1,000,000 (1,731,242)	(737,529) 1,000,000 (1,737,529)
d) Supplementary capital e) Total capital (a+0) f) Total risk weighted assets g) Core capital/fotal deposit liabilities h) Minimum Statutory Ratio i) Excess/(Deficiency) (g-h) j) Core capital/fotal risk weighted assets k) Minimum Statutory Ratio i) Excess/(Deficiency) (j-k)	571,557) 11,973,968 -5.1% 8.0% -13.1% -4.8% 10.5%		-(737,529) 12,307,630 -6.5% 8.0% -14.5% -6.0% 10.5%
m) Total capital/ total risk weighted assets n) Minimum Statutory Ratio o) Excess/(Deficiency) (m-n)	-4.8% 14.5% -19.3%		-6.0% 14.5% -20.5%
5 Liquidity a) Liquidity Ratio b) Minimum statutory Ratio	17.2% 20.0%	24.7% 20.0%	24.3% 20.0%
c) Excess/(Deficiency) (a-b)	-2.8%	4.7%	4.3%



FEATURES

- Unsecured upto Kshs. 15,000,000.00Tenure of 12 months
- Issuing fee at a competitive rate*
 Quick processing tie*
- ms and conditions apply



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 at the institution's head office located at Consolidated Bank House, 23 Koinange Street.

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

SAM MUTURI CHIEF EXECUTIVE OFFICER