

BANK OF AFRICA KENYA LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31 MARCH 2023

- 1	STATEMENT OF FINANCIAL POSITION	31 March	31 December	31 March
•	OM EMENT OF THAT OWNER	2022 Shs '000 (Un-Audited)	2022 Shs '000	2023
A	ASSETS Cash (both local and foreign)	590.158	653.890	574,934
2	Balances with from Central Bank of Kenya	3,037,058	3,185,023	2,866,943
4	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss Investment securities	-	-	=
3	a) Held to Maturity	- 11 01E 0/0	-	10,000,001
	a. Kenya Government securities b.Other Securities	11,015,349	14,079,226	13,630,801
	b) Available for sale a. Kenya Government securities	522,346	483,738	498,756
	b.Other Securities Deposits and balances due from local banking institutions	9,674 1,039,438	9,674 2,053,484	
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	502,889 410,719	968,366 434,702	
	Loans and advances to customers (net) Balances due from banking institutions in the group	16,776,182 5,126,936	18,833,312 2,827,536	
11	Investments in associates Investments in subsidiary companies	-	_	_
13	Investments in joint ventures Investment properties	-	-	_
15	Property, plant and equipment Prepaid lease rentals	1,595,645	1,683,445	1,646,634
17	Intangible assets Deferred tax asset	182,895 2,756,824	173,134 2,679,915	157,906 2,679,915
19	Retirement benefit asset Other assets	1,131,783	783,143	954.315
	TOTAL ASSETS	44,697,896	48,848,588	49,307,821
	LIABILITIES			
23	Balances due to Central Bank of Kenya Customer deposits	28,024,250	32,733,380	32,949,871
	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad	60,008 73,282	485,315 518,548	200,043 71,359
	Other money market deposits Borrowed Funds	957,341	1,001,911	1,079,197
	Balances due to banking institutions in the group Tax payable	8,997,279	7,348,418	8,159,111
30	Dividends payable Deferred tax liability	-	-	_
32	Retirement benefit liability Other liabilities	909,172	961,614	932,369
	TOTAL LIABILITIES	39,021,332		43,391,950
	SHAREHOLDERS' FUNDS	7,927,449	7007//0	7027//0
36	Paid up/ Assigned capital Share premium/ (discount)	1,980,356	7,927,449 1,980,356	7,927,449 1,980,356
38	Revaluation reserves Retained earnings/ (Accumulated losses)	(5,025,232)	(5,098,769)	[4,982,867]
40	Statutory loan loss reserve Other reserves	877,941 (83,950)	1,089,679 (99,313)	1,089,679 (98,746)
	Proposed dividends	_	_	
	Capital grants		_	_
43	TOTAL SHAREHOLDERS' FUNDS	5,676,564	5,799,402	5,915,871
43		5,676,564 44,697,896	5,799,402 48,848,588	
43	TOTAL SHAREHOLDERS' FUNDS			
43 44 II 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	44,697,896		49,307,821
44 II 1.1 1.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	44,697,896 399,993 279,753	1,718,761 1,298,083	49,307,821 446,571 378,849
43 44 II 1.1 1.2 1.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	44,697,896 399,993	48,848,588 1,718,761	49,307,821 446,571
43 44 II 1.1 1.2 1.3 1.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	44,697,896 399,993 279,753 35,551	1,718,761 1,298,083 204,833	49,307,821 446,571 378,849 98,377
43 44 II 1.1 1.2 1.3 1.4 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES	399,993 279,753 35,551 4 715,301	1,718,761 1,298,083 204,833 8,583 3,230,260	446,571 378,849 98,377 2,819 926,616
43 44 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions	399,993 279,753 35,551 4 715,301 233,858 23,585	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606	446,571 378,849 98,377 2,819 926,616 310,247 17,160
44 II 1.1.1.2.1.3.1.4 1.5 2.1.2.2.2.3	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expense	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511	446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.44 3 4	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150	446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692	446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907
1.1.1.1.2.2.2.3.3.4.4.4.2.4.3.4.4.4.4.4.4.4.4.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133
1.1.1.1.2.1.3.3.1.4.4.1.5.2.2.3.3.4.4.4.4.4.5.4.5.4.4.4.5.4.4.5.4.4.4.4	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 - 9,860	1,718,761 1,298,083 204,833 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920	446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133
11.1.1.2.1.3.3.1.4.4.1.5.2.2.3.3.4.4.4.4.4.4.5.4.6.4.6.6.4.6.6.6.6.6.6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564
1.1.1.1.2.2.1.3.1.4.4.1.4.2.2.4.3.4.4.4.5.5.6.6	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income Total operating income Total operating income OPERATING EXPENSES	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471
1 1.1.1.1.2.1.3.1.4.4.1.5.2.2.3.3.4.4.4.4.5.5.6.6.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.6.2.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.2.6.2.2.6.2.2.6.2.2.6.2.2.6.2	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total operating income Total operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.4 6.5	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income Other income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057
44 1 1 1 1 1 1 2 2 1 2 2	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income Depreciation charge on property and equipment Amortisation charges	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231
1 1.1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.4 4.5 5 6.6 6.6 6.7 6.6 6.7	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total operating income Total operating income Total operating income Total operating income DPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	44,697,896 399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231 217,152
1 1 1 1 1 1 1 1 1 1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST EXPENSES Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697 2,786,686	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231 17,231 217,152
43 44 1 1.1.1.2.1.3.3.1.4.4.1.5.1.5.1.5.1.5.1.5.1.5.1.5.1.5.1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit / (Loss) before tax and exceptional expenses	44,697,896 399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231 217,152
44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Interest income Total other operating income Total operating income Total operating income Total operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit / (Loss) before tax and exceptional expenses Exceptional items	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697 2,786,686	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231 217,152 717,892
43 44 1 1.1.1.2.1.3.3.1.4.4.1.5.1.5.1.5.1.5.1.5.1.5.1.5.1.5.1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit / (Loss) before tax and exceptional expenses	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697 2,786,686	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231 17,231 217,152
43 44 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.5 5 6 6.6 6.7 6.8 7 8 9 10	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses INTEREST INCOME/[LOSS] OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Interest income Total other operating income Total operating income Total operating income Total operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit / (Loss) before tax and exceptional expenses Exceptional items	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405 81,246	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697 2,786,686 282,588	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 893,471 185,647 206,938 15,434 11,057 64,433 17,231 217,152 717,892 165,579
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.5 6.6 6.7 6.8 9 10 11	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income Other income Total other operating income Total operating income OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Profit / (Loss) before tax and exceptional expenses Exceptional items Profit / (Loss) before tax Current tax	399,993 279,753 35,551 4 715,301 233,858 23,585 99,832 357,275 358,026 40,088 94,061 152,616 9,860 296,625 654,651 68,120 206,094 12,382 11,136 66,483 15,793 193,397 573,405	1,718,761 1,298,083 204,833 8,583 3,230,260 1,090,033 69,606 319,511 1,479,150 1,751,110 108,604 370,692 762,743 11,205 64,920 1,318,164 3,069,274 636,745 814,113 54,040 57,869 264,833 63,389 895,697 2,786,686	49,307,821 446,571 378,849 98,377 2,819 926,616 310,247 17,160 74,302 401,709 524,907 18,059 97,649 216,133 26,723 358,564 883,471 185,647 206,938 15,434 11,057 64,433 17,231 217,152 717,892

31 March 31 December 2022 2030 203					
3 Other Comprehensive Income 13 Gains / Losses Form translating the financial statements of foreign operations 13 Gains / Losses Form translating the financial sasets (1,590) (24,218) (24			31 March	31 December	31 March
13 Other Comprehensive Income Il.					
13 Other Comprehensive Income 13.1 Glains / [Losses] from translating the financial statements of foreign operations					
13 Other Comprehensive Income 13.0 clains/CLusses) from translating the financial statements of foreign operations 13.2 Fair value changes in available-for-sale financial assets 1.590 (24,218 810 13.3 Revaluation Surplus on Property, plant and equipment					
13.1 Gains/(Losses) from translating the financial statements of foreign operations 24.218 810 3.3 Revaluation Surplus on Property, plant and equipment	13	Other Comprehensive Income	(Ç,	(
13.2 Fair value changes in available-for-sale financial assets (1,590) (24,218) 810 13.3 Revaluation Surplus on Property, plant and equipment			_	_	_
13.3 Revaluation Surplus on Property, plant and equipment 13.4 Share of their comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 13.5 Income tax relating to components of other comprehensive income 13.5 Income tax relating to components of other comprehensive income 13.5 Income tax relating to components of other comprehensive income 13.5 Income tax relating to components of the year net of tax 13.5 Income tax relating to components of the year net of tax 13.5 Income tax relating to components of the year net of tax 13.5 Income tax relating to components of the year net of tax 13.5 Income tax relating to components of the year net of tax 13.5 Income tax relating to			(1.590)	(24.218)	810
13.4 Share of other comprehensive income of associates 47 7,265 [243] 14. Other comprehensive income for the year net of tax			_	-	_
13.5			_	-	_
15 Total comprehensive income for the year 155,759 178,117 116,472	13.5	Income tax relating to components of other comprehensive income	477	7,265	(243)
15 Total comprehensive income for the year 155,759 178,117 116,472	1/	Other control of the	(1.110)	(10.050)	F07
III OTHER DISCLOSURES	_14	Other comprehensive income for the year net of tax	[1,113]	[10,953]	367
III OTHER DISCLOSURES	15	Total comprehensive income for the year	55 759	178 117	116 472
Non-PERFORMING LOANS AND ADVANCES a Gross non-performing loans and advances (a) 3,089,282 1,526,6655 1,568,152 1,526,6655 1,568,152 1,526,6655 1,568,152 1,526,6655 1,568,152 1,526,6655 1,568,152 1,526,1055 1,526,1055 1,526,8655 1,526,8655 1,526,8655 1,526,8655 1,526,8655 1,526,8655 1,526,8655 1,526,865 1,226,865 1,		•	33,733	170,117	110,472
a Gross non-performing loans and advances (a) 3,534,564 5,320,769 5,523,287 b Interest in suspense (b) 3,089,229 1,526,665 1,686,152 c Total non-performing loans and advances (a-b) 5,445,272 3,794,104 3,837,135 d Loan loss provisions 3,693,078 1,928,844 2,280,006 Net non-performing loans [c-d] 1,752,194 1,265,260 1,557,130 [non-performing loans [c-d] 1,575,195 1,928,844 2,280,006 F Discounted value of securities (921,503) (1,502,109) (1,096,091) R Net NPLs Exposure (e-f) 830,691 363,151 461,039	1111	UTHER DISCLUSURES			
b Interest in suspense (b) c Total non-performing loans and advances (a-b) d Loan loss provisions d Loan loss provisions s, 9,893,078 l, 1928,644 l, 2280,008 e Net non-performing loans (c-d) f Discounted value of securities (921,503) g Net NPLs Exposure (e-f) 830,691 363,151 461,039 2 INSIDER LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees 607,992 563,849 633,837,35 c Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances b Forwards, swaps and options c Other contingent liabilities 11,26,574 74,165 188,682 c Other contingent liabilities 10,405,118 11,26,574 3 Core capital 4 CAPITAL STRENGTH a Core capital 5 Core capital 6 Core capital 7 Total capital 8 3,806,118 8 3,806,118 8 3,807,137 8 376,337 8 376,337 8 376,350 8 3,47,371 8 376,437 8 377,437 8 376,437 8 377,437 8 376,437 8 376,437 8 376,437 8 376,4	1	NON-PERFORMING LOANS AND ADVANCES			
b Interest in suspense (b) c Total non-performing loans and advances (a-b) d Loan loss provisions d Loan loss provisions s, 9,893,078 l, 1928,644 l, 2280,008 e Net non-performing loans (c-d) f Discounted value of securities (921,503) g Net NPLs Exposure (e-f) 830,691 363,151 461,039 2 INSIDER LOANS AND ADVANCES a Shareholders, Directors, and their associates b Employees 607,992 563,849 633,837,35 c Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances b Forwards, swaps and options c Other contingent liabilities 11,26,574 74,165 188,682 c Other contingent liabilities 10,405,118 11,26,574 3 Core capital 4 CAPITAL STRENGTH a Core capital 5 Core capital 6 Core capital 7 Total capital 8 3,806,118 8 3,806,118 8 3,807,137 8 376,337 8 376,337 8 376,350 8 3,47,371 8 376,437 8 377,437 8 376,437 8 377,437 8 376,437 8 376,437 8 376,437 8 376,4	а	Gross non-performing loans and advances (a)	8.534.564	5.320.769	5.523.287
c Total non-performing loans and advances (a-b) 5,445,272 sign 3,784,104 3,837,135 4,284,272 sign 3,784,104 3,837,135 4,284,572 sign 3,784,104 3,837,135 4,285,260 sign 3,837,135 1,228,844 sign 2,280,006 1,752,194 sign 3,893,135 1,928,844 sign 2,280,006 1,574,130 1,575,130 1,575,130 1,575,130 1,575,130 1,576,135 1,576,135 1,576,135 1,574,135 1,574,135 1,574,309 1,574,309 1,574,309 2,774,35 6,587 8,741 6,587 6,743 6,587 6,738 6,743 6,587 6,743 6,587 6,743 6,587 6,743 6,587 6,743 6,587 6,743 6,587 6,743 6,587 6,743 6,587 6,743 3,583,33 6,743 7,592,173 7,492,042 8,040,519 8,042,578 8,042,5					
d Loan loss provisions Net non-performing loans (c-d) 1,752,194 1,865,260 1,557,130 1,502,109 1,1502,109 1,1502,109 1,1502,109 1,1096,091 1,10					
Net non-performing loans (c-d)					
Discounted value of securities 921,503 1,502,109 1,096,091 Ret NPLs Exposure (e-f) 830,691 363,151 461,039 INSIDER LOANS AND ADVANCES 3 Shareholders, Directors, and their associates 9,766 6,587 8,741 Employees 607,992 563,849 633,837 C Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS 3 3 3 3 3 3 3 3 3					
NSIDER LOANS AND ADVANCES Shareholders, Directors, and their associates 9,766 6,587 8,741					
INSIDER LOANS AND ADVANCES Shareholders, Directors, and their associates 9,766 6,587 8,741 b	_				
a Shareholders, Directors, and their associates b Employees 607.992 563.849 633.837 c Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances b Forwards, swaps and options c Other contingent liabilities 11,26,574 7,492,042 1,300,011 7,4165 188,682 1,126,574 7,492 1,201,100 1,202,011 1,202,011 1,202,011 1,202,011 1,202,011 1,202,011 1,202,011 1,202,011 1,202,012 1,202,		Net NFLS Exposure [e-1]	030,031	303,131	401,035
b Employees 607,992 563,849 633,837 c Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances 9,147,371 7,492,042 8,040,519 a Letters of credit, guarantees and acceptances 9,131,171 47,165 188,682 c Other contingent liabilities 1,126,574 876,437 1,300,011 d Total contingent liabilities 10,405,116 8,415,644 9,529,213 4 CAPITAL STRENGTH 2,574,492 2,601,790 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,665,534 1,378,134 1	2	INSIDER LOANS AND ADVANCES			
c Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances 9,147,371 7,492,042 8,040,519 b Forwards, swaps and options 131,77 47,165 188,682 2.0 ther contingent liabilities 1,126,574 876,437 1,300,011 13,000,010 1,000,000 1,000,000 2,665,534 1,000,000 1,000,000 1,000,000 1,000,000 1,665,534	а	Shareholders, Directors, and their associates	9,766	6,587	8,741
c Total insider loans and advances 617,759 570,435 642,578 3 OFF-BALANCE SHEET ITEMS a Letters of credit, guarantees and acceptances 9,147,371 7,492,042 8,040,519 b Forwards, swaps and options 131,77 47,165 188,682 2.0 ther contingent liabilities 1,126,574 876,437 1,300,011 13,000,010 1,000,000 1,000,000 2,665,534 1,000,000 1,000,000 1,000,000 1,000,000 1,665,534	b	Employees	607.992	563.849	633.837
3 OFF-BALANCE SHEET ITEMS 2					
a Letters of credit, guarantees and acceptances b Forwards, swaps and options 131,77 47,652 188,682 c Other contingent liabilities 1,126,574 876,437 1,300,011 d Total contingent liabilities 10,405,116 8,415,644 9,529,213 CAPITAL STRENGTH CORE capital CORE capital CORE capital Divide Core Capital/Total risk weighted assets Divide Core Capital/Total risk weighted assets Divide Core Capital/Total Capital Divide Core Capital/Total Deposit Liabilities Divide Core Capital/Total Risk Weighted Assets Divide Divide Core Capital/Total Risk Weighted Assets Divide Divide Core Capital/Total Risk Weighted Assets Divide Divide Divide Core Capital/Total Risk Weighted Assets Divide Di			,		
b Forwards, swaps and options c Other contingent liabilities l1,126,574 l1,26,574 l1,26,574 l1,300,011 l1,26,574 l1,26,574 l1,300,011 l1,26,574 l1,26,574 l1,200,011 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,574,492 l1,601,790 l1,574,492 l1,601,790 l1,655,534 l1,232,692 l1,241,541 l1,378,134	3	OFF-BALANCE SHEET ITEMS			
b Forwards, swaps and options c Other contingent liabilities l1,126,574 l1,26,574 l1,26,574 l1,300,011 l1,26,574 l1,26,574 l1,300,011 l1,26,574 l1,26,574 l1,200,011 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,000,000 l1,574,492 l1,601,790 l1,574,492 l1,601,790 l1,655,534 l1,232,692 l1,241,541 l1,378,134	а	Letters of credit, guarantees and acceptances	9,147,371	7,492,042	8,040,519
Total contingent liabilities 10,405,116 8,415,644 9,529,213			131,171	47,165	188,682
Total contingent liabilities 10,405,116 8,415,644 9,529,213	С	Other contingent liabilities	1.126.574	876.437	1.300.011
### CAPITAL STRENGTH Core capital	d	Total contingent liabilities	10,405,116	8,415,644	9,529,213
a Core capital b Minimum statutory capital c Excess/ (Deficiency) d Supplementary Capital Total crist weighted assets f Total risk weighted assets Minimum statutory ratio Excess/ (Deficiency) d Supplementary Capital Total capital Total risk weighted assets S 23,161,201 Excess/ (Deficiency) D 9% D 9% D 9% D 9% D 9% D 9% D 10,5% D 10,					
b Minimum statutory capital 1,000,000 1,000,000 1,000,000 1,000,000			0.577.700	0.001.700	0.005.507
c Excess/ (Deficiency) 1,574,492 1,601,790 1,665,534 d Supplementary Capital 1,232,692 1,241,541 1,378,134 e Total capital 3,807,184 3,843,331 4,043,668 f Total risk weighted assets 23,161,201 24,342,466 25,015,354 g Core capital/total deposit liabilities 8.9% 7.8% 8.0% h Minimum statutory ratio 8.0% 8.0% 8.0% i Excess/ (Deficiency) 0.9% -0.2% 0.0% j Core capital/total risk weighted assets 11.1% 10.7% 10.7% k Minimum statutory ratio 10.5% 10.5% 10.5% l Excess/ (Deficiency) 0.6% 0.2% 0.2% m Total capital / total risk weighted assets 16.4% 15.8% 16.2% o Excess/ (Deficiency) 1.9% 1.3% 1.7% a Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% LiQUIDITY Liquidity ratio 44.8%					
d Supplementary Capital 1,232,692 1,241,541 1,378,134 e Total capital 3,807,184 3,843,331 f Total risk weighted assets 23,161,201 24,342,466 g Core capital/total deposit liabilities 8,9% 7,8% 8,0% Minimum statutory ratio 8,0% 8,0% 8,0% 8,0% 1 Excess/ (Deficiency) 0,9% -0,2% 0,0% 1 Excess/ (Deficiency) 10,5% 10,					
e Total capital 3,807,184 3,843,331 4,043,668 f Total risk weighted assets 23,161,201 24,342,466 25,015,354 g Core capital/total deposit liabilities 8.9% 7.8% 8.0% 8.0% h Minimum statutory ratio 8.0% 8.0% 8.0% i Excess/ (Deficiency) 0.9% -0.2% 0.0% j Core capital/total risk weighted assets 11.1% 10.7% 10.7% k Minimum statutory ratio 10.5% 10.5% 10.5% l Excess/ (Deficiency) 0.6% 0.2% 0.2% m Total capital / Total risk weighted assets 16.4% 15.8% 16.2% n Minimum statutory ratio 14.5% 14.5% 14.5% o Excess/ (Deficiency) 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY Liquidity ratio					
f Total risk weighted assets g Core capital/total deposit liabilities h Minimum statutory ratio Excess/ (Deficiency) 0.9% -0.2% 0.0% Excess/ (Deficiency) 0.9% -0.2% 0.0% Excess/ (Deficiency) 0.9% -0.2% 0.0% Excess/ (Deficiency) 0.6% 0.2% 0.5% 10.			, . ,	, , , , ,	
g Core capital/total deposit liabilities 8.9% 7.8% 8.0% h Minimum statutory ratio 8.0% 8.0% 8.0% i Excess/ [Deficiency] 0.9% -0.2% 0.0% j Core capital/total risk weighted assets 11.1% 10.7% 10.7% k Minimum statutory ratio 10.5% 10.5% 10.5% l Excess/ [Deficiency] 0.6% 0.2% 0.2% m Total capital / total risk weighted assets 16.4% 15.8% 16.2% n Minimum statutory ratio 14.5% 14.5% 14.5% o Excess/ [Deficiency] 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY Liquidity ratio 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%					
h Minimum statutory ratio 8.0% 8.0% 8.0% i Excess/ (Deficiency) 0.9% −0.2% 0.0% j Core capital/total risk weighted assets 11.1% 10.7% 10.7% k Minimum statutory ratio 10.5% 10.5% 10.5% l Excess/ (Deficiency) 0.6% 0.2% 0.2% m Total capital /total risk weighted assets 16.4% 15.8% 16.2% o Excess/ (Deficiency) 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY Liquidity ratio 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%			23,161,201	24,342,466	25,015,354
i Excess/ (Deficiency) j Core capital/total risk weighted assets k Minimum statutory ratio l Excess/ (Deficiency) n Total capital / total risk weighted assets l Excess/ (Deficiency) n Minimum statutory ratio l Excess/ (Deficiency) n Minimum statutory ratio l Excess/ (Deficiency) n Minimum statutory ratio l Excess/ (Deficiency) l Excess/ (Defi			8.9%	7.8%	8.0%
j Core capital/total risk weighted assets k Minimum statutory ratio l Excess/ (Deficiency) Total capital/total risk weighted assets l 16.4% l Excess/ (Deficiency) Total capital/total risk weighted assets l 16.4% l 15.8% l 16.2% n Minimum statutory ratio Excess/ (Deficiency) Adjusted Core Capital/Total Deposit Liabilities* Adjusted Core Capital/Total Risk Weighted Assets* Adjusted Core Capital/Total Risk Weighted Assets* l 11.7% l 11.2% Adjusted Total Capital/Total Risk Weighted Assets* l 11.7% l 16.3% l 16.7% LIQUIDITY Liquidity ratio Minimum statutory ratio Minimum statutory ratio 20.0% 20.0% 20.0%	h	Minimum statutory ratio	8.0%	8.0%	8.0%
k Minimum statutory ratio 10.5% 10.5% 10.5% I Excess/ [Defriciency] 0.6% 0.2% 0.2% m Total capital / total risk weighted assets 16.4% 15.8% 16.2% n Minimum statutory ratio 14.5% 14.5% 14.5% o Excess/ [Deficiency] 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY Liquidity ratio 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%	i	Excess/ (Deficiency)	0.9%	-0.2%	0.0%
Excess/ (Deficiency) 0.6% 0.2% 0.2% Total capital / total risk weighted assets 16.4% 15.8% 16.2% Minimum statutory ratio 14.5% 14.5% 14.5% Excess/ (Deficiency) 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% Excess/ (Deficiency) 1.9% 1.3% 14.5% Excess/ (Deficiency) 1.9% 1.3% 14.5% Excess/ (Deficiency) 1.9% 1.3% 1.7% Excess/ (Deficiency) 1.9% 1.3% 1.2% Excess/ (Deficiency) 1.9% 1.3% 1.7% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.4.5% 1.2% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.4.5% 1.2% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.4.5% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.4.5% Excess/ (Deficiency) 1.9% 1.3% Excess/ (Deficiency) 1.9% Excess/ (Deficiency) 1.9% Excess	i	Core capital/total risk weighted assets	11.1%	10.7%	10.7%
Excess/ (Deficiency) 0.6% 0.2% 0.2% m Total capital / total risk weighted assets 16.4% 15.8% 16.2%	k	Minimum statutory ratio	10.5%	10.5%	10.5%
Total capital / total risk weighted assets 16.4% 15.8% 16.2%			0.6%	0.2%	0.2%
n Minimum statutory ratio 14.5% 14.5% 14.5% o Excess/ [Deficiency] 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY a Liquidity ratio 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%					
o Excess/ (Deficiency) 1.9% 1.3% 1.7% Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY 2 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%			14.5%	14.5%	
Adjusted Core Capital/Total Deposit Liabilities* 9.3% 8.1% 8.4% Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%					
Adjusted Core Capital/Total Risk Weighted Assets* 11.7% 11.2% 11.2% Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%	5				
Adjusted Total Capital/Total Risk Weighted Assets* 17.0% 16.3% 16.7% 5 LIQUIDITY Liquidity ratio Minimum statutory ratio 44.8% 48.1% 51.3% 20.0% 20.0% 50.0%					
5 LIQUIDITY a Liquidity ratio b Minimum statutory ratio 20.0% 20.0% 20.0%					
a Liquidity ratio 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%		Aujusteu Total Capital/ Total RISK Weighted Assets*	17.0%	10.3%	10.7%
a Liquidity ratio 44.8% 48.1% 51.3% b Minimum statutory ratio 20.0% 20.0% 20.0%	5	LIQUIDITY			
b Minimum statutory ratio 20.0% 20.0% 20.0%			44,8%	48.1%	51.3%
	-		201070		
			0 /0		2070

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.

AMB, DENNIS AWORI
CHAIRMAN RONALD MARAMBII
MANAGING DIRECTOR



Bank of Africa Kenya is regulated by the Central Bank of Kenya