

Absa Bank Kenya PLC

The Board of Directors of Absa Bank Kenya PLC is pleased to announce the unaudited group results for the period ended 30 September 2021

			Bank					Group		
	September	December	March	June	September	September	December	March	June	September
	2020 Shs '000	2020 Shs '000	2021 Shs '000	2021 Shs '000	2021 Shs '000	2020 Shs '000	2020 Shs '000	2021 Shs '000	2021 Shs '000	2021 Shs '000
I Statement of financial position	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited
A Assets										
Cash balances (both local and foreign) Balances due from Central Bank of Kenya	5,132,737 13,861,224	5,829,269 12,430,538	6,038,429 9,727,440	5,425,405 16,372,581	5,607,136 14,097,051	5,132,737 13,861,224	5,829,269 12,430,538	6,038,429 9,727,440	5,425,405 16,372,581	5,607,136 14,097,051
3 Kenya Government and other securities held for dealing purposes	39,357,023	36,375,211	44,182,908	44,206,563	44,904,643	39,357,023	26 275 211	44,182,908	44,206,563	44,904,643
4 Financial assets at fair value through profit and loss	39,337,023	30,3/3,211	44,102,900	44,200,303	44,904,045	39,337,023	36,375,211 -	44,102,900	44,200,303	44,904,045
5 Investment Securities: a) Held to Maturity:		_	_			_	_	_	_	_
a. Kenya Government securities	-	-	-	-	-	-	-	-	-	-
b. Other securities b) Fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
(FVOCI)	94,186,571	89,164,217	82,129,680	76,636,504	81,251,186	94,664,321	89,681,995	82,557,903	77,064,445	81,665,205
a. Kenya Government securities b. Other securities	94,186,571	89,164,217	82,129,680	76,636,504	81,251,186	94,664,321	89,681,995	82,557,903	77,064,445	81,665,205
6 Deposits and balances due from local banking		2 710 500	1 500 000	1 727 201	F 210 F 47		2 710 500	1 500 000	1 726 201	E 230 E47
Institutions 7 Deposits and balances due from banking Institutions	-	2,718,500	1,500,000	1,736,301	5,318,547	-	2,718,500	1,500,000	1,736,301	5,318,547
abroad 8 Tax recoverable	5,766,937 1,699,837	2,929,648 773,099	1,340,063	3,394,934	811,462	5,766,937 1,821,485	2,929,648 993,112	1,340,063	3,394,934	811,462
9 Loans and advances to customers(net)	209,248,439	208,854,694		218,872,997	229,080,220	209,248,439	208,854,694	218,265,767	218,872,997	
10 Balances due from banking institutions in the group 11 Investment in Associates	3,088,735	2,933,836	3,769,442	12,856,186	12,440,656	2,479,484	2,675,696	3,769,442	12,856,186	12,440,656
12 Investment in Subsidiary Companies	427,751	427,751	427,751	462,751	462,751	-	-	-	-	-
13 Investment in joint Ventures 14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	2,993,391	2,855,402	2,853,543	2,593,536	2,466,387	2,993,559	2,855,555	2,854,058	2,594,893	2,468,787
16 Prepaid operating rental leases 17 Intangible assets	34,421 295,909	34,236 342,673	34,236 242,658	34,236 311,900	33,443 329,696	34,421 369,742	34,236 414,449	34,236 310,748	34,236 377,333	33,443 393,489
18 Deferred Tax	2,081,108	3,141,054	3,785,649	3,824,036	4,061,153	2,119,253	3,187,961	3,836,533	3,883,601	4,127,038
19 Retirement benefit asset 20 Other assets	9,879,619	71,668 9,053,976	68,605 9,702,252	65,542 11,097,398	62,479 10,240,877	10,018,099	71,668 10,388,144	68,605 9,602,201	65,542 11,266,979	62,479 10,407,519
21 Total asset						387,866,724				
B Liabilities										
22 Balances due to Central Bank of Kenya 23 Customers' deposits	- 247 718 272	253 630 105	258 633 865	265 663 097	270 755 379	246,551,468	253 630 105	- 257 071 492	263 943 909	268 815 874
24 Deposits and balances due to banking institutions										
(local) 25 Deposits and balances due to banking institutions	10,589,011	3,844,866	4,092,536	5,892,426	6,198,992	10,589,011	3,844,866	4,092,536	5,892,426	6,198,992
(foreign)	480,797	230,900	1,897,056	791,688	662,317	480,797	230,900	1,897,056	791,688	662,317
26 Other money market deposits 27 Borrowed funds	-	-	-	-	-	-	-	-	-	-
28 Balances due to banking institutions in the group	68,819,162	58,277,071	53,628,013	55,976,238	60,109,815	68,374,620	58,240,341	53,628,013	55,976,238	60,109,815
29 Tax payable 30 Dividends payable	-	-	708,326	1,104,821	2,017,069	-	-	550,916	958,486 -	1,904,034
31 Deferred tax liability	-	-	-	-	-	- 21.644	-	-	-	-
32 Retirement benefit liability 33 Other liabilities	21,644 17,209,711	16,983,547	18,126,140	18,288,981	18,744,594	21,644 17,226,902	16,990,525	18,191,698	18,622,083	19,103,783
34 Total liabilities	344,838,597					343,244,442				
C Shareholders' Funds										
35 Paid up/Assigned capital 36 Share premium/(discount)	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768
37 Revaluation reserves	1,510,812	1,071,236	808,417	935,123	931,136	1,517,520	1,081,930	820,575	945,821	940,424
38 Retained earnings/(Accumulated losses) 39 Statutory loan loss reserve	38,836,687	40,999,674	43,281,614	46,312,702	48,955,418	40,237,156	42,523,636	44,943,600	48,095,551	50,889,468
40 Other reserves	151,838	182,605	176,688	210,026	77,200	151,838	182,605	176,688	210,026	77,200
41 Proposed dividend 42 Capital grants	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	_	-	_	-
43 Total shareholders' funds	43,215,105	44,969,283	- 46,982,487	50,173,619	52,679,522	44,622,282	46,503,939	48,656,631	51,967,166	54,622,860
43 Total shareholders' funds 44 Minority Interest 45 Total liabilities and total shareholders funds	-	-	-	-	-	- 44,622,282 - 387,866,724	-	-	-	-
44 Minority Interest 45 Total liabilities and total shareholders funds	-	-	-	-	-	-	-	-	-	-
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income	388,053,702	377,935,772	384,068,423	- 397,890,870	- 411,167,687	387,866,724	379,440,676	384,088,333	- 398,151,996	411,417,675
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers	388,053,702 16,366,038	22,303,047	- 384,068,423 5,542,005	397,890,870 11,013,403	- 411,167,687 17,000,281	- 387,866,724 16,366,038	22,303,047	- 384,088,333 5,542,005	398,151,996 11,013,403	- 411,417,675 17,000,281
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions	388,053,702	377,935,772	384,068,423	- 397,890,870	- 411,167,687	387,866,724	379,440,676	384,088,333	- 398,151,996	411,417,675
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities	16,366,038 6,657,427 157,665	22,303,047 8,924,100 166,428	5,542,005 2,032,097 11,954	11,013,403 4,072,230 80,173	17,000,281 6,104,189 377,560	16,366,038 6,691,300 157,665	22,303,047 8,970,618 166,428	5,542,005 2,044,265	398,151,996 11,013,403 4,096,807 80,173	17,000,281 6,141,728 377,560
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses	16,366,038 6,657,427 157,665 23,181,130	22,303,047 8,924,100 166,428 31,393,575	5,542,005 2,032,097 11,954 7,586,056	11,013,403 4,072,230 80,173 15,165,806	17,000,281 6,104,189 377,560 23,482,030	16,366,038 6,691,300 157,665 - 23,215,003	22,303,047 8,970,618 166,428 - 31,440,093	5,542,005 2,044,265 12,499 7,598,769	11,013,403 4,096,807 80,173 15,190,383	17,000,281 6,141,728 377,560 23,519,569
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions	16,366,038 6,657,427 157,665	22,303,047 8,924,100 166,428 - 31,393,575 6,038,015 1,892,645	5,542,005 2,032,097 11,954	11,013,403 4,072,230 80,173	17,000,281 6,104,189 377,560	16,366,038 6,691,300 157,665	22,303,047 8,970,618 166,428 - 31,440,093 5,984,154 1,892,644	5,542,005 2,044,265 12,499	398,151,996 11,013,403 4,096,807 80,173	17,000,281 6,141,728 377,560
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses	16,366,038 6,657,427 157,665 - 23,181,130 4,838,218 1,178,099 133,277	22,303,047 8,924,100 166,428 - 31,393,575 6,038,015 1,892,645 182,041	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285 33,729	11,013,403 4,072,230 80,173 - 15,165,806 2,979,974 189,506 67,613	17,000,281 6,104,189 377,560 - 23,482,030 4,564,991 345,803 100,067	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277	22,303,047 8,970,618 166,428 - 31,440,093 5,984,154 1,892,644 182,041	384,088,333 5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937	11,013,403 4,096,807 80,173 - 15,190,383 2,937,460 189,506 68,327	17,000,281 6,141,728 377,560 -23,519,569 4,496,774 345,803 101,205
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income	16,366,038 6,657,427 157,665 - 23,181,130 4,838,218 1,178,099	22,303,047 8,924,100 166,428 - 31,393,575 6,038,015 1,892,645	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285	11,013,403 4,072,230 80,173 - 15,165,806 2,979,974 189,506	17,000,281 6,104,189 377,560 - 23,482,030 4,564,991 345,803	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099	22,303,047 8,970,618 166,428 - 31,440,093 5,984,154 1,892,644	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285	11,013,403 4,096,807 80,173 - 15,190,383 2,937,460 189,506	17,000,281 6,141,728 377,560 - 23,519,569 4,496,774 345,803
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 1,8058,839 23,381,254	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578	11,013,403 4,072,230 80,173 - 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441	11,013,403 4,096,807 80,173 - 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536	22,303,047 8,924,100 166,428 - 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859	11,013,403 4,072,230 80,173 - 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713	17,000,281 6,104,189 377,560 - 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 8,058,839 23,381,254 1,257,897	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759	11,013,403 4,096,807 80,173 - 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest expenses 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100	11,013,403 4,072,230 80,173 - 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 663,347	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 1,174,613	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,090 877,574 2,238,879 2,072,787 655,865	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 4.0 Non - interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income	16,366,038 6,657,427 157,665 - 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057	11,013,403 4,096,807 80,173 - 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest expenses 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 - 294,100 2,598,707 8,530,566	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 663,347 5,363,416 17,292,129	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 1,257,897 3,414,733 4,447,966	384,068,423 5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 663,347 5,363,416	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966	384,088,333 5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest expenses 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983 9,026,783 9,026,783 9,026,783 9,455,599 223,980	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 663,347 5,363,416 17,292,129	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 18,112,701 23,280,874 1,257,897 3,414,733 4,447,966 - 1,184,513 10,305,109 33,585,983 9,455,599 223,980 124,499 987,433	5,542,005 2,032,097 11,954 - 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 - 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 742,424	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 1,892,644 1,8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588 1,393,890 2,301,777	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 4.6 Total non-interest income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 -968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983 9,455,599 223,980 124,499 987,433 313,771	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 663,347 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 742,424 300,828	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 323,605	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 593,803 91,598
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827 3,624,407 19,770,317	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 1,892,645 1,257,897 3,414,733 4,447,966 1,1184,513 10,305,109 33,585,983 9,045,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,483 8,473 211,765 25,050 1,403,099 5,318,698	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676	16,366,038 6,691,300 157,665 - 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 1,892,644 1,8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 323,605 5,215,105 5,215,105	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 21,559 28,032 21,559 28,032 21,559 28,032 51,086 61,407,723	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 5,5845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,884,947	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 593,803 91,598 4,335,123 15,449,882
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total non-interest income 4.6 Total non-interest income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses Profit before tax and exceptional items	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 -968,073 7,672,952 24,704,488 7,255,344 164,022 93,482 742,378 293,827 3,624,407 19,770,317 4,934,171	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 47,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 4,485 8,473 211,765 25,050 1,403,099	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,911,924	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970	16,366,038 6,691,300 157,6615 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 7,424,24 300,828 3,693,104 20,074,971 5,335,462	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 323,605 5,215,105 25,673,338 8,848,220	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 - 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 1,010,357 27,314,081 3,403,169 6,835,443 123,719 67,027 593,803 91,598 4,335,123
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit offere tax and exceptional items 8.0 Exceptional items 9.0 Profit after exceptional items	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 1,892,645 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 9,26,783 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,038,641	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 7,577,845	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 20,074,971 5,335,462 13,339,188	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,834,947 7,945,248	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 11,864,199
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses 9.0 Exceptional items	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 42,378 293,827 3,624,407 19,770,317 1,944,274 2,989,897 (730,990)	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 1,1757,727)	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868 3,211,868	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 663,347 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284 7,577,845 7,577,845 (2,889,465)	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 182,650 4,293,970 15,171,676 11,274,936 (4,307,486)	16,366,038 6,691,300 157,6615 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 420,074,971 5,335,462 1,944,274 3,391,188 (849,636)	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 25,673,338 8,848,220 3,201,987 5,646,233 (1,910,289)	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 5,407,723	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,894,947 7,945,248 7,945,248 (3,010,666)	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 15,449,882 11,864,199 11,864,199 (4,505,745)
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit ofter tax and exceptional items 8.0 Exceptional items 10 Current tax 11 Deferred tax 12 Profit after exceptional items	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 1,892,645 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 9,26,783 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,038,641	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 7,577,845	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 20,074,971 5,335,462 13,339,188	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,834,947 7,945,248	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 11,864,199
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 5.0 Total operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses Profit before tax and exceptional items 9.0 Profit after exceptional items 9.0 Profit after exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827 4,934,171 1,944,274 2,989,897 (730,990) (630,694)	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 10,305,109 33,585,983 9,026,783 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 2,11,765 2,050 1,403,099 5,318,698 3,211,868 3,211,868 (1,461,888) 531,959	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284 7,577,845 (2,889,465)	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 177,770 93,482 742,424 300,828 3,693,104 20,074,971 5,335,462 1,944,274 3,391,188 (849,636) (618,268)	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 11,140,304 34,521,558 9,026,772 9,761,649 234,214 1124,499 987,494 323,6005 5,215,105 5,215,105 5,215,105 25,673,338 8,848,220 3,201,987 5,646,233 (1,910,289) 426,065	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 - 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,894,947 7,945,248 (3,010,666) 637,333	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit before tax and exceptional items 8.0 Exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign operations	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 474,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 18,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 233,585,983 9,0455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 5,319,599 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 6,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,834,947 7,945,248 (3,010,666) 63,333 5,571,915	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 11,864,199 (4,505,745) 87,8458 8,236,912
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Total operating expenses 5.0 Total operating income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses 7.0 Total operating expenses 9.0 Profit after exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipmen	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 243,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 10,305,109 33,585,983 9,026,783 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 2,11,765 2,050 1,403,099 5,318,698 3,211,868 3,211,868 (1,461,888) 531,959	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284 7,577,845 (2,889,465)	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 177,770 93,482 742,424 300,828 3,693,104 20,074,971 5,335,462 1,944,274 3,391,188 (849,636) (618,268)	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 11,140,304 34,521,558 9,026,772 9,761,649 234,214 1124,499 987,494 323,6005 5,215,105 5,215,105 5,215,105 25,673,338 8,848,220 3,201,987 5,646,233 (1,910,289) 426,065	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 - 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,894,947 7,945,248 (3,010,666) 637,333	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit before tax and exceptional items 8.0 Exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipment 13.4 Share of other comprehensive income of associates	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 243,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 18,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 233,585,983 9,0455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 5,319,599 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 6,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215 5,215	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,834,947 7,945,248 (3,010,666) 63,333 5,571,915	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 11,864,199 (4,505,745) 87,8458 8,236,912
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Total operating expenses 5.0 Total operating income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses 7.0 Total operating expenses 9.0 Profit after exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipmen	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 243,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 18,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 233,585,983 9,0455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 5,319,599 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 63,3416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 11,144,961 34,521,558 9,026,772 9,761,649 234,214 11,44,499 987,494 323,6005 5,215,105 5,215,105 5,215,105 5,215,105 5,215,105 5,215,105 5,215,105 5,215,105 4,162,009	5,542,005 2,044,265 12,499 - 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 - 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 59,576 2,939,744 9,834,947 7,945,248 (3,010,666) 63,333 5,571,915	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 11,864,199 (4,505,745) 87,8458 8,236,912
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit before tax and exceptional items 8.0 Exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipment 1.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 14 Other comprehensive income	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 474,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 81,2041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 - 1,184,513 10,305,109 926,783 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 2924,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 53,1959 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 404,670 53,610 2,912,924 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 1,944,274 3,391,188 (849,636) (618,268) 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 5,215,105 5,215,105 5,646,233 (1,910,289) 426,065 4,162,009	384,088,333 5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 2,851,829 2,8032 1,411,906 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 45,905 79,974 9,884,947 7,945,248 (3,010,666) 63,333 5,571,915	17,000,281 6,141,728 377,560 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 6,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 67,027 593,803 91,598 4,335,123 15,449,882 11,864,199 11,864,199 (4,505,745) 878,458 8,236,912
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Total operating expenses 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses 7.0 Total operating expenses 9.0 Profit after exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains (Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipmen 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827 742,378 293,827 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983 9,455,599 223,980 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 2,11,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 531,959 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 633,347 6,336,3416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 6,618,179 117,440 67,027 589,841 82,650 6,618,179 117,449 117,449 117,44936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,777 93,482 742,424 300,828 3,693,104 20,074,971 5,335,462 1,924,274 3,391,188 (849,636) 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 124,499 124,499 124,499 125,673,338 8,848,220 25,673,338 8,848,220 1,101,289) 4,26,065 4,162,009	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 21,111,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 5,9576 5,937,744 9,894,947 7,945,248 (3,010,666) 637,333 5,571,915	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 1,322,229 3,295,833 3,109,875 1,010,357 1,010,357 1,010,357 1,013,578
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses Profit before tax and exceptional items 8.0 Exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipment 1.4 Share of other comprehensive income 1.4 Other comprehensive income 1.4 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year net of tax	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 474,378 293,827 3,624,407 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 81,2041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 - 1,184,513 10,305,109 926,783 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 2924,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 8,473 211,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 53,1959 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 5,363,416 17,292,129 404,670 53,610 2,912,924 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 7,975,443 26,446,612 3,402,569 6,618,179 117,440 67,027 589,841 82,650 4,293,970 15,171,676 11,274,936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,770 93,482 3,693,104 20,074,971 5,335,462 1,944,274 3,391,188 (849,636) (618,268) 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 1,257,897 4,259,828 4,447,966 - 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 987,494 233,605 5,215,105 5,215,105 5,215,105 5,646,233 (1,910,289) 426,065 4,162,009	384,088,333 5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 2,851,829 2,8032 1,411,906 8,473 212,559 28,032 1,411,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 45,905 79,974 9,884,947 7,945,248 (3,010,666) 63,333 5,571,915	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 18,575,787 1,322,229 3,295,833 3,109,875 6,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 6,027 1,010,357 8,738,294 27,314,081 3,403,169 6,835,443 123,719 67,027 15,449,882 11,864,199 11,864,199 (4,505,745) 878,458 8,236,912
44 Minority Interest 45 Total liabilities and total shareholders funds II Statement of comprehensive income 1.0 Interest income 1.1 Loans and advances to customers 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 2.0 Interest expenses 2.1 Customer deposits 2.2 Deposits and placements with banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 Net interest expenses 3.0 Net interest income 4.0 Non - interest income 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Total operating expenses 5.0 Total operating income 6.0 Operating expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charge 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.0 Total operating expenses 7.0 Total operating expenses 9.0 Profit after exceptional items 9.0 Profit after exceptional items 10 Current tax 11 Deferred tax 12 Profit after tax and exceptional items 13.1 Gains (Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in FVOCI financial assets 13.3 Revaluation surplus on property, plant and equipmen 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year	16,366,038 6,657,427 157,665 23,181,130 4,838,218 1,178,099 133,277 6,149,594 17,031,536 959,866 2,524,096 3,220,917 968,073 7,672,952 24,704,488 7,596,857 7,255,344 164,022 93,482 742,378 293,827 742,378 293,827 19,770,317 4,934,171 1,944,274 2,989,897 (730,990) (630,694) 1,628,213	22,303,047 8,924,100 166,428 31,393,575 6,038,015 1,892,645 182,041 8,112,701 23,280,874 1,257,897 3,414,733 4,447,966 1,184,513 10,305,109 33,585,983 9,455,599 223,980 9,455,599 223,980 124,499 987,433 313,771 5,154,058 25,286,123 8,299,860 3,201,219 5,098,641 (1,757,727) 402,530 3,743,444	5,542,005 2,032,097 11,954 7,586,056 1,451,183 169,285 33,729 1,654,197 5,931,859 447,972 923,578 933,057 294,100 2,598,707 8,530,566 1,393,246 2,228,580 48,485 2,11,765 25,050 1,403,099 5,318,698 3,211,868 (1,461,888) 531,959 2,281,939	11,013,403 4,072,230 80,173 15,165,806 2,979,974 189,506 67,613 3,237,093 11,928,713 877,574 1,749,707 2,072,787 633,347 6,336,3416 17,292,129 1,941,456 4,267,509 81,210 45,905 404,670 53,610 2,919,924 9,714,284 7,577,845 (2,889,465) 624,648 5,313,028	17,000,281 6,104,189 377,560 23,482,030 4,564,991 345,803 100,067 5,010,861 18,471,169 1,322,229 2,521,759 3,109,875 1,021,580 6,618,179 117,440 67,027 589,841 82,650 6,618,179 117,449 117,449 117,44936 (4,307,486) 860,057 7,827,507	16,366,038 6,691,300 157,665 23,215,003 4,802,244 1,178,099 133,277 6,113,620 17,101,383 959,866 3,166,433 3,220,917 961,834 8,309,050 25,410,433 7,597,062 7,476,301 171,777 93,482 742,424 300,828 3,693,104 20,074,971 5,335,462 1,924,274 3,391,188 (849,636) 1,923,284	22,303,047 8,970,618 166,428 31,440,093 5,984,154 1,892,644 182,041 8,058,839 23,381,254 1,257,897 4,259,828 4,447,966 1,174,613 11,140,304 34,521,558 9,026,772 9,761,649 234,214 124,499 124,499 124,499 124,499 125,673,338 8,848,220 25,673,338 8,848,220 1,101,289) 4,26,065 4,162,009	5,542,005 2,044,265 12,499 7,598,769 1,431,788 169,285 33,937 1,635,010 5,963,759 447,972 1,180,441 933,057 290,359 2,851,829 8,815,588 1,393,890 2,301,777 51,086 8,473 212,559 28,032 21,111,906 5,407,723 3,407,865 (1,524,490) 536,589 2,419,964	11,013,403 4,096,807 80,173 15,190,383 2,937,460 189,506 68,327 3,195,293 11,995,090 877,574 2,238,879 2,072,787 655,865 5,845,105 17,840,195 1,942,104 4,414,972 85,655 45,905 406,991 5,9576 5,937,744 9,894,947 7,945,248 (3,010,666) 637,333 5,571,915	17,000,281 6,141,728 377,569 23,519,569 4,496,774 345,803 101,205 4,943,782 1,322,229 3,295,833 3,109,875 1,010,357 1,010,357 1,010,357 1,013,578

		Bank						
		Septembe	r Decembei	- March	June	Septembe		
		202	0 2020	2021	2021	202		
		Shs '00	0 Shs '000	Shs '000	Shs '000	Shs '00		
		Unaudite	d Audited	Unaudited	Unaudited	Unaudite		
Ш	Other disclosures							
1)	Non-performing loans and							
	advances							
a)	Gross non-performing loans							
	and advances	16,771,698	17,099,144	17,267,408	18,346,771	19,635,093		
Ь)	Less: Interest in suspense	2,476,987	2,432,972	2,418,021	2,408,728	2,425,593		
c)	Total non performing loans							
	and advances	14,294,711	14,666,172	14,849,387	15,938,043	17,209,494		
d)	Less: loan loss provisions	8,406,400	9,722,309	10,248,992	10,592,395	12,194,354		
e)	Net non performing loans(c-d)	5,888,311	4,943,863	4,600,395	5,345,648	5,015,140		
f)	Discounted value of securities	4,089,382	3,651,088	3,521,803	3,291,141	3,318,814		
g)	Net NPLs (Excess)/Exposure (e-f)	1,798,929	1,292,775	1,078,592	2,054,507	1,696,320		
	Insider loans and advances							
a)	Directors ,shareholders and							
	associates	37,639	37,019	36,371	35,725	35,38		
	Employees	10,310,882	10,053,555	9,769,404	9,817,299	9,801,24		
	Total insider loans and advances	10,348,521	10,090,574	9,805,775	9,853,024	9,836,63		
	Off Balance sheet items							
a)	Letters of credit ,guarantees,							
	acceptances	31,693,947	32,065,910	43,882,881	45,011,575	52,078,16		
	Forwards, swaps and options	109,658,870	93,379,388	85,958,439	97,781,958	93,544,51		
c)	Other contingent liabilities	-						
	Total Contingent liabilities	141,352,817	125,445,298	129,841,320	142,793,533	145,622,682		
	Capital Strength					47.757.40		
	Core capital	40,738,348	43,715,442	44,856,413	46,370,849	47,757,433		
	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		
	Excess/(Deficiency)	39,738,348	42,715,442	43,856,413	45,370,849	46,757,433		
	Supplementary capital	8,133,748	8,193,742	8,212,501	8,096,251	8,287,50		
	Total capital	48,872,096	51,909,183	53,068,914	54,467,100	56,044,93		
	Total risk weighted assets	296,643,426	297,314,183	311,724,625	314,494,821	324,804,98		
g)	Core capital/total deposit					17.00		
L١	liabilities	16.6%	17.3%	17.5%	17.7%	17.99		
	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.09		
	Excess/(Deficiency)	8.6%	9.3%	9.5%	9.7%	9.99		
J)	Core capital/total risk weighted	10.70/	1470	3.4.407	3.4.70/	14.70		
1.3	assets	13.7%	14.7%	14.4%	14.7%	14.79 10.59		
	Minimum statutory ratio	10.5%	10.5% 4.2%	10.5% 3.9%	10.5% 4.2%	4.29		
	Excess/(Deficiency)	3.2%	4.2%	3.9%	4.2%	4.29		
m)	Total capital/total risk weighted	3.6 504	17.50/	17.00/	17.20/	17.39		
۰,	assets	16.5%	17.5%	17.0%	17.3%	14.59		
	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	2.89		
-	Excess/(Deficiency)	2.0%	3.0%	2.5%	2.8%	2.89		
Þ)	Adjusted Core Capital/Total	1.6 701	17.5%	17.7%	17.8%	18.09		
۰,	Deposit Liabilities*	16.7%	17.5%	17.7%	17.6%	18.09		
ų)	Adjusted Core Capital/Total Risk	12.00/	14.8%	14.5%	14.8%	14.89		
٠,	Weighted Assets*	13.8%	14.6%	14.5%	14.6%	14.89		
1)	Adjusted Total Capital/Total Risk	7.6.604	1760/	1710/	17.40/	17.49		
_	Weighted Assets*	16.6%	17.6%	17.1%	17.4%	17.49		
	Liquidity	26.401	20 70/	38.3%	38.1%	20.70		
d)	Liquidity ratio Minimum statutory ratio	36.4%	38.7% 20.0%	20.0%	20.0%	39.79		
L		20.0%	20.0%	20.0%	20.0%	20.09		
	Excess/(Deficiency)	16.4%	18.7%	18.3%	18.1%	19.7%		

Message from the Directors:

In the third quarter of 2021, we delivered a strong performance largely driven by growth in interest income particularly in the small and medium enterprises segment as we accelerated our efforts in supporting businesses to recover from the effects of the pandemic. The performance was also supported by a significant reduction in impairments related to improving macro-economic variables.

The outcomes of the third guarter of 2021 are a validation that our Growth, Transformation and Returns strategy is working and delivering value for our stakeholders.

On Growth: Revenue increased by 7% to KES 27.3 billion and customer assets increased by 9% to KES 229 billion with total assets at KES 411 billion with customer deposits growing by 9% to KES 269 billion.

On Transformation: The efficiency efforts paid off with operating expenses reducing by 3% resulting into a cost to income ratio of 44%. Our customers are transacting more on digital where we are serving 87% of all our transactions now going through on alternate channels outside the branch.

On Returns: Return on equity increased to 20% and is significantly above our Cost of Capital. This was supported by the strong growth in profits and well managed capital.

The evolving impact of the pandemic required us to re-visit our strategic priorities for 2020 and 2021 and we took decisive actions towards capital and liquidity preservation, supporting our customers through various interventions such as loan moratoriums and restructures, fee waivers for digital transactions, capacity building for SMEs among other Force-for-Good initiatives. These decisions are paying off; our customer operations are resilient as we have seen improvements in our credit book quality and strength of our balance sheet.

We remain cautiously optimistic of improving macro-economic variables and our business remains well positioned to help our customers manage through the coming quarters. Equally, our outlook on our business performance is positive and with the improved efficiency levels and returns, the bank aims to accelerate re-investments for growth in-order to gain market share. We are confident to resume dividend payment for the financial year 2021.

We would like to thank our customers, our staff and all stakeholders for their support as we continue to navigate the COVID-19 pandemic

The statement of financial position, the statement of comprehensive income and the disclosures presented above have been prepared from the financial records of the bank and its subsidiaries. These published statements are also available on the bank's website **www.absabank.co.ke** and at its headquarters on Waiyaki Way, Nairobi.

The board approved them on Monday 22 November 2021 and signed on its behalf by:

 Charles Muchene
 Jeremy Awori
 Yusuf Owari

 Chairman
 Managing Director
 Chief Financial Officer