TED

www.boakenva.co IOD ENDED 31 MARCH 2022

BMCE GROUP 🕥 BANK			
I STATEMENT OF FINANCIAL POSITION	31 March	31 December	31 March
	2021 Shs '000 (Un-audited)	2021 Shs '000 (Audited)	2022 Shs '000 (Un-audited)
A ASSETS 1 Cash (both local and foreign) 2 Balances with from Central Bank of Kenya 3 Kenya Government and other securities held for dealing	616,484 5,200,002	599,814 4,277,149	590,158 3,037,058
purposes 4 Financial Assets at fair value through profit and loss	-	-	-
5 Investment securities a) Held to Maturity a. Kenya Government securities	- - 7,819,566	- - 9,720,189	- - 11,015,349
b.Other Securities b) Available for sale	537,109	509,486	-
a. Kenya Government securities b.Other Securities 6 Deposits and balances due from local banking institutions	404,355 572,062	9,674 2,054,260	9,674 1,039,438
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	2,584,615 445,236	903,495 435.093	502,889 410,719
 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group 11 Investments in associates 	445,236 15,564,218 3,158,293	435,093 15,555,984 3,642,491	410,719 16,776,182 5,126,936
12 Investments in subsidiary companies 13 Investments in joint ventures	-	-	-
14 Investment properties 15 Property, plant and equipment 16 Prepaid lease rentals	1,889,501	- 1,660,088 -	- 1,595,645 -
17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset	188,544 2,831,857	198,183 2,756,824 -	182,895 2,756,824
20 Other assets 21 TOTAL ASSETS	1,137,025 42,948,867	1,026,912 43,349,642	1,131,783 44,697,896
B LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits	26,300,530	- 26,592,519	28,024,250
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to banking institutions abroad	597	1,199,293 4,251	60,008 73,282
26 Other money market deposits 27 Borrowed Funds 28 Balances due to banking institutions in the group	3,789,625 6,176,976	- 970,873 8,096,579	- 957,341 8,997,279
29 Tax payable 30 Dividends payable 31 Deferred tax liability	-	-	-
32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES	- 1,278,626 37,546,354	- 864,842 37,728,357	- 909,172
C SHAREHOLDERS' FUNDS 35 Paid up/ Assigned capital	7,927,449	7.927.449	<u>39.021.332</u> 7.927.449
36 Share premium/ (discount) 37 Revaluation reserves	1,980,356	1,980,356	7,927,449 1,980,356 - (5,025,222)
38 Retained earnings/ (Accumulated losses) 39 Statutory loan loss reserve 40 Other reserves	(4,740,760) 501,501 (266,033)	(5,082,101) 877,941 (82,360)	(5,025,232) 877,941 (83,950)
41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	5,402,513	5,621,285	5,676,564
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	42,948,867	43,349,642	44,697,896
II STATEMENT OF COMPREHENSIVE INCOME			
1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	378,965 201,011 17,606	1,637,957 923,921 144,629	399,993 279,753 35,551
1.4 Other interest income	597,589	209	715,301
2 INTEREST EXPENSES			
2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expense	226,777 23,312 82,209	957,661 74,712 <u>311,141</u>	233,858 23,585 99,832
2.4 Total interest expenses	332,298	1,343,514	357,275
3 NET INTEREST INCOME/(LOSS) 4 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	265,291 29,355	1,363,202 123,090	358,026
4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss)	101,299 86,659	382,622	40,088 94,061 152,616
4.4 Dividend income		525,274	152,010
4.5 Other income	117,256	588,079	- 9,860
4.5 Other income 4.6 Total other operating income	- 117,256 334,569	588,079	9,860 296,625
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES	117,256 334,569 599,860	588,079 1,619,085 2,982,287	9,860 296,625 654,651
4.5 Other income 4.6 Other income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments	117,256 334,569 599,860 86,738 216,002 12,121	588,079 1,619,085 2,982,287 654,437 820,270 56,985	9,860 296,625 654,651 68,120 206,094 12,382
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges	117,256 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459	588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816 54,579	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	117,256 334,569 599,860 86,738 216,002 12,121 14,244 82,023	588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 2.5 Staff costs 6.3 Directors enoluments 6.4 Renta I charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	117,256 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379	588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816 54,579 756,402	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.4 Directors emoluments 6.4 Rental charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Proft / (Loss) before tax and exceptional expenses 8. Exceptional items	117,256 334,569 599,860 599,860 10,121 14,244 82,023 13,459 199,379 623,966 (24,106)	588,079 1,619,085 2,982,287 820,270 56,985 49,184 300,816 54,579 756,402 2,692,673 289,614	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405 81,246
4.5 Other income 4.6 Other income 5 Total operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax	117,256 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966	588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816 54,579 756,402 2,692,673 289,614 	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.4 Directors emoluments 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8. Exceptional items 9 Profit / (Loss) before tax	117,256 334,569 599,860 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966 (24,106)	588,079 1,619,085 2,982,287 820,270 56,985 49,184 300,816 54,579 756,402 2,692,673 289,614	9,860 296,625 654,651 68,120 206,094 12,382 11,135 66,483 15,793 193,397 573,405 81,246 -
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Proft / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Proft / (Loss) before tax 11 Deferred tax 11 Deferred tax 12 Proft / (Loss) after tax 13 Other Comprehensive Income	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) - (24,106) 7,232 (16,874)	588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816 54,579 756,402 2,692,673 289,614 - 289,614 - (71,441)	9,860 296,625 654,651 68,120 206,074 12,382 11,383 66,433 15,793 193,397 573,405 81,246 - 81,246 (24,374)
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 2.5 taff costs 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.7 Other operating expenses 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 11 Deferred tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains (Losses) from translating the financial statements of foreign operations in available-for-sale financial assets	117,256 334,569 599,860 86,738 216,022 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) (24,106) 7,232 7,232 - (16,874)	588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816 54,579 756,402 2,692,673 289,614 - 289,614 - (71,441)	9,860 296,625 654,651 68,120 206,074 12,382 11,383 66,433 15,793 193,397 573,405 81,246 - 81,246 (24,374)
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Proft / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Proft / (Loss) before tax 11 Deferred tax 11 Deferred tax 12 Proft / (Loss) after tax 13 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 13.3 Revaluation Surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) - (24,106) 7,232 (16,874)	588,079 1,619,085 2,982,287 654,437 820,270 54,579 756,402 2,692,673 289,614 (71,441) 218,173 (19,769)	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 133,397 573,405 81,246 (24,374) 56,872 (1,590)
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Renta Icharges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains (Losses) from translating the financial statements of foreign operations in available-for-sale financial assets 13.4 Share of other comprehensive income 	117,256 334,569 599,860 86,738 216,022 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) (24,106) 7,232 7,232 - (16,874)	588,079 1,619,085 2,982,287 654,437 820,270 54,579 756,402 2,692,673 289,614 - (71,441) 218,173	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405 81,246 81,246 (24,374) 56,872
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 6.8 Total operating expenses 7 Proft / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Proft / (Loss) before tax 10 Current tax 11 Deferred tax 12 Proft / (Loss) after tax 13 Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.3 Revaluation Surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income	117,256 334,569 599,860 86,738 216,022 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) (24,106) 7,232 7,232 - (16,874)	588,079 1,619,085 2,982,287 654,437 820,270 54,579 756,402 2,692,673 289,614 (71,441) 218,173 (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 153,397 573,405 81,246 (24,374) - 56,872 (1,590) - 477
4.5 Other income 4.6 Total other operating income 5 Total operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Odther Comprehensive Income 13.1 Gains (Losses) from translating the financial statements of foreign operations 13.2 Foir value changes in available-for-sale financial assets 13.3 Isome for the year met of tax 14 Other comprehensive Income for the year net of tax 15 Total comprehensive Income for the year 14 Other comprehensive Income for the year 11 OTHER DISCLOSURES	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) 7,232 (16,874)	588,079 1,619,085 2,982,287 654,437 820,270 54,579 756,402 2,692,673 289,614 (71,441) 218,173 (19,769) 3,494 (16,275)	9,860 296,625 654,651 0,0094 11,136 0,6,483 15,793 193,397 573,405 81,246 (24,374) - 56,872 (1,590) - 477 (1,113)
4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff Costs 6.4 Rental charges 6.4 Rental charges 6.4 Rental charges 6.6 Profit /(Loss) before tax and exceptional expenses 7 Profit /(Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit /(Loss) before tax 10 Current tax 11 Deferred tax 12 Profit /(Loss) after tax 13 Other Comprehensive Income 13.3 Revolucions 13.4 Revolucions 13.5 Income tax relating to components of other comprehensive income 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 14 Other comprehensive income for the year set of tax 15 Total comprehensive income for the year 16 Other ROMPHANIS LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in susponse (b)	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) 7,232 7,232 (16,874) 10,6,874	588,079 588,079 1,619,085 2,982,287 654,437 820,270 756,402 2,692,673 289,614 - - 289,614 - (19,769) - 3,494 (16,275) 201,898 8,352,330 2,925,549	9,860 296,625 654,651 0,206,094 12,382 11,136 66,483 15,793 573,405 81,246 - 81,246 (24,374) (24,374) - 56,872 (1,590) - 477 (1,113) 55,759 8,534,564 3,089,292
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) after tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains /(Losse) 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 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 16 Other Comprehensive income for the year net of tax 17 Total comprehensive income for the year net of tax 18 OTHER DISCLOSURES 11 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suppense (b) c Total on-performing loans and advances (a-b) d Loan loss provisions N Non-performing loans (c-d) 	117,256 334,569 599,860 86,738 216,002 1,2121 12,214 82,423 82,423 82,459 129,379 (24,106) 7,232 (16,874) (16,874) 8,715,494 2,823,980 5,891,514 4,360,949 1,530,565	588,079 1,619,085 2,982,287 654,437 820,270 56,985 40,184 300,816 54,579 756,402 2,692,673 289,614 - (17,1,441) 218,173 (19,769) - 3,494 (16,275) 201,898 8,352,330 2,920,549 2,942,781 3,412,606 2,910,175	9,860 296,625 654,651 68,120 206,094 11,136 64,483 15,793 193,397 573,405 81,246 (24,374) (24,374) (1,590) (1,590) (1,590) (1,590) 477 (1,113) 55,759 8,534,564 3,030,292 5,445,272 3,693,078 1,752,194
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) after tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losses) from translating the financial statements of foreign operations 13.4 Share of other comprehensive income 13.4 Share of other comprehensive income to sociates 13.5 Income tax relating to components of other comprehensive income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 16 Other Comprehensive income for the year net of tax 17 Total comprehensive income for the year sociates 18 Other Comprehensive income for the year net of tax 19 Other Comprehensive income for the year net of tax 10 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year (a) b Interest in suspense (b) c Total Ion-performing loans and advances (a) 	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 623,966 (24,106) 7,232 7,232 (16,874) 10,6,874) 8,715,494 4,360,949	588,079 588,079 1,619,085 2,982,287 654,437 820,270 756,402 756,402 2,692,673 289,614 - (19,769) - 3,494 (16,275) 201,898 8,352,330 2,925,549 5,422,781	9,860 296,625 654,651 0,004 12,382 11,136 66,483 15,793 573,405 81,246 - - - - - - - - - - - - -
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 2.5 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losse) from translating the financial statements of foreign operations in available-for-sale financial assets 13.5 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans (c-d) f Discouried value of exervities a Shareholders, Directors, and their associates b Employees 	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 199,379 (24,106) 7,232 (16,874) (16,874) 8,715,494 4,360,544 4,360,544 155,957 156,957 4,048	588,079 588,079 1,619,085 2,982,287 654,437 820,270 56,985 49,184 300,816 54,579 756,402 2,692,673 289,614 - (171,441) 218,173 - (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 0,206,094 11,136 0,64,83 15,793 15,793 573,405 81,246 (24,374) - (1,590) - (1,590) - (1,590) - (1,590) - - 477 (1,113) 55,759 8,534,564 2,503,079 8,534,564 1,752,104 1,75
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 2.5 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losse) form translating the financial statements of foreign operations in available-for-sale financial assets 13.5 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income for the year net of tax 15 Income tax relating to components of other comprehensive income of a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans and advances (b) c Total non-performing loans and advances (c) c Total non-performing loans and advances (b) c Total non-performing loans and advances (c) c Total non-performing loans an	117,256 334,569 599,860 86,738 216,002 1,2121 18,242 82,423 82,459 199,379 623,966 (24,106) 7,232 - (16,874) 8,715,494 2,823,980 - - - - - - - - - - - - -	588,079 588,079 1,619,085 2,982,287 654,437 820,270 55,085 40,184 300,816 54,579 26,92,673 289,614 (71,441) 218,173 (19,769) 3,494 (16,275) 201,898 8,352,330 2,92,549 5,412,761 3,422,611 5,422,761 5,412,775 5,412,761 5,412,775 5,412,765 5,412,775 5,412,775 5,412,775 5,412,775 5,412,775 5,412,775 5,412,775	9,860 296,625 654,651 0,00,094 11,130 0,1382 10,382 10,383 15,793 573,405 81,246 (24,374) (24,374) (24,374) (24,374) (24,374) (24,374) (1,1590) (1,590) (1,590) (1,590) (1,597) 55,759 8,534,564 3,048,272 3,643,272 3,645,272 3,745,272 3,745,272 3,745,272 3,745,272 3,745,272 3,745,272 3,745,272 3,745,272 3,7
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Depreciation charges 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losses) from translating the financial statements of foreign operations 13.4 Share of other comprehensive income 13.4 Share of other comprehensive income for the year net of tax 15 Income tax relating to components of other comprehensive income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total inderleans and of year (c) f Discounted value of securities g Net NHD is Exposure (e-f) 2 INSIDER LOANS AND ADVANCES a Shareholders, Directors, and their ass	117,25 334,569 599,860 86,738 216,002 14,244 82,023 13,459 199,379 199,379 (24,106) (24,106) 7,232 7,232 (16,874) 15,891,514 4,360,949 1,530,565 (1,373,598) 156,967 4,048 6,025,663 4,048 6,025,663 4,048 6,025,663 156,967,111 9,643,779 9,643,779	588,079 1,619,085 2,982,287 654,437 820,270 56,985 2,97,275 40,186 54,579 756,402 2,692,673 289,614 (71,441) 218,173 (19,769) - 3,494 (16,275) 201,898 8,352,330 2,202,549 2,412,606 6,321,720 6,114 6,22,786 6,32,	9,860 296,625 654,651 0,206,094 11,136 06,483 15,793 573,405 81,246 (24,374) - 56,872 (1,590) - (1,590) - (1,590) - (1,113) 55,759 8,534,564 3,089,292 5,445,272 3,603,078 8,534,564 3,089,292 1,752,164 (9,766 6,07,992 6,07,972 6,072 6,072 6,072 6,072 6,072 6,072
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 2.5 Staff casts 6.2 Staff casts 6.3 Directors enoluments 6.4 Rental charges 6.7 Other operating expenses 6.8 Total operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8. Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains (Losse) from translating the financial statements of foreign operations 13.1 Gains (Losse) from translating the financial statements of foreign operations 13.2 Shir valuation Singelia on available-for-sole financial assets 13.4 Shinc of other inomprehensive income for the year net of tax 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 OFIER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans (c-d) f Disclosured value of securities g Nat NPLs Exposure (e-f) 2 INSIDER LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees c Total const of securities d Contar of reter fourant data and advances (a) b Interest of securities c Total non-performing loans (c-d) f Discounted value of securities d Shareholders, Directors, and their associates b Employees c Total contingent liabilities d Iotal contingent liabilities d Iotal contingent liabilities d Total contingent liabilities 	117,256 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 (24,106) 7,232 (16,874) (16,874) 8,715,494 8,715,494 4,350,967 (15,75,598) 1,550,957 4,048 625,663 629,711	588,079 1,619,085 2,982,287 654,437 820,270 654,437 820,270 2,692,473 2,692,674 2,692,674 2,614,675 2,612,675 6,527,700 8,289,367 2,612,675	9,860 296,625 654,651 0,206,094 12,382 11,130 66,483 15,793 573,405 81,246 (24,374) (24,374) (24,374) (24,374) (1,590) (1,590) (1,595) 8,534,564 3,089,292 5,755 8,534,564 3,089,292 5,663,078 1,752,104 8,534,564 3,089,292 5,663,078 1,752,104 8,534,564 3,069,078 1,752,104 8,534,564 3,069,292 5,663,078 1,752,104 8,534,564 3,069,292 5,663,078 1,752,104 8,534,564 3,069,292 5,663,078 1,752,104 1,752,104 1,752,105 1,653,078 1,752,105 1,653,078 1,752,105 1,653,078 1,752,105 1,653,078 1,752,105 1,653,078 1,752,105 1,653,078 1,752,105 1,653,078 1,752,105 1,755,105 1,755,
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 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 14.4 Share of other comprehensive income for the year net of tax 15 Ital comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b. Interest in suspense (b) c. Total insider loans and advances 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances b. Employees c. Other contingent liabilities d. Total contingent liabilities d. Total contingent liabilities d. Total contingent liabil	117,25 334,569 599,860 86,738 216,002 14,244 82,023 13,459 199,379 623,966 (24,106) 7,232 7,232 (16,874) (16,874) 8,715,494 4,360,949 1,530,565 (1,373,598) 156,967 4,048 6,25,663 4,048 6,25,663 10,404,588 2,409,509	588,079 588,079 1,619,085 2,982,287 654,437 820,270 55,085 40,184 300,816 54,579 26,92,673 289,614 (71,441) 218,173 (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 513,397 533,405 81,246 (24,374) (24,374) (24,374) (1,590) (1,590) (1,590) (1,590) (1,595,759 8,554,564 <u>5,755</u> 8,554,564 <u>1,752,194</u> (9,766) <u>607,992</u> 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,445,272 5,697,997 9,766 <u>607,992</u> 5,445,273 10,405,116 10,405,116 10,405,116 2,574,492
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losses) from translating the financial statements of foreign operations 13.1 Gains/(Losses) from translating the financial assets 13.2 Fair Value changes in available-for-sale financial assets 13.3 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 16 Other comprehensive income for the year net of tax 17 Total comprehensive income for the year net of tax 18 Other comprehensive income for the year net of tax 19 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total inon-performing loans and advances (a) b Interest in suspense (b) c Total on-performing loans and advances c Total inon-performing loans and advances (b) d Loan loss provisions a Shareholders, Directors, and their associates b Employees c Total insider loans and advances c Total insider	117,25 334,569 599,860 86,738 216,002 12,121 14,244 14,244 14,244 14,244 15,459 199,379 (24,106) 7,232 (16,874) (16,874) 8,715,494 2,823,980 (16,874) 155,0565 (1,373,598) (1,374,498) (1,374,	588,079 588,079 1,619,085 2,982,287 654,437 820,270 56,985 40,184 300,816 54,579 756,402 2,692,673 289,614 - (17,1,441) 218,173 - (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 0,206,094 12,382 11,130 66,483 15,793 573,405 81,246 (24,374) 56,872 (1,590) (1,590) (1,590) (1,590) (1,590) (1,590) (1,113) 55,759 8,534,564 3,095,222 5,465,273 (21,503) 830,691 9,766 6,07,992 617,759 9,147,371 151,775 9,147,371 151,775 9,147,371 151,775 9,147,371 151,775 9,147,371 15,74,492 1,574,492
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losses) from translating the financial statements of foreign operations 13.1 Gains/(Losses) from translating the financial assets 13.2 Fair Value changes in available-for-sale financial assets 13.3 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 16 Other comprehensive income for the year net of tax 17 Total comprehensive income for the year net of tax 18 Other comprehensive income for the year net of tax 19 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total inon-performing loans and advances (a) b Interest in suspense (b) c Total on-performing loans and advances c Total inon-performing loans and advances (b) d Loan loss provisions a Shareholders, Directors, and their associates b Employees c Total insider loans and advances c Total insider	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 (24,106) 7,232 (16,874) (16,874) (16,874) 3,715,494 4,261,544 4,261,544 4,261,544 4,261,544 4,261,544 4,262,663 (1,273,558) 1,250,565 4,043,579 2,219 7,23,250 1,000,000 1,000,500 1,	588,079 588,079 1,619,085 2,982,287 654,437 820,295 5,038 3,098 3,098 2,982,287 2,692,673 2,89,614 (71,441) 218,173 (19,769) 1,00,050 2,202,549 2,412,616 3,494 (16,275) 5,412,016 3,494 (16,275) 5,412,016 3,494 (16,275) 5,412,016 3,494 (16,275) 5,412,016 3,494 (16,275) 5,412,016 3,494 (1,62,75) 5,422,700 6,114 6,532,700 8,289,367 4,21,74 4,651,35 8,794,677 2,543,216 1,00,0500 9,3,755,345 21,403,155 21,	9,860 296,625 654,651 68,120 206,094 11,136 66,483 15,793 573,405 81,246 (24,374) - 56,872 (1,590) (1,590) (1,590) (1,590) (1,590) (1,590) (1,595)
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATINE EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors enoluments 6.4 Rental Charges 6.5 Depreciation charge on property and equipment 6.6 Amortilot expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losse) from translating the financial statements of foreign operations in available-for-sale financial statements of foreign operations in available-for-sale financial assets 13. Revoluction Surplus on Property, plant and equipment 13.4 Share of other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 Offfer DisCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans (c-d) f DisCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees c Total insider loans and advances g Net NPLs Exposure (c-f) 2 INSIDE LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees c Total comprehensive income for the year 2 INSIDE LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees c Other contingent liabilities d Total contingent liabilities d Total	117,256 334,569 599,860 86,738 216,002 14,244 82,023 13,459 (24,106) - (24,106) 7,232 7,232 (16,874) 8,715,494 4,360,949 4,360,949 1,550,565 (1,373,558) 156,867 (1,573,558) 155,657 9,643,779 29,219 731,559 10,404,588 24,009,509 1,407,508 8,675 8,095 8,095 8,095 8,095 8,095 1,007 8,095 1,075 8,095 1,075 1	588,079 588,079 1,619,085 2,982,287 654,437 820,270 756,402 756,402 2,692,673 289,614 - - 289,614 - - 289,614 - - - - - - - - - - - - -	9,860 296,625 654,651 68,120 206,094 11,136 66,483 15,793 573,405 81,246 (24,374) (24,374) (24,374) (24,374) (24,374) (24,374) (24,374) (24,374) (21,590) (1,590) (1,590) (1,113) 85,54,564 3,089,292 5,445,272 3,693,078 1,752,194 (21,503) 830,691 9,766 6,07992 6,17,759 9,147,571 131,171
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains/(Losses) from translating the financial statements of foreign operations 13.1 Gains/(Losses) from translating the financial assets 13.2 Fair value changes in available-for-sale financial assets 13.3 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for sosciates 14 Other comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b. Interest in suspense (b) c. Total on-performing loans (c-d) f. Discounted value of securities 3 OFF-SALANCE SHEET ITEMS a Core capital 4 CAPITAL STRENGTH a Crae capital fouriantes and acceptances b. Employees c. Total orbid is and advances c. Other contingent liabilities d. Total contingent liabilities d. Total contingent liabilities d. Total contingent liabilities d. Total contingent liabilities f. Total contingent li	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 199,379 199,379 199,379 10,458 (24,106) 7,232 	588,079 1,619,085 2,982,287 654,437 820,270 56,985 40,184 300,816 54,579 756,402 2,692,673 289,614 (71,441) 218,173 (19,769) - - (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 68,120 206,094 11,136 66,483 15,793 573,405 81,246 (24,374) - 56,872 (1,590) - (1,590) - (1,590) - (1,590) - (1,590) - (1,590) - 55,759 8,534,564 2,574,592 9,766 607,992 617,759 8,534,574 9,766 607,992 617,759 9,147,571 11,126,574 9,766 607,992 617,759 9,766 607,992 617,759 9,147,571 11,126,574 9,766 607,992 617,759 9,766 607,992 617,759 9,147,571 11,126,574 9,766 607,992 617,759 9,766 607,992 617,759 9,147,571 11,126,574 9,766 607,992 617,759 9,766 607,992 617,759 9,147,571 11,126,574 9,766 607,992 617,759 9,766 607,992 617,759 9,147,571 11,126,574 9,0766 607,992 617,759 9,147,571 11,126,574 9,000,000 1,574,492 1,000,000 1,574,492 2,574,492 1,000,000 1,574,492 2,574,492 1,000,000 1,574,492 0,000,000 1,574,492 0,000,000 1,574,492 0,000,000 8,074,571 1,053,607,845 0,00% 8,0
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATINE EXPENSES 6.1 Loan loss provision 2.5 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges on property and equipment 6.4 Rental charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains (Losse) from translating the financial statements of foreign operations 13.4 Shins (Losse) from translating the financial assets 13.5 Profit / Loss) after tax 13 Gains (Losse) from translating the financial assets 13.8 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total insider loans and odvances c Abter S of redit, yeurantees and acceptances a Shareholders, Directors, and their associates b Employees c Total Insider loans and advances c Other contingent liabilities d Total contingent liabilities f Total contingent liabilities f Total contingent lia	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 199,379 199,379 199,379 10,23,966 (24,106) 7,232 	588,079 588,079 1,619,085 2,982,287 654,437 820,270 56,985 40,184 300,815 54,570 756,402 2,692,673 289,614 - (17,1,441) 218,173 (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 0,206,094 11,130 66,483 15,793 573,405 81,246 (24,374) - - - (1,590) (1,590) (1,590) - - 477 (1,113) 55,759 8,534,564 3,089,292 5,445,272 3,693,004 10,21603] 830,691 9,766 6,07,992 617,759 9,147,371 131,171 131,171 1,126,574,492 9,147,371 1,126,574 10,0000 1,5574,492 1,574,492 1,574,492 1,574,492 1,574,492 1,574,492 1,574,492 1,574,492 1,574,492 1,574,492 2,574,492 1,574 1
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors enoluments 6.4 Rental Charges 6.5 Depreciation charge on property and equipment 6.6 Amortilot charges 6.7 Other operating expenses 6.8 Total operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8. Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Other Comprehensive Income 13.1 Gains (Losse) from translating the financial statements of foreign operations 13.2 Foir Value charges in available-for-sale financial assets 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income for the year net of tax 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 Offer DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total non-performing loans (c-d) f Disclosed from disclosed in the securities 9 Net NPLS Exposure (e-f) 2 INSIDE LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees c Total insider loans and advances (a-b) d Loan loss provisions e Net non-performing loans (c-d) f Discounted value of securities d Total contingent liabilities d Total contingent liabilities d Total contingent liabilities c Other contract in supplement forming loans on ad acceptances b Enopress (Deficiency) d Supplementary Capital e Kasses (Deficiency) d Supplementary Capital e Total conting	117,250 334,569 599,860 86,738 216,002 14,244 82,023 13,459 (24,106) (24,106) 7,232 7,232 (16,874) 8,715,494 4,360,949 1,505,667 10,505 10,404,588 2,409,509 1,409,509	588,079 588,079 1,619,085 2,982,287 654,437 820,270 55,085 40,184 300,816 54,579 2,692,673 289,614 (10,769) - (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 51,246 81,246 81,246 (24,374) 56,872 (1,590) (1,59
 4.5 Other income 4.6 Total other operating income 5 Total operating income 6 OPERATINE EXPENSES 6.1 Loan loss provision 2.5 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges on property and equipment 6.4 Rental charges 6.7 Other operating expenses 7 Profit / (Loss) before tax and exceptional expenses 8 Exceptional items 9 Profit / (Loss) before tax 10 Current tax 11 Deferred tax 12 Profit / (Loss) after tax 13 Gains (Losse) from translating the financial statements of foreign operations 13.4 Shins (Losse) from translating the financial assets 13.5 Profit / Loss) after tax 13 Gains (Losse) from translating the financial assets 13.8 Revaluation Surplus on Property, plant and equipment 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax 15 Total comprehensive income for the year 11 OTHER DISCLOSURES 1 NON-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) b Interest in suspense (b) c Total insider loans and odvances c Abter S of redit, yeurantees and acceptances a Shareholders, Directors, and their associates b Employees c Total Insider loans and advances c Other contingent liabilities d Total contingent liabilities f Total contingent liabilities f Total contingent lia	117,25 334,569 599,860 86,738 216,002 12,121 14,244 82,023 13,459 199,379 199,379 199,379 199,379 10,23,966 (24,106) 7,232 - - - - - - - - - - - - -	588,079 1,619,085 2,982,287 654,437 820,270 56,985 40,184 300,816 54,579 756,402 2,692,673 289,614 (71,441) 218,173 (19,769) - - - (19,769) - - - - - - - - - - - - -	9,860 296,625 654,651 0,206,094 11,130 66,483 15,793 573,405 81,246 (24,374) - - - - - - - - - - - - -

Do **business** ACROSS BORDERS within **East Africa**



You can now carry out your business smoothly and at affordable rates across East Africa through your BOA account. With the bank that's bringing Africa together.

For more information: Call: 020 - 3275000 or 0703 058 000

Email: regionaltransfers@boakenya.com

These financial statements are extracts from the books of the institution . The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.boakenya.com. They may also be accessed at the institution's head office located at BOA House, School lane,Westlands, Nairobi.

Ronald Marambii Managing Directo Bank of Afric Amb. Dennis Awori Chairman Kenya 🕑

a_Ke 🔘

fAfr