THE CO-OPERATIVE BANK OF KENYA LIMITED

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2017

				ROUP				ANK	
		30-Jun-17 KSHS.'000	31-Mar-17 KSHS.'000	31-Dec-16 KSHS.'000	30-Jun-16 KSHS.'000	30-Jun-17 KSHS.'000	31-Mar-17 KSHS.'000	31-Dec-16 KSHS.'000	30-Jun-16 KSHS.'000
A	ASSETS	(Un-audited)	(Un-audited)		(Un-audited)	(Un-audited)		Audited	(Un-audited
ì	Cash (local and foreign)	8,174,243	7,467,860	8,432,988	7,581,964	7,775,593	7,232,448	8,119,618	7,239,780
2	Balances due from							16,338,102	
	Central Bank Of Kenya	.5,020,550		,=,	,505,105	, ., ., ., .		.0,000,00	= 1,100,00
3	Kenya Government and	-	-	-	-	-	-	-	
	other securities held for								
	dealing purposes								
4	Financial Assets at fair value	149	32	147	148	149	32	147	148
	through profit and loss		20 200 020	20.400.000					
). a.a	Investment Securities: Held to Maturity- Kenya Government Securities	47,617,600	39,280,826	37,158,762	41,674,100	47,584,800	39,098,214	37,003,530	41,674,10
a.h	Investment Securities: Held to	_	_	_	191,762	_	_	_	
	Maturity- Other Securities								
. b.a	Investment Securities:	22,899,779	21,257,278	20,675,540	34,891,696	22,899,779	21,257,278	20,675,540	34,891,69
	Available for Sale- Kenya								
	Government Securities								
b.b.	Investment Securities: Available	3,682,426	3,831,113	4,082,606	4,560,868	3,682,426	3,831,113	3,949,256	4,560,86
	for Sale- Other Securities	1 261 661	4.040.252	702.520	F04 704	022.404	2.602.745	702 520	444.05
ò	Deposits and balances due from local banking institutions	1,361,661	4,010,253	703,530	591,791	822,104	3,603,715	703,530	444,850
,	Deposits and balances due from	9,924,564	9,152,658	4,313,773	3,942,115	9,742,677	9,152,658	4,656,363	3,942,11
	banking institutions abroad	9,924,304	3,132,030	4,515,15	3,342,113	3,742,077	3,132,030	4,030,303	3,342,11.
3	Tax recoverable	491,755	-	27,674	10,378	478,620	_	_	
)	Loans and advances to	252,612,566	245,858,224				245,288,658	236,398,405	220,425,62
	customers (net)								
10	Balances due from banking	-	-	-	-	-	-	352,068	
	institutions in the group								
1	Investments in associates	2,440,272	2,420,849	2,409,297	2,211,403	755,118	755,118	755,118	755,11
_	institutions in the group								
2	Investments in	-	-	-	-	2,542,929	2,542,929	2,512,920	2,512,92
2	subsidiary companies								
3	Investment in joint ventures subsidiary companies	_	-	-	-	-	-	-	
4	Investment in properties	_	_	_	_	_	_	_	
5	Property, plant and equipment	8,305,024	8,267,979	8,308,698	7,779,437	7,981,132	8,091,269	7,817,715	7,524,68
6	Prepaid lease rentals	36,964	36,964	36,352	36,964	36,964	36,964	36,352	36,96
7	Intangible assets	1,167,426	1,278,308	1,713,117	1,290,817	1,138,858	1,249,429	1,410,156	1,260,49
18	Deferred tax asset	1,067,507	1,068,879	1,067,507	887,472	1,051,197	1,051,197	1,051,197	876,61
19	Retirement benefit asset	-	-	-	-	-	-	-	
20	Other assets		11,278,494		13,079,779		10,799,249	8,217,742	
21	TOTAL ASSETS	383,326,294	378,462,425	351,856,250	363,008,665	380,086,859	376,018,201	349,997,760	360,041,46
3	LIABILITIES								
22	Balances due to	-	-	-	-	-	-	-	
	Central Bank Of Kenya	205 752 264	270.046.022	200 152 427	270 252 422	204 076 072	270 710 052	250 471 740	276 615 24
23 24	Customer deposits Deposits and balances due to		1,744,393			1,098,386		259,471,749 3,402,893	
.4	local banking institutions	1,096,360	1,744,393	3,411,977	1,299,307	1,090,300	1,744,393	3,402,093	1,299,30
25	Deposits and balances due to	309,211	25,461	_	15,421	309,211	25,461	_	15,42
	banking institutions abroad	333,2	_0,		,	000,2			,
26	Other money market deposits	-	-	-	-	-	-	-	
27	Borrowed funds	24,341,096	24,276,912	19,813,260	14,788,908	24,341,096	24,276,912	19,813,260	14,788,90
28	Balances due to banking	-	-	-	-	-	-	-	
	institutions in the group								
29	Tax payable	16,157	2,530,612	1,248,698	959,123	-	2,486,240	1,248,698	959,42
30	Dividends payable	-	-	-	-	-	-	-	
31 32	Deferred tax liability Retirement benefit liability	_	-	-	-	-	-	-	
33	Other liabilities	7,527,055	6,426,199	6 100 013	10,130,539	6,858,687	5,693,378	6,015,329	9,245,93
	TOTAL LIABILITIES		314,850,509						
4		0.10,0.10,2.10	0.1.1,000,000		000,110,000		0.12,0.10,101		00-,0- 1,0-
	CHAPEHOI DEDC' ELINDO			4,889,317	4,889,317	5,867,180	4,889,317	4,889,317	4,889,31
	SHAREHOLDERS' FUNDS Paid un/Assigned capital	5 867 180	4 889 317			1,911,925	2,889,789	2,889,789	2,889,78
5	Paid up/Assigned capital	5,867,180 1.911.925	4,889,317 2.889,789		2,889.789				
15 16		1,911,925	2,889,789	2,889,789	2,889,789 397,057				397,05
35 36 37	Paid up/Assigned capital Share premium/(discount)	1,911,925 1,256,443	2,889,789 1,256,443	2,889,789 1,338,103	397,057	1,256,443	1,256,443	1,256,443 46,970,978	
35 36 37	Paid up/Assigned capital Share premium/(discount) Revaluation reserve	1,911,925 1,256,443	2,889,789 1,256,443	2,889,789 1,338,103	397,057	1,256,443	1,256,443	1,256,443	
35 36 37 38	Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/	1,911,925 1,256,443	2,889,789 1,256,443	2,889,789 1,338,103	397,057	1,256,443	1,256,443	1,256,443	45,027,21
35 36 37 38	Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves	1,911,925 1,256,443 55,805,547 717,844	2,889,789 1,256,443 52,428,182	2,889,789 1,338,103 48,208,633 736,418	397,057 47,014,672 717,844	1,256,443 53,343,267 717,844	1,256,443 50,131,044 717,844 (1,217,348)	1,256,443 46,970,978	45,027,21 717,84
2 335 336 337 338 39 40	Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends	1,911,925 1,256,443 55,805,547 717,844 (1,570,997)	2,889,789 1,256,443 52,428,182 717,844 (2,759,798) 3,911,453	2,889,789 1,338,103 48,208,633 736,418 (1,158,031) 3,911,453	397,057 47,014,672 717,844 1,519,915	1,256,443 53,343,267 717,844 (183,757)	1,256,443 50,131,044 717,844 (1,217,348) 3,911,453	1,256,443 46,970,978 717,844 (1,088,833) 3,911,453	45,027,21° 717,84
2 35 36 37 38 39 40 41 42	Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants	1,911,925 1,256,443 55,805,547 717,844 (1,570,997) - 489,603	2,889,789 1,256,443 52,428,182 717,844 (2,759,798) 3,911,453 494,222	2,889,789 1,338,103 48,208,633 736,418 (1,158,031) 3,911,453 498,841	397,057 47,014,672 717,844 1,519,915 - 508,079	1,256,443 53,343,267 717,844 (183,757) - 489,603	1,256,443 50,131,044 717,844 (1,217,348) 3,911,453 494,222	1,256,443 46,970,978 717,844 (1,088,833) 3,911,453 498,841	717,84 2,687,64 508,07
	Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Poposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	1,911,925 1,256,443 55,805,547 717,844 (1,570,997) - 489,603 64,477,546	2,889,789 1,256,443 52,428,182 717,844 (2,759,798) 3,911,453 494,222 63,827,452	2,889,789 1,338,103 48,208,633 736,418 (1,158,031) 3,911,453 498,841 61,314,523	397,057 47,014,672 717,844 1,519,915 - 508,079 57,936,673	1,256,443 53,343,267 717,844 (183,757) - 489,603	1,256,443 50,131,044 717,844 (1,217,348) 3,911,453 494,222	1,256,443 46,970,978 717,844 (1,088,833) 3,911,453 498,841	45,027,21 717,84 2,687,64 508,07
35 36 37 38 39 40 41 42 43	Paid up/Assigned capital Share premium/(discount) Revaluation reserve Retained earnings/ Accumulated losses Statutory Loan Loss Reserve Other Reserves Proposed dividends Capital grants	1,911,925 1,256,443 55,805,547 717,844 (1,570,997) 489,603 64,477,546 (196,522)	2,889,789 1,256,443 52,428,182 717,844 (2,759,798) 3,911,453 494,222 63,827,452 (215,536)	2,889,789 1,338,103 48,208,633 736,418 (1,158,031) 3,911,453 498,841 61,314,523 (195,558)	397,057 47,014,672 717,844 1,519,915 - 508,079 57,936,673 (374,007)	1,256,443 53,343,267 717,844 (183,757) - 489,603 63,402,505	1,256,443 50,131,044 717,844 (1,217,348) 3,911,453 494,222 63,072,764	1,256,443 46,970,978 717,844 (1,088,833) 3,911,453 498,841	45,027,21 717,84 2,687,64 508,07 57,116,94

II STATEMENT OF COMPREHENSIVE INCOME										
			GROUP				BANK			
4 0 INTEREST INC		30-Jun-17 KSHS.'000 (Un-audited)	31-Mar-17 KSHS.'00 (Un-audited)	31-Dec-16 KSHS.'000 Audited	30-Jun-16 KSHS.'000 (Un-audited)	30-Jun-17 KSHS.'000 (Un-audited)	31-Mar-17 KSHS.'000 (Un-audited)	31-Dec-16 KSHS.'000 Audited	30-Jun-16 KSHS.'000 (Un-audited)	
1.0 INTEREST INC										
1.1 Loans and adv		15,264,759	7,672,772		16,776,762		7,647,370	33,261,095		
1.2 Government se		3,872,374	1,760,027	8,495,221	4,410,288	3,850,481	1,750,907	8,478,549	4,380,233	
1.3 Deposits and p with banking l		120,698	82,103	391,319	285,045	120,698	82,103	356,476	285,045	
1.1 Other Interest	Income	-	2,695	-	-	-	-	-	-	
1.5 Total Interest I	ncome	19,257,831	9,517,597	42,264,721	21,472,095	19,170,161	9,480,380	42,096,119	21,390,756	
2.0 INTEREST EXI	PENSE									
2.1 Customer depo	osits	5,215,888	2,499,393	11,658,414	6,488,666	5,201,030	2,499,391	11,617,358	6,469,313	
2.2 Deposits and p from banking i	lacements institutions	21,060	12,456	117,980	15,567	21,060	12,456	117,980	15,567	
2.3 Other Interest	Expenses	602,674	319,457	991,905	505,169	602,674	311,080	991,905	505,169	
2.4 Total Interest E	xpenses	5,839,621	2,831,307	12,768,300	7,009,402	5,824,763	2,822,928	12,727,244	6,990,049	
3 NET INTEREST	INCOME/(LOSS)	13,418,210	6,686,290	29,496,421	14,462,694	13,345,398	6,657,452	29,368,876	14,400,708	
4 NON-INTERES	T INCOME									
4.1 Fees and common loans and a		1,370,040	676,386	2,330,859	1,199,012	1,370,040	676,386	2,330,859	1,199,012	
4.2 Other Fees and	commissions	3,892,773	1,894,736	7,456,650	3,762,607	3,370,321	1,641,237	6,487,220	3,266,447	
4.3 Foreign exchar trading income		1,243,602	560,271	1,804,344	969,353	1,137,761	529,497	1,603,807	891,390	
4.4 Dividend incor	ne	72,876	-	73,001	73,001	72,876	-	73,001	73,001	
4.5 Other income		526,854	257,204	1,109,655	845,447	521,748	254,093	1,147,434	834,672	
4.6 Total Non-inte	rest income	7,106,144	3,388,598	12,774,510	6,849,420	6,472,745	3,101,214	11,642,323	6,264,523	
5.0 TOTAL OPERA	TING INCOME	20,524,354	10,074,888	42,270,931	21,312,114	19,818,143	9,758,666	41,011,198	20,665,231	

6.0	OTHER OPERATING EXPENSE	s							
	Loan loss provision	1,509,311	750,000	2,599,671	1,310,000	1,500,000	750,000	2,594,567	1,310,000
	Staff costs	4,728,822		9,399,704	4,349,769	4,518,515	2,239,856	8,941,049	4,132,682
	Directors' emoluments	86,938	17,832	163,742	75,318	65,262	7,120	115,861	55,784
	Rentals charges	720,467	356,685	1,462,440	711,997	669,662	330,643 441.644	1,363,794	667,443
0.5	Depreciation charge on property and equipment	894,320	444,943	1,936,699	942,876	887,478	441,044	1,834,722	928,287
6.6	Armortisation charges	248,044	121,978	486,117	216,085	240,170	119,166	447,983	208,238
	Other operating expenses	3,159,331	1,552,820	8,592,834	3,357,614		1,471,444	7,689,080	
6.8	Total other operating expenses		5,576,350		10,963,659		5,359,873		
7	Profit/(Loss) before tax	9,177,121	4,498,538	17,629,724	10,348,456	8,926,677	4,398,793	18,024,143	10,186,316
0	and exceptional items			(2.720)				(2.720)	
8	Exceptional items-Early Retirement Costs	_	_	(3,738)	-	_	_	(3,738)	-
8	Exceptional items-Share	92,299	11,552	97,546	97,477	_	_	_	_
	of profit of associate	,	,	- 1,- 1-	,				
9	Profit/(Loss) before tax	9,269,421	4,510,091		10,445,933			18,020,405	
	Current tax	2,632,009	1,282,237	5,595,665	3,035,849	2,554,389	1,238,727	5,511,732	2,989,965
11	Deferred tax Profit/(loss) after tax	6,637,412	3,227,854	(548,342) 12,676,210	7,410,084	6 272 200	2 160 066	(542,891) 13,051,564	7,196,350
12	and exceptional items	0,037,412	3,227,034	12,070,210	7,410,064	6,372,288	3,160,066	13,051,564	7,190,330
13.0	OTHER COMPREHENSIVE IN	COMF:							
	Gains/(Losses) from translating	-	_	1,859,238	-	-		_	_
	the financial statements			,,					
	of foreign operations								
13.2	Pair value changes in available	(416,166)	(131,715)	708,015	3,390,755	905,076	(128,515)	754,035	4,530,512
12.	-for-sale financial assets			1 227604				1 227604	
13.3	Revaluation Surplus on property, Plant and Equipment	-	_	1,227,694	-	_	_	1,227,694	-
13.4	Share of other comprehensive	_	_	7,776	-	_		_	_
	income of associates			,					
13.5	Income tax relating to components		-	(368,308)	-	-	-	(368,308)	-
1.4	of other comprehensive income OTHER COMPREHENSIVE		(121715)	2 424 415	2 200 755	005.076	(120 515)	1 (12 421	4.520.512
14	INCOME NET OF TAX	(416,166)	(131,715)	3,434,415	3,390,755	905,076	(128,515)	1,613,421	4,530,512
15	TOTAL COMPREHENSIVE	6,221,246	3,096,140	16,110,625	10.800.840	7,277,364	3,031,551	14,664,986	11,726,863
	INCOME								
	Basic Earnings per share	1.13	0.66	2.64	1.52	1.09	0.65	2.67	1.47
	Diluted Earnings per share	1.13	0.66	2.20	1.52	1.09	0.65	2.22	1.47
	Dividend per share	-	-	0.80	-	-	-	0.80	-
Ш	OTHER DISCLOSURES			GROUP				BANK	
		30-Jun-17 KSHS.'000	31-Mar-17 KSHS,'000	31-Dec-16 KSHS.'000	30-Jun-16 KSHS.'000	30-Jun-17 KSHS.'000	31-Mar-17 KSHS,'000	31-Dec-16 KSHS.'000	30-Jun-16 KSHS.'000
		(Un-audited)					(Un-audited)		(Un-audited)
1	NON PERFORMING LOANS	'							
	AND ADVANCES								
a)	AND ADVANCES Gross non-performing	12,222,665	11,234,835	11,274,174	10,253,392	12,222,665	11,234,835	11,273,048	10,253,392
a)	AND ADVANCES Gross non-performing Ioans and advances Less								
a) b)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense	971,548	946,488	1,128,934	1,215,940	971,548	946,488	1,128,934	1,215,940
a)	AND ADVANCES Gross non-performing Ioans and advances Less	971,548		1,128,934	1,215,940		946,488	1,128,934	
a) b) c) d)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions	971,548 11,251,117 4,492,687	946,488 10,288,347 3,527,216	1,128,934 10,145,240 3,868,538	1,215,940 9,037,452 3,780,032	971,548 11,251,117 4,492,687	946,488 10,288,347 3,527,216	1,128,934 10,144,114 3,867,412	1,215,940 9,037,452 3,780,032
a) b) c) d) e)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d)	971,548 11,251,117 4,492,687 6,758,430	946,488 10,288,347 3,527,216 6,761,131	1,128,934 10,145,240 3,868,538 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420	971,548 11,251,117 4,492,687 6,758,430	946,488 10,288,347 3,527,216 6,761,131	1,128,934 10,144,114 3,867,412 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420
a) b) c) d) e) f)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities	971,548 11,251,117 4,492,687	946,488 10,288,347 3,527,216	1,128,934 10,145,240 3,868,538	1,215,940 9,037,452 3,780,032	971,548 11,251,117 4,492,687	946,488 10,288,347 3,527,216	1,128,934 10,144,114 3,867,412	1,215,940 9,037,452 3,780,032
a) b) c) d) e) f)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f)	971,548 11,251,117 4,492,687 6,758,430	946,488 10,288,347 3,527,216 6,761,131	1,128,934 10,145,240 3,868,538 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420	971,548 11,251,117 4,492,687 6,758,430	946,488 10,288,347 3,527,216 6,761,131	1,128,934 10,144,114 3,867,412 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420
a) b) c) d) e) f) g)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances	971,548 11,251,117 4,492,687 6,758,430 6,758,430	946,488 10,288,347 3,527,216 6,761,131 6,761,131	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420	971,548 11,251,117 4,492,687 6,758,430 6,758,430	946,488 10,288,347 3,527,216 6,761,131 6,761,131	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420
a) b) c) d) e) f)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders	971,548 11,251,117 4,492,687 6,758,430	946,488 10,288,347 3,527,216 6,761,131	1,128,934 10,145,240 3,868,538 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420	971,548 11,251,117 4,492,687 6,758,430	946,488 10,288,347 3,527,216 6,761,131	1,128,934 10,144,114 3,867,412 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420
a) b) c) d) e) f) g)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates	971,548 11,251,117 4,492,687 6,758,430 6,758,430	946,488 10,288,347 3,527,216 6,761,131 6,761,131	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420	971,548 11,251,117 4,492,687 6,758,430 6,758,430	946,488 10,288,347 3,527,216 6,761,131 6,761,131	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 - 1,320,278	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420
a) b) c) d) e) f) g) 2 a)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances	971,548 11,251,117 4,492,687 6,758,430 6,758,430	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023	946,488 10,288,347 3,527,216 6,761,131 6,761,131	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220
a) b) c) d) e) f) g) 2 a) b)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 - 1,320,278 7,681,221	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 - 1,320,278 7,681,221	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790
a) b) c) d) e) f) g) 2 a) b)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 - 1,320,278 7,681,221	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 - 1,320,278 7,681,221	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790
a) b) c) d) e) f) g) 2 a) b) c)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees,	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 - 1,320,278 7,681,221	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010
a) b) c) d) e) f) g) 2 a) b) c) 3 a)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 - 1,320,278 7,681,221 9,001,499	1,215,940 9,037,452 3,780,032 5,257,420 	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 - 1,320,278 7,681,221 9,001,499	1,215,940 9,037,452 3,780,032 5,257,420
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 - 1,320,278 7,681,221 9,001,499	1,215,940 9,037,452 3,780,032 5,257,420 	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 - 1,320,278 7,681,221 9,001,499	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010 11,793,939 10,683,829
a) b) c) d) e) f) g) 2 a) b) c)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 - 1,320,278 7,681,221 9,001,499	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010 11,793,939 10,683,829
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital strength Core capital	971,548 11,251,117 4,492,687 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d) b) c)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808 1,000,000	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010 11,793,939 10,683,829 - 22,477,767 46,566,692 1,000,000
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 54,101,714	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808 1,000,000 50,924,808	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d) e) f) c) d) e)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital (a+d)	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 55,308,867 81,046,167	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010 11,793,939 10,683,829 - 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 54,101,714 24,123,051 79,224,766	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808 1,000,000 50,924,808 20,845,215 72,770,022	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709
a) b) c) d) e) f) g) 2 a) b) c) d) b) c) d) b) c) d) e) f) g) 2 a) b) c) d) b) c) d) e) f)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Total contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995 351,116,221	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 138,532,396	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 54,101,714 24,123,051 79,224,766 349,271,280	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808 1,000,000 50,924,808 20,845,215 7,770,022 219,614,654	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 15,606,017 15,006,010 02,172,709 309,083,963
a) b) c) d) e) f) g 2 a) b) c) 3 a) b) c) d) e) f) g)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities	971,548 11,251,117 4,492,687 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995 351,116,221 19,5%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 19,8%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16.86%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19,1%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 1,000,000 20,845,215 72,770,022 319,614,654 20.0%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8%
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d) e) f) g) h)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Total contingent liabilities Capital strength Ore capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 - 30,812,351 55,948,943 1,000,000 54,948,943	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 55,308,867 81,046,167 327,391,376 19.8% 10.5%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 1,000,000 50,382,064 1,000,000 19,382,064 1,000,000 19,382,064 1,000,000 19,382,064 1,000,000 10,382,064 10,382,064	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 1,5606,017 61,751,149 310,912,926 16.86% 10.5%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 - 30,812,351 55,101,714 1,000,000 54,101,714 1,000,000 54,101,714 24,123,051 79,224,766 349,271,280 19,39% 10,5%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808 1,000,000 50,924,808 20,845,215 72,770,022 319,614,654 20.0% 10.5%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 - 728,220 6,988,790 7,717,010 11,793,939 10,683,829 - 22,477,767 46,566,692 1,000,000 45,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8% 10.5%
a) b) c) d) e) f) g 2 a) b) c) 3 a) b) c) d) e) f) g)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 19,8%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16.86%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19.1%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 1,000,000 20,845,215 72,770,022 319,614,654 20.0%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8%
a) b) c) d) e) f) g 2 a) b) c) 3 a) b) c) d) e) f) g) h) i)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/ (deficiency) Core capital/total risk weighted Minimum Statutory Ratio	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 - 30,812,351 55,948,943 1,000,000 54,948,943	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 19,8% 10,5% 9,3%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19.7% 10.5% 9,2%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16.86% 10.5% 6.36%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19,1% 10,5% 8,6%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,924,808 20,845,215 72,770,022 319,614,654 20.0% 10.5% 9,5%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8% 10.5% 6.3%
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d) a) b) c) d) e) f) g) h) i) j(k) l)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k)	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995 351,116,221 19.5% 9.0% assets 15.9% 10.5% 5,49%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 19,8% 10,5% 9,3% 17,0% 10,5% 10,5% 6,5%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19.7% 10.5% 9.2% 16.1% 10.5% 5.6%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16.86% 10.5% 6.36% 15.16% 10.5% 4.66%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19.1% 10.5% 8.6% 16.3% 10.5% 5,5%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 50,924,808 20,845,215 72,770,022 319,614,654 20.0% 10.5% 9.5% 16.2% 10.5% 5.7%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8% 10.5% 15.1% 10.5% 4.6%
a) b)c) d)e)f)g) 2 a) b)c) 3 a) b)c)d) a)b)c)d)e)f)g)h)i)j)k])m)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 10,5% 9,3% 17.0% 10,5% 9,3% 17.0% 10,5% 6,5% 6,5% 6,5% 6,5%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7% 10.5% 9,2% 16.1% 10.5% 9,2% 5,6% 5,6% 5,27,7%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16.86% 10.59% 6.36% 15.16% 10.59% 4.666% 20.18%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19.1% 10.5% 8.6% 8.6% 10.5% 8.6% 24.0%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 50,924,808 1,000,000 20,845,215 72,770,022 319,614,654 20.0% 10.5% 9,5% 16.2% 10.5% 5,7% 22.8%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8% 10.5% 6.3% 6.3% 6.3% 4.6% 4.6% 20.1%
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d) a) b) c) d) e) f) g) h) j) k) h) m) n)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Total contingent liabilities Capital strength Ore capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/ (deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/ (deficiency) Core capital/total risk weighted Minimum Statutory Ratio	971,548 11,251,117 4,492,687 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 5,4948,943 24,123,051 80,071,995 351,116,221 19.5% 10.5% 9.0% assets 15.9% assets 22.8% assets 22.8% assets 22.8%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 55,308,867 81,046,167 327,391,376 19,8% 10,5% 9,3% 17,0% 10,5% 9,3% 17,0% 10,5% 6,5% 24,8% 24,8% 24,8% 24,8%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 1,003,82,064 1,003,82,064 1,000,000 50,800,527 72,262,591 318,532,396 19,7% 10.5% 9.2% 10.5% 5.6% 22.7% 14.5%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16,86% 10,5% 6,36% 15,16% 10,5% 4,66% 20,18% 20,18%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 55,101,714 24,123,051 79,224,766 349,271,280 10,5% 8.8% 10,5% 8.8% 10,5% 5.3% 22.7% 14,5%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 1,000,000 52,500,222 1,000,000 62,500,222 1,000,000 52,500,222 1,000,000 10,500	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 51,924,808 1,000,24,808 1,000,24,808 1,000,616,654 20,046,616,654 10.5% 9.5% 10.5% 9.5% 10.5% 22.8% 22.8% 22.8% 22.8%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 1,000,000 45,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16,8% 10,5% 6,3% 15,1% 10,5% 4,6% 20,1% 20,1% 20,1%
a) b) c) d) e) f) g) 2 a) b) c) 3 a) b) c) d) e) f) g) h) i) j) k) j) m) n) o)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Total contingent liabilities Capital Strength Ore capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/ (deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(m-n)	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 10,5% 9,3% 17.0% 10,5% 9,3% 17.0% 10,5% 6,5% 6,5% 6,5% 6,5%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7% 10.5% 9,2% 16.1% 10.5% 9,2% 5,6% 5,6% 5,27,7%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 16.86% 10.59% 6.36% 15.16% 10.59% 4.666% 20.18%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19.1% 10.5% 8.6% 8.6% 10.5% 8.6% 24.0%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 50,924,808 1,000,000 20,845,215 72,770,022 319,614,654 20.0% 10.5% 9,5% 16.2% 10.5% 5,7% 22.8%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 1,000,000 10,5% 6,3% 6,3% 6,3% 6,3% 4,6% 4,6% 4,6% 4,6% 20,1%
a) b)c) d)e)f)g 2 a) b)c) 3 a) b)c)d) a)b)c)d)e)f)g)h)j)k])m)n)o) 5	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k)	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995 351,116,221 9,0% assets 15.9% 10.5% 6,0% assets 22.8% 14.5% 8,3%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 19,8% 10,59% 10,59% 10,59% 10,59% 11,09% 11,	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7% 10.5% 9,2% 16.1% 10.5% 5,6% 22.7% 14.5% 8.2%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 10.5% 10.5% 10.5% 6.36% 15.16% 10.5% 4.66% 20.18% 14.5% 5.68%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 54,101,714 24,123,051 79,224,766 349,271,280 10.5% 8.8% 10.5% 5.3% 22.7% 14.5% 8.2%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,22 25,308,867 78,809,089 328,021,814 19.1% 10.5% 8.6% 16.3% 10.5% 5.8% 24.0% 14.5% 9.5%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 50,924,808 20,845,215 72,770,022 319,614,654 20.0% 10.5% 16.2% 10.5% 5.7% 22.8% 14.5% 8.3%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8% 10.5% 6.3% 15.1% 10.5% 20.1% 14.5% 5.6%
a) b)c) d)e)f)g) 2 a) b)c) 3 a) b)c)d) a)b)c)d)e)f)g)k)) m)n)o) 5 a)	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLS Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(m-n) Liquidity Liquidity Ratio	971,548 11,251,117 4,492,687 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995 351,116,221 19.5% 10.5% 9,0% assets 15.9% 14.5% assets 22.8% 14.5% 8.3% 35.3%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 327,391,376 10,5% 9,3% 10,5% 6,5% 6,5% 6,5% 6,5% 10,3% 11,5%	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7% 10.5% 9,2% 16.1% 10.5% 5,6% 5,6% 5,27% 33.7%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 10.5% 6.36% 10.5% 6.36% 15.16% 10.5% 4.66% 20.18% 14.5% 5.68%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 54,101,714 24,123,051 79,224,766 349,271,280 10.5% 8.8% 10.5% 5.3% 5.3% 5.2.7% 14.5% 8.2% 34.7%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,222 25,308,867 78,809,089 328,021,814 19.1% 10.5% 8.6% 16.3% 10.5% 5.8% 5.8% 5.8% 5.8% 5.8% 37.6%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 50,924,808 1,000,000 20,845,215 72,770,022 319,614,654 20.0% 10.5% 9,5% 16.2% 10.5% 5,7% 22.8% 14.5% 8,3% 33.2%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 1,000,000 10,5% 6.3% 6.3% 10.5% 4.6% 4.6% 4.6% 4.6% 4.6% 4.6% 4.6% 4.6
a) b)c) d)e)f)g 2 a) b)c) 3 a) b)c)d) a)b)c)d)e)f)g)h)j)k])m)n)o) 5	AND ADVANCES Gross non-performing loans and advances Less Interest in suspense Total Non-performing loans and advances (a-b) Less Loan loss provisions Net Non performing loans (c-d) Discounted Value of Securities Net NPLs Exposure (e-f) Insider loans and advances Directors, shareholders and associates Employees Total insider loans, advances and other facilities Off-Balance Sheet Items Letters of credit, guarantees, acceptances Forwards, swaps and options Other contingent liabilities Total contingent liabilities Capital strength Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted Minimum Statutory Ratio Excess/(deficiency)(j-k)	971,548 11,251,117 4,492,687 6,758,430 6,758,430 - 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,948,943 1,000,000 54,948,943 24,123,051 80,071,995 351,116,221 9,0% assets 15.9% 10.5% 6,0% assets 22.8% 14.5% 8,3%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 55,737,300 1,000,000 54,737,300 25,308,867 81,046,167 19,8% 10,59% 10,59% 10,59% 10,59% 11,09% 11,	1,128,934 10,145,240 3,868,538 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 19,379,799 51,382,064 1,000,000 50,382,064 20,880,527 72,262,591 318,532,396 19,7% 10.5% 9,2% 16.1% 10.5% 5,6% 22.7% 14.5% 8.2%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 47,145,132 1,000,000 46,145,132 15,606,017 61,751,149 310,912,926 10.5% 10.5% 10.5% 6.36% 15.16% 10.5% 4.66% 20.18% 14.5% 5.68%	971,548 11,251,117 4,492,687 6,758,430 6,758,430 6,758,430 1,762,155 7,516,023 9,278,178 17,096,230 13,716,121 30,812,351 55,101,714 1,000,000 54,101,714 24,123,051 79,224,766 349,271,280 10.5% 8.8% 10.5% 5.3% 22.7% 14.5% 8.2%	946,488 10,288,347 3,527,216 6,761,131 6,761,131 - 2,008,981 7,770,310 9,779,291 11,593,258 12,476,170 24,069,428 53,500,222 1,000,000 52,500,22 25,308,867 78,809,089 328,021,814 19.1% 10.5% 8.6% 16.3% 10.5% 5.8% 24.0% 14.5% 9.5%	1,128,934 10,144,114 3,867,412 6,276,702 6,276,702 1,320,278 7,681,221 9,001,499 12,465,919 6,913,880 1,000,000 50,924,808 20,845,215 72,770,022 319,614,654 20.0% 10.5% 16.2% 10.5% 5.7% 22.8% 14.5% 8.3%	1,215,940 9,037,452 3,780,032 5,257,420 5,257,420 728,220 6,988,790 7,717,010 11,793,939 10,683,829 22,477,767 46,566,692 1,000,000 45,566,692 15,606,017 62,172,709 309,083,963 16.8% 10.5% 6.3% 15.1% 10.5% 20.1% 14.5% 5.6%

Key Highlights

- Strong group performance with a Profit Before Tax of Kshs 9.3 Billion for Q2 2017.
- A strong balance sheet growth with an asset base of Kshs 383.3 Billion.
- Key gains from continued implementation of the "Soaring Eagle" Transforming Agenda focusing on improved operational efficiencies, cost management and innovative customer delivery systems.
- Received statutory approval by Central Bank of Kenya on a strategic leasing joint venture with Super Group of South Africa.

The financial statements were approved by the Board of Directors on 16th August 2017 and signed on its behalf by:
Signed: Mr. Stanley Muchiri, EBS Group Chairman
Signed: Dr. Gideon Muriuki, MBS Group Managing Director & CEO

