

	KCB KENYA BANK				NATIONAL BANK OF KENYA				KCB GROUP PLC COMPANY				KCB GROUP PLC CONSOLIDATED			
	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited
<b>I. STATEMENT OF FINANCIAL POSITION</b>																
<b>A. ASSETS</b>																
1. Cash (both Local & Foreign)	7,078,197	7,615,802	7,597,722	6,074,983	940,995	1,249,469	1,100,330	1,292,929	-	-	-	-	14,393,282	15,239,536	15,152,993	12,213,526
2. Balances due from Central Bank of Kenya	44,807,278	27,913,129	25,839,259	39,115,841	4,081,795	4,133,434	3,750,586	9,456,491	-	-	-	-	48,889,073	32,046,563	29,589,845	48,572,332
3. Kenya Government and other securities held for dealing purposes	-	405,097	2,019,227	-	-	-	-	-	-	-	-	-	-	405,097	2,019,227	-
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment securities:																
5. a) Held at amortized cost: a. Kenya Government securities	72,359,602	72,058,395	69,422,464	51,069,643	33,356,840	33,614,230	34,460,222	34,555,655	-	-	-	-	106,067,077	106,009,625	103,882,686	85,625,298
b. Other securities	-	-	-	-	-	-	-	-	-	-	-	-	11,293,433	10,457,544	10,597,858	7,710,337
b) Fair value through OCI: a. Kenya Government securities	70,731,155	68,656,825	71,106,673	96,905,532	17,696,797	15,148,032	15,096,249	9,445,632	-	-	-	-	89,011,282	84,520,247	86,202,922	106,351,164
b. Other securities	-	-	-	1,724,468	-	-	-	-	-	-	-	24,473	6,668,276	11,139,894	8,081,389	8,836,162
6. Deposits and balances due from local banking institutions	5,847,046	2,459,041	3,097,833	4,991,259	1,352,368	1,367,120	1,357,790	1,054,278	3,993,311	1,160,495	1,146,705	1,535,438	7,199,414	3,826,161	4,455,623	6,045,537
7. Deposits and balances due from banking institutions abroad	13,423,354	5,373,275	8,662,093	15,080,084	2,622,821	1,234,389	755,496	1,181,205	-	-	-	-	45,349,403	34,520,821	39,117,240	47,282,144
8. Tax recoverable	-	-	247,078	-	295,415	306,432	304,692	304,204	-	-	24,920	28,743	-	-	425,728	-
9. Loans and advances to customers (net)	497,927,674	496,213,998	492,537,561	464,006,913	60,376,595	57,668,263	55,539,275	50,273,213	-	-	-	-	606,967,409	597,110,217	595,254,297	559,884,343
10. Balances due from group companies	1,911,824	5,058,801	5,715,418	4,926,699	-	-	-	-	4,124,299	9,473,050	212,778	1,002,490	-	-	-	-
11. Investments in associates	600,000	600,000	600,000	600,000	670,824	616,044	630,353	547,967	-	-	-	-	1,270,824	600,000	600,000	600,000
12. Investments in subsidiary companies	-	-	-	-	24,963	24,963	24,963	19,963	79,661,797	79,661,797	79,661,797	79,227,397	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	11,137,000	6,287,000	6,035,000	5,642,223	-	-	-	-	-	-	-	-	11,137,000	6,287,000	6,035,000	5,642,223
15. Property and equipment	9,188,711	9,150,404	9,977,222	10,023,093	4,076,935	4,213,320	4,374,108	4,337,707	613,219	614,904	616,428	616,984	18,180,756	18,522,034	19,967,596	20,238,654
16. Prepaid lease rentals	120,772	121,396	122,019	123,268	-	-	-	-	-	-	-	-	118,767	121,396	120,015	125,256
17. Intangible assets	4,023,087	4,398,952	4,443,725	5,177,506	634,903	665,434	744,447	882,274	6,584	7,091	7,597	8,610	5,081,917	5,382,267	5,499,457	7,312,992
18. Deferred tax asset	15,940,264	14,975,006	13,789,704	9,232,651	2,826,975	3,052,139	3,136,380	2,472,655	1,999	1,706	-	9,906	19,403,782	18,651,925	17,647,182	12,353,946
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets	24,786,290	23,174,407	37,132,433	15,598,651	4,675,744	6,294,900	5,566,729	3,401,285	47,748	14,550	33,330	53,531	31,121,316	32,682,285	43,161,195	24,277,598
<b>21. TOTAL ASSETS</b>	<b>779,882,254</b>	<b>744,461,528</b>	<b>758,345,431</b>	<b>730,292,814</b>	<b>133,633,970</b>	<b>129,588,169</b>	<b>126,841,620</b>	<b>119,225,458</b>	<b>88,448,957</b>	<b>90,933,593</b>	<b>81,703,555</b>	<b>82,507,572</b>	<b>1,022,153,011</b>	<b>977,522,612</b>	<b>987,810,253</b>	<b>953,071,512</b>
<b>B. LIABILITIES</b>																
22. Balances due to Central Bank of Kenya	-	-	-	4,914,250	-	-	-	-	-	-	-	-	-	-	-	4,914,250
23. Customer deposits	601,680,391	569,271,015	588,627,915	587,038,471	99,913,441	99,090,859	99,229,389	99,627,153	-	-	-	-	786,035,101	749,414,204	767,224,467	758,241,255
24. Deposits and balances due to local banking institutions	3,035,488	3,818,386	1,776,411	1,070,475	7,485,321	8,137,398	6,460,632	1,280,280	-	-	-	-	7,617,580	8,955,784	7,237,043	2,350,755
25. Deposits and balances due to foreign banking institutions	753,273	843,468	662,973	1,829,756	7,712,427	7,941,366	6,981,903	4,180,994	-	-	-	-	7,388,428	8,282,292	12,431,235	11,011,347
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	33,191,221	33,930,412	34,706,661	18,663,750	3,237,000	-	-	-	-	-	-	-	35,042,011	35,961,305	37,032,388	21,376,783
28. Balances due to group companies	-	-	-	-	-	-	-	-	4,019,235	3,810,669	3,553,491	3,125,892	-	-	-	-
29. Tax payable	1,920,732	3,416,320	-	472,400	-	-	-	-	122,095	32,532	-	-	2,323,292	3,800,169	-	519,323
30. Dividends payable	-	9,177,637	-	-	5,681	5,681	5,681	5,811	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-	10,152	-	-	-	-	-
32. Retirement benefit liability	177,000	177,000	177,000	-	-	-	-	-	-	-	-	-	177,000	177,000	177,000	-
33. Other liabilities	23,923,622	16,977,287	21,123,927	15,195,414	2,634,480	2,227,454	2,228,471	2,792,287	122,842	42,952	52,364	15,131	30,649,993	23,423,640	21,283,837	22,519,128
<b>34. TOTAL LIABILITIES</b>	<b>664,681,727</b>	<b>637,611,525</b>	<b>647,074,887</b>	<b>629,184,516</b>	<b>120,988,350</b>	<b>117,402,758</b>	<b>114,906,076</b>	<b>107,886,525</b>	<b>4,264,172</b>	<b>3,886,153</b>	<b>3,616,007</b>	<b>3,141,023</b>	<b>869,233,405</b>	<b>830,014,394</b>	<b>845,385,970</b>	<b>820,932,841</b>
<b>C. SHAREHOLDERS' FUNDS</b>																
35. Paid up/Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	12,368,906	3,213,463	3,213,463	3,213,463	3,213,456	3,213,463	3,213,463	3,213,463	3,213,456
36. Share premium/(discount)	-	-	-	-	-	-	-	-	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149
37. Revaluation reserves	-	-	-	-	1,225,905	1,225,905	1,225,905	1,255,687	-	-	-	-	1,225,905	1,225,905	1,225,905	1,255,687
38. Retained earnings/ Accumulated losses	61,439,719	53,771,579	48,232,365	46,728,427	(5,671,226)	(5,602,693)	(5,506,873)	(6,228,546)	53,281,173	52,930,365	43,970,473	48,515,214	126,482,898	116,209,950	112,822,478	105,218,406
39. Statutory loan loss reserve	-	-	-	-	4,590,726	4,074,991	3,794,213	3,864,058	-	-	-	-	3,795,390	4,584,440	2,154,895	3,329,760
40. Other Reserves/Re-measurement of defined benefit asset/ liability	(225,292)	(907,676)	(125,558)	393,771	131,309	118,302	53,393	78,828	-	-	-	(52,270)	(9,488,199)	(8,629,152)	(7,896,070)	(8,568,787)
41. Proposed dividends	-	-	9,177,637	-	-	-	-	-	-	3,213,463	3,213,463	-	-	3,213,463	3,213,463	-
42. Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>43. TOTAL SHAREHOLDERS' FUNDS</b>	<b>115,200,527</b>	<b>106,850,003</b>	<b>111,270,544</b>	<b>101,108,298</b>	<b>12,645,620</b>	<b>12,185,411</b>	<b>11,935,544</b>	<b>11,338,933</b>	<b>84,184,785</b>	<b>87,047,440</b>	<b>78,087,548</b>	<b>79,366,549</b>	<b>152,919,606</b>	<b>147,508,218</b>	<b>142,424,283</b>	<b>132,138,671</b>
44. Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>779,882,254</b>	<b>744,461,528</b>	<b>758,345,431</b>	<b>730,292,814</b>	<b>133,633,970</b>	<b>129,588,169</b>	<b>126,841,620</b>	<b>119,225,458</b>	<b>88,448,957</b>	<b>90,933,593</b>	<b>81,703,555</b>	<b>82,507,572</b>	<b>1,022,153,011</b>	<b>977,522,612</b>	<b>987,810,253</b>	<b>953,071,512</b>
<b>II. STATEMENT OF COMPREHENSIVE INCOME</b>																
<b>1. INTEREST INCOME</b>																
1.1 Loans and advances	28,236,791	12,869,217	52,176,373	24,720,409	2,999,930	1,326,844	4,641,097	2,312,683	-	-	-	-	34,495,165	15,817,634	64,770,327	29,987,544
1.2 Government securities	8,212,578	4,057,503	16,220,619	7,606,469	2,752,188	1,365,620	5,002,783	2,329,695	-	-	-	-	12,069,926	5,955,180	23,177,656	10,818,280
1.3 Deposits and placements with banking institutions	374,300	117,279	510,169	352,471	60,950	25,475	86,617	40,999	53,349	6,246	31,329	21,129	552,905	196,797	797,469	576,303
1.4 Other Interest Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>1.5 Total interest income</b>	<b>36,823,669</b>	<b>17,043,999</b>	<b>68,907,161</b>	<b>32,679,349</b>	<b>5,813,068</b>	<b>2,717,939</b>	<b>9,730,497</b>	<b>4,683,377</b>	<b>53,349</b>	<b>6,246</b>	<b>31,329</b>	<b>21,129</b>	<b>47,117,996</b>	<b>21,969,611</b>	<b>88,745,452</b>	<b>41,382,127</b>
<b>2. INTEREST EXPENSE</b>																
2.1 Customer deposits	6,654,627	3,271,842	14,269,287	7,010,682	1,357,121	692,354	2,463,293	1,233,676	-	-	-	-	9,163,366	4,536,748	18,855,318	9,318,023
2.2 Deposits and placement from banking institutions	889,627	453,778	1,167,011	667,568	305,219	100,340	150,287	58,374	-	-	-	-	1,53			

	KCB KENYA BANK				NATIONAL BANK OF KENYA				KCB GROUP PLC COMPANY				KCB GROUP PLC CONSOLIDATED			
	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Jun-20 Kshs 000 Un-audited
8. Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>9. Profit/(loss) after exceptional items</b>	<b>18,762,249</b>	<b>7,855,120</b>	<b>23,586,442</b>	<b>11,361,470</b>	<b>1,021,698</b>	<b>290,579</b>	<b>312,593</b>	<b>186,626</b>	<b>9,446,416</b>	<b>9,006,340</b>	<b>(1,354,089)</b>	<b>(50,369)</b>	<b>21,915,652</b>	<b>9,117,919</b>	<b>25,718,880</b>	<b>12,824,758</b>
10. Current tax	(7,705,414)	(3,678,337)	(10,063,654)	(4,630,572)	(14,381)	(566)	(185,444)	-	(147,868)	(58,304)	(7,499)	-	(8,509,255)	(4,054,012)	(10,903,436)	(5,076,074)
11. Deferred tax	2,150,560	1,362,431	4,824,069	315,086	(289,696)	(105,598)	50,582	(567,930)	12,151	11,857	(11,372)	8,686	1,894,518	1,312,043	4,788,198	(171,079)
<b>12. Profit/(loss) after tax and exceptional items</b>	<b>13,207,395</b>	<b>5,539,214</b>	<b>18,346,857</b>	<b>7,045,984</b>	<b>717,621</b>	<b>184,415</b>	<b>177,731</b>	<b>(381,304)</b>	<b>9,310,699</b>	<b>8,959,893</b>	<b>(1,372,960)</b>	<b>(41,683)</b>	<b>15,300,915</b>	<b>6,375,950</b>	<b>19,603,642</b>	<b>7,577,605</b>
13. Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>14. Profit/(loss) after tax and exceptional items and Minority Interest</b>	<b>13,207,395</b>	<b>5,539,214</b>	<b>18,346,857</b>	<b>7,045,984</b>	<b>717,621</b>	<b>184,415</b>	<b>177,731</b>	<b>(381,304)</b>	<b>9,310,699</b>	<b>8,959,893</b>	<b>(1,372,960)</b>	<b>(41,683)</b>	<b>15,300,915</b>	<b>6,375,950</b>	<b>19,603,642</b>	<b>7,577,605</b>
<b>15. Other Comprehensive income:</b>																
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	-	-	(1,707,271)	(106,074)	(955,000)	(111,624)
15.2 Fair value changes in available-for-sale financial assets	(142,477)	(1,117,311)	618,503	1,788,361	54,073	46,892	71,191	112,611	-	-	-	(1,261)	159,493	(900,726)	3,117,974	1,572,807
15.3 Re-measurement of defined benefit pension fund	-	-	(167,000)	-	-	-	-	-	-	-	-	-	-	-	(167,000)	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	42,743	335,193	(135,451)	(536,508)	(16,222)	(14,068)	(17,798)	(33,783)	-	-	-	378	(47,848)	270,218	(885,292)	(471,842)
<b>16. Other comprehensive income for the year net of tax</b>	<b>(99,734)</b>	<b>(782,118)</b>	<b>316,052</b>	<b>1,251,853</b>	<b>37,851</b>	<b>32,824</b>	<b>53,393</b>	<b>78,828</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(883)</b>	<b>(1,595,626)</b>	<b>(736,582)</b>	<b>1,110,682</b>	<b>989,341</b>
<b>17. Total comprehensive income for the year</b>	<b>13,107,661</b>	<b>4,757,096</b>	<b>18,662,909</b>	<b>8,297,837</b>	<b>755,472</b>	<b>217,239</b>	<b>231,124</b>	<b>(302,476)</b>	<b>9,310,699</b>	<b>8,959,893</b>	<b>(1,372,960)</b>	<b>(42,566)</b>	<b>13,705,289</b>	<b>5,639,368</b>	<b>20,714,324</b>	<b>8,566,946</b>
<b>18. EARNINGS PER SHARE- DILUTED &amp; BASIC KSHS</b>	<b>0.49</b>	<b>0.35</b>	<b>0.34</b>	<b>0.31</b>	<b>0.12</b>	<b>0.06</b>	<b>0.01</b>	<b>(0.05)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.53</b>	<b>7.02</b>	<b>6.10</b>	<b>5.33</b>
<b>19. DIVIDEND PER SHARE - DECLARED KSHS</b>	<b>-</b>	<b>-</b>	<b>0.17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.00</b>	<b>-</b>
<b>III. OTHER DISCLOSURES</b>																
<b>1. NON-PERFORMING LOANS AND ADVANCES</b>																
a) Gross Non-performing loans and advances	65,021,737	68,465,655	66,810,159	50,442,944	27,447,135	26,360,967	26,438,040	28,659,573	-	-	-	-	95,732,747	98,019,399	96,612,758	83,884,432
b) Less Interest in Suspense	7,237,473	8,170,459	7,203,362	5,832,716	4,548,725	4,734,041	4,290,607	5,381,122	-	-	-	-	12,148,304	13,291,877	11,849,662	11,641,695
<b>c) Total Non-Performing Loans and Advances (a-b)</b>	<b>57,784,264</b>	<b>60,295,196</b>	<b>59,606,797</b>	<b>44,610,228</b>	<b>22,898,410</b>	<b>21,626,926</b>	<b>22,147,433</b>	<b>23,278,451</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83,584,443</b>	<b>84,727,522</b>	<b>84,763,096</b>	<b>72,242,737</b>
d) Less Loan Loss Provision	33,150,242	32,805,809	33,533,503	24,379,566	12,098,852	11,503,961	11,322,528	10,281,702	-	-	-	-	46,798,263	47,117,720	45,904,828	36,103,733
<b>e) Net Non-Performing Loans and Advances(c-d)</b>	<b>24,634,022</b>	<b>27,489,387</b>	<b>26,073,294</b>	<b>20,230,662</b>	<b>10,799,558</b>	<b>10,122,965</b>	<b>10,824,905</b>	<b>12,996,749</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,786,180</b>	<b>37,609,802</b>	<b>38,858,268</b>	<b>36,139,004</b>
f) Discounted Value of Securities	22,558,614	24,779,217	23,561,199	17,302,378	10,736,740	9,325,185	10,330,933	12,711,844	-	-	-	-	40,915,466	45,599,552	43,674,611	39,320,649
<b>g) Net NPLs Exposure (e-f)</b>	<b>2,075,408</b>	<b>2,710,170</b>	<b>2,512,095</b>	<b>2,928,284</b>	<b>62,818</b>	<b>797,780</b>	<b>493,972</b>	<b>284,905</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(4,129,286)</b>	<b>(7,989,750)</b>	<b>(4,816,343)</b>	<b>(3,181,645)</b>
<b>2. INSIDER LOANS AND ADVANCES</b>																
a) Directors, Shareholders and Associates	2,646,847	2,990,946	3,461,438	2,454,867	21	4	-	1	-	-	-	-	1,721,790	1,572,035	1,818,015	1,417,189
b) Employees	14,590,818	14,588,062	14,544,769	13,302,548	5,905,135	5,941,974	5,872,627	5,544,248	-	-	-	-	21,857,065	22,058,465	21,694,482	20,047,684
<b>c) Total Insider Loans and Advances and other facilities</b>	<b>17,237,665</b>	<b>17,579,008</b>	<b>18,006,207</b>	<b>15,757,415</b>	<b>5,905,156</b>	<b>5,941,978</b>	<b>5,872,627</b>	<b>5,544,249</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,578,855</b>	<b>23,630,500</b>	<b>23,512,497</b>	<b>21,464,873</b>
<b>3. OFF-BALANCE SHEET ITEMS</b>																
a) Letters of credit, guarantees, acceptances	54,260,469	67,007,549	60,389,210	76,782,495	4,798,015	5,055,196	4,996,228	7,007,850	-	-	-	-	67,896,346	80,346,153	74,319,742	93,455,265
b) Forwards, swaps and options	22,833,969	12,319,935	16,307,815	16,002,702	4,967,095	4,179	11,351,200	174,158	-	-	-	-	29,354,926	14,405,392	28,784,319	17,546,049
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>d) Total Contingent Liabilities</b>	<b>77,094,438</b>	<b>79,327,484</b>	<b>76,697,025</b>	<b>92,785,197</b>	<b>9,765,110</b>	<b>5,059,375</b>	<b>16,347,428</b>	<b>7,182,008</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>97,251,272</b>	<b>94,751,545</b>	<b>103,104,061</b>	<b>111,001,314</b>
<b>4. CAPITAL STRENGTH</b>																
a) Core capital	108,822,121	104,988,072	102,218,465	97,191,535	6,164,098	6,463,711	6,578,405	6,139,193	-	-	-	-	149,736,053	143,925,587	143,723,638	132,333,209
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	7,781,383	7,839,731	7,859,059	7,724,796
<b>c) Excess (a-b)</b>	<b>107,822,121</b>	<b>103,988,072</b>	<b>101,218,465</b>	<b>96,191,535</b>	<b>5,164,098</b>	<b>5,463,711</b>	<b>5,578,405</b>	<b>5,139,193</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>141,954,670</b>	<b>136,085,856</b>	<b>135,864,579</b>	<b>124,608,413</b>
d) Supplementary Capital	23,344,188	24,046,000	24,455,875	7,998,750	4,368,809	1,268,343	1,256,934	1,190,008	-	-	-	-	27,139,578	28,630,440	26,610,770	11,328,510
<b>e) Total Capital (a+d)</b>	<b>132,166,309</b>	<b>129,034,072</b>	<b>126,674,340</b>	<b>105,190,285</b>	<b>10,532,907</b>	<b>7,732,054</b>	<b>7,835,339</b>	<b>7,329,201</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>176,875,631</b>	<b>172,556,027</b>	<b>170,334,408</b>	<b>143,661,719</b>
f) Total risk weighted assets	655,621,593	649,662,033	654,392,522	603,667,601	78,422,698	77,691,953	76,036,622	70,086,927	-	-	-	-	805,999,040	792,583,200	788,786,860	737,289,354
<b>g) Core Capital/Total deposits Liabilities</b>	<b>18.1%</b>	<b>18.4%</b>	<b>17.3%</b>	<b>16.5%</b>	<b>5.7%</b>	<b>6.0%</b>	<b>6.2%</b>	<b>5.9%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.0%</b>	<b>19.2%</b>	<b>18.7%</b>	<b>17.5%</b>
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	-	-	-	-	8.0%	8.0%	8.0%	8.0%
<b>i) Excess</b>	<b>10.1%</b>	<b>10.4%</b>	<b>9.3%</b>	<b>8.5%</b>	<b>(2.3%)</b>	<b>(2.0%)</b>	<b>(1.8%)</b>	<b>(2.1%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.0%</b>	<b>11.2%</b>	<b>10.7%</b>	<b>9.5%</b>
<b>j) Core Capital / total risk weighted assets</b>	<b>16.6%</b>	<b>16.2%</b>	<b>15.6%</b>	<b>16.1%</b>	<b>7.9%</b>	<b>8.4%</b>	<b>8.7%</b>	<b>8.8%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18.6%</b>	<b>18.2%</b>	<b>18.2%</b>	<b>17.9%</b>
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	-	-	-	-	10.5%	10.5%	10.5%	10.5%
<b>l) Excess (j-k)</b>	<b>6.1%</b>	<b>5.7%</b>	<b>5.1%</b>	<b>5.6%</b>	<b>(2.6%)</b>	<b>(2.1%)</b>	<b>(1.8%)</b>	<b>(1.7%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.1%</b>	<b>7.7%</b>	<b>7.7%</b>	<b>7.4%</b>
<b>m) Total Capital/total risk weighted assets</b>	<b>20.2%</b>	<b>19.9%</b>	<b>19.4%</b>	<b>17.4%</b>	<b>13.4%</b>	<b>10.0%</b>	<b>10.3%</b>	<b>10.5%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21.9%</b>	<b>21.8%</b>	<b>21.6%</b>	<b>19.5%</b>
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	14.5%	14.5%	14.5%	14.5%
<b>o) Excess (m-n)</b>	<b>5.7%</b>	<b>5.4%</b>	<b>4.9%</b>	<b>2.9%</b>	<b>(1.1%)</b>	<b>(4.5%)</b>	<b>(4.2%)</b>	<b>(4.0%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.4%</b>	<b>7.3%</b>	<b>7.1%</b>	<b>5.0%</b>
<b>p) Adjusted Core Capital/Total Deposit Liabilities*</b>	<b>18.2%</b>	<b>18.6%</b>	<b>17.6%</b>	<b>17.0%</b>	<b>5.9%</b>	<b>6.3%</b>	<b>6.2%</b>	<b>6.0%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.2%</b>	<b>19.4%</b>	<b>18.9%</b>	<b>17.8%</b>
<b>q) Adjusted Core Capital/Total Risk Weighted Assets*</b>	<b>16.7%</b>	<b>16.3%</b>	<b>15.8%</b>	<b>16.5%</b>	<b>8.1%</b>	<b>8.7%</b>	<b>8.7%</b>	<b>8.8%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18.7%</b>	<b>18.3%</b>	<b>18.4%</b>	<b>18.3%</b>
<b>r) Adjusted Total Capital/Total Risk Weighted Assets*</b>	<b>20.3%</b>	<b>20.0%</b>	<b>19.5%</b>	<b>17.8%</b>	<b>13.8%</b>	<b>10.3%</b>	<b>10.3%</b>	<b>10.5%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22.0%</b>	<b>21.9%</b>	<b>21.8%</b>	<b>19.8%</b>
<b>5. LIQUIDITY</b>																