

The Un-audited financial results of the Bank and Group for the period ended 30th June, 2020.													
1	STATEMENT OF FINANCIAL POSITION	30th June,	BA 31st Mar,	NK 31st Dec	30th June,	30th June,	COMP 31st Mar	ANY 31st Dec,	30th June,	30th June,	GROUP CON 31st Mar,	SOLIDATED 31st Dec,	30th June,
		2020 Un-audited	2020 Un-audited	31st Dec, 2019 Audited	2019 Un-audited	2020 Un-audited	31st Mar, 2020 Un-audited	2019 Audited	2019 Un-audited	2020 Un-audited	2020 Un-audited	2019 Audited	2019 Un-audited Shs '000
A	ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
1	Cash ( both Local & Foreign)	5,733,837	11,091,439	9,183,499	8,213,189	-	-	-	-	7,395,722	13,038,425	10,851,729	9,625,730
3	Balances due from Central Banks Kenyan Government securities held for dealing purposes	29,157,389	27,598,555	23,683,685	8,642,505	-	-	-	-	32,579,920	30,318,199	26,358,325	10,625,845
5	Financial assets at fair value through profit & loss Investment Securities:	766,052	631,463	708,122	499,684	-	-	-	-	1,301,947	1,177,740	1,097,844	499,684
	a) Held to Maturity a. Kenya Government securities	89,749,224	80,598,303	79,507,225	50,980,193	_	_	_	_	89,749,224	80,598,303	79,507,225	50,980,193
	b. Other securities	4,634,334	8,697,923	8,183,003	6,009,665	-	-	-	-	11,184,124	14,880,539	12,979,477	9,235,683
	b) Available for sale:  a. Kenya Government securities	65,154,297	55,950,587	49,500,824	13,244,177	-	-	-	-	65,154,297	55,950,587	49,500,824	13,244,177
6	b. Other securities  Deposits and balances due from local banking institutions	54,632 65,465	65,226 7,911,788	68,663 4,783,674	64,712 6,088,671	-	-	-	-	2,869,897 471,566	2,062,875 8,169,174	3,033,922 5,617,504	2,470,252 7,370,092
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	16,721,683 463,157	18,920,994	16,839,936	19,681,922 22,572	- 17,435	-	-	- 12,911	19,032,985 940,875	21,455,786 337,557	19,951,625 268,080	20,239,384 367,629
9	Loans and advances to customers (net)	225,738,081	223,696,774	227,868,480	109,381,939	-	-	-	-	248,306,422	245,858,007	249,355,409	120,273,084
10 11	Balances due from banking institutions in the group Investments in associates	2,059,923 2,701,492	1,820,189 2,701,492	3,238,061 2,701,492	1,488,818 2,701,492	640,263	514,559 -	519,697 -	463,254	3,768,955	3,768,955	3,768,955	3,724,975
12 13	Investments in subsidiary companies Investments in joint ventures	10,151,313	8,930,444 -	8,554,544 -	8,241,574 -	62,420,446 -	62,420,446 -	62,420,446 -	29,618,705 -	-	-	-	-
14 15	Investment properties Property and equipment	3,436,715	- 3,567,517	- 3,394,351	- 2,115,247	-	-	-	-	- 4,658,630	- 4,963,485	- 3,844,075	- 2,859,615
16	Prepaid lease rentals	6,437	6,479	6,500	-	-	-	-	-	522,437	522,479	522,500	-
17 18	Intangible assets Deferred tax asset	6,277,026 6,624,393	6,426,687 6,792,484	6,766,497 6,792,702	2,940,675 2,110,399	13,321	15,984	15,984	-	6,490,594 6,742,230	6,689,101 7,157,366	7,008,902 7,085,373	3,014,850 3,260,100
19 20	Retirement benefit asset Other assets	11,302,269	12,266,606	- 13,109,427	- 4,444,496	- 1,266	1,900	-	250	12,860,251	- 12,646,643	- 14,091,632	- 4,168,424
<b>21</b> B	TOTAL ASSETS LIABILITIES	480,797,719	477,674,950	464,890,685	246,871,930	63,092,731	62,952,889	62,956,127	30,095,120	514,030,076	509,595,221	494,843,401	261,959,717
22 23	Balances due to Central Banks	- 361,843,101	- 363,463,600	- 353,618,522	- 191,667,205	-	-	-	-	- 390,488,899	- 390,529,283	- 378,237,043	- 205,684,677
24	Deposits and balances due to local banking institutions	3,654,148	554,796	549,701	58,681	-	-	-	-	4,047,186	2,537,097	3,570,901	1,811,347
25 26	Other money market deposits	7,316,027 -	4,649,719 -	6,136,598 -	428,444 -	-	-	-	-	9,031,428	6,331,229 -	7,322,009	1,019,097 -
27 28	Borrowed funds Balances due to banking institutions in the group	21,416,426 289,263	22,317,329 966,503	22,081,244 283,905	14,871,967 195,347	-	-	-	-	21,416,426	22,317,329	22,081,244	14,871,967 -
29 30	Tax payable	-	1,025,328	283,425	-	- 36,311	4,630	5,623 37,819	41.010	1,186	899,829	13,027 37,819	-
31	Deferred tax liability	-	-	-	-	-	36,501 -	3/,019	41,019 -	36,311 22,397	36,501 21,183	21,340	21,704
32 33	,	14,112,741	- 13,605,476	12,521,035	- 4,515,910	109,582	121,312	119,921	48,416	18,684,123	- 18,106,612	16,300,193	6,774,429
<b>34</b> C	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	408,631,706	406,582,751	395,474,430	211,737,554	145,893	162,443	163,363	89,435	443,727,956	440,779,063	427,583,576	230,183,221
35 36	Paid up /Assigned capital	10,859,384 33,406,022	10,859,384 33,406,022	10,859,384 33,406,022	5,755,468 5,036,649	7,488,725 22,179,426	7,488,725 22,179,426	7,488,725 22,179,426	3,519,701 2,373,994	7,488,725 22,179,426	7,488,725 22,179,426	7,488,725 22,179,426	3,519,701 2,373,994
37	Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-
38 39	_ · · · · · · · · · · · · · · · · · · ·	26,899,503 1,239,956	25,973,194 1,239,956	22,280,987 -	23,478,137 656,295	33,278,687 -	33,122,295 -	30,877,995 -	24,111,990	39,530,018 1,531,712	38,589,158 1,466,055	35,962,429 199,378	24,274,784 1,338,744
40 41		(238,852)	(386,357)	(330,138) 3,200,000	207,827	-	-	- 2,246,618	-	(673,835)	(1,158,115)	(1,083,969) 2,246,618	269,273
42			-	-	-	_	_		_	_	_		_
		72166 013	71 092 199	69.416.255	35134 376	62946.838	62790.446	62792764	30,005,685	70.056.046	68 565 249	66 992 607	31776.496
43		72,166,013	71,092,199	69,416,255	35,134,376 35,134,376	62,946,838	62,790,446	62,792,764	30,005,685	<b>70,056,046</b> 246,074 <b>70,302,120</b>	<b>68,565,249</b> 250,909 <b>68,816,158</b>	66,992,607 267,218 67,259,825	31,776,496
43 <b>44</b> <b>45</b>		72,166,013 72,166,013 480,797,719	71,092,199 - 71,092,199 477,674,950	69,416,255 - 69,416,255 464,890,685	35,134,376 - 35,134,376 246,871,930	62,946,838 - 62,946,838 63,092,731	62,790,446 62,790,446 62,952,889	62,792,764 - 62,792,764 62,956,127	30,005,685 - 30,005,685 30,095,120				31,776,496 31,776,496 261,959,717
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	72,166,013	71,092,199	69,416,255	35,134,376	62,946,838	62,790,446	62,792,764	30,005,685	246,074 <b>70,302,120</b>	250,909 <b>68,816,158</b>	267,218 <b>67,259,825</b>	31,776,496
44 45 II 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	72,166,013	71,092,199	69,416,255	35,134,376	62,946,838	62,790,446	62,792,764	30,005,685	246,074 <b>70,302,120</b>	250,909 <b>68,816,158</b>	267,218 <b>67,259,825</b>	31,776,496
44 45 II 1 1.1 1.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities	72,166,013 480,797,719 11,215,780 7,667,429	71,092,199 477,674,950 5,543,337 3,591,806	69,416,255 464,890,685 13,667,871 8,597,211	35,134,376 246,871,930 5,248,937 3,287,130	62,946,838 63,092,731	62,790,446 62,952,889	62,792,764 62,956,127	30,005,685 30,095,120	246,074 70,302,120 514,030,076 12,039,227 8,166,853	250,909 68,816,158 509,595,221 6,194,894 3,825,512	267,218 67,259,825 494,843,401 15,703,106 9,174,993	31,776,496 261,959,717 5,935,608 3,587,730
44 45 1 1 1.1 1.2 1.3 1.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228	69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489	62,946,838 63,092,731	62,790,446 62,952,889 - - 8,569	62,792,764 62,956,127	30,005,685 30,095,120	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453	31,776,496 261,959,717 5,935,608 3,587,730 229,459 64,489
44 45 11 1.1 1.2 1.3 1.4 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME	72,166,013 480,797,719 11,215,780 7,667,429 318,842	71,092,199 477,674,950 5,543,337 3,591,806 88,634	69,416,255 464,890,685 13,667,871 8,597,211 432,322	35,134,376 246,871,930 5,248,937 3,287,130 188,515	62,946,838 63,092,731	62,790,446 62,952,889	62,792,764 62,956,127	30,005,685 30,095,120	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279	31,776,496 261,959,717 5,935,608 3,587,730 229,459
1 1 1.1 1.2 1.3 1.4 1.5 2 2.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682	- 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308	62,946,838 63,092,731	62,790,446 62,952,889 - - 8,569	62,792,764 62,956,127	30,005,685 30,095,120	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,776,324 4,151,142	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831	31,776,496 261,959,717 5,935,608 3,587,730 229,459 64,489 9,817,286
11 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452	69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071	62,946,838 63,092,731	62,790,446 62,952,889 - - 8,569	62,792,764 62,956,127	30,005,685 30,095,120	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573
11 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692	- 62,946,838 63,092,731 - 16,676 - 16,676	62,790,446 62,952,889 - 8,569 - 8,569	38,109	30,005,685 30,095,120 - - 21,491 - - - - -	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888
11 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573	- 62,946,838 63,092,731 - 16,676 - 16,676	62,790,446 62,952,889 - 8,569 - 8,569	- 62,792,764 62,956,127 - - 38,109 - - -	30,005,685 30,095,120 - - 21,491 - 21,491	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612	69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692 4,352,379 2,781,133	- 62,946,838 63,092,731 - 16,676 - 16,676	62,790,446 62,952,889 - 8,569 - 8,569	38,109	30,005,685 30,095,120 - - 21,491 - - - - -	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398
11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.23 2.4 3 4 4.1 4.2 4.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641	-69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692 4,352,379	- 62,946,838 63,092,731 - 16,676 - 16,676	8,569 - - - - - - - - - - - - - - - - - - -	38,109 - 38,109	30,005,685 30,095,120 - - 21,491 - - - 21,491 - - - - - - - - - - - - - - - - - - -	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,44,859 4,677,237 5,499,087	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049	69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692 4,352,379 2,781,133 1,464,730 1,093,388	- 62,946,838 63,092,731 16,676 - 16,676 16,676 175,000 98,131	62,790,446 62,952,889  8,569 8,569 8,569 47,298	- 62,792,764 62,956,127 - 38,109 - 38,109 	30,005,685 30,095,120 - - 21,491 - - 21,491 - - 21,491 - - 1,050,000 128,441	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses 1 TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396	-69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692 4,352,379 2,781,133 1,464,730 1,093,388	- 62,946,838 63,092,731 - 16,676 - 16,676 	8,569 - 8,569	38,109 	30,005,685 30,095,120 - - 21,491 - - - 21,491 - - - - 1,050,000	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197
1 11 12 13 14 1.5 2 2.1 2.2 2.3 2.4 4.4 4.5 4.6 5 6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 - 118,658 5,457,909 9,810,288	- 62,946,838 63,092,731 16,676 16,676 16,676 175,000 98,131 273,131	62,790,446 62,952,889 - 8,569 - 8,569 - - - 8,569 - - 47,298 47,298	38,109 - 38,109 - 38,109 - 1,300,000 9,275,046	30,005,685 30,095,120 - - 21,491 - - 21,491 - - - 21,491 - - 1,050,000 128,441 1,178,441	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,881 10,075,361 21,288,935	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 -5,582,864 20,321,833 33,659,726	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 - 300,025 6,193,308 11,164,706
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 4 4.1 4.2 4.5 5 6 6.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708	69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692 4,352,379 2,781,133 1,464,730 1,093,388 118,658 5,457,909	- 62,946,838 63,092,731 16,676 16,676 16,676 175,000 98,131 273,131	62,790,446 62,952,889 - 8,569 - 8,569 - - - 8,569 - - 47,298 47,298	38,109 - 38,109 - 38,109 - 1,300,000 9,275,046	30,005,685 30,095,120 - - 21,491 - - 21,491 - - - 21,491 - - 1,050,000 128,441 1,178,441	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308
1 1.1 1.2 2 1.3 1.4 1.5 2 2.4 3 3 4 4.1 4.2 4.3 4.4 5 5 6 6.1 6.2 6.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 - 118,658 5,457,909 9,810,288	16,676 16,676 16,676 175,000 98,131 273,131 289,807	8,569 8,569 8,569 47,298 47,298 55,867	38,109 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,613,155	30,005,685 30,095,120 - 21,491 - 21,491 - - - 1,050,000 128,441 1,178,441 1,199,932 - 58,292 52,759	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,44,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.4 5.5 6 6.1 6.2 6.3 6.4 6.5 5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 8,4294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204	71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437	69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845	35,134,376 246,871,930 5,248,937 3,287,130 188,515 64,489 8,789,071 3,836,308 66,811 533,573 4,436,692 4,352,379 2,781,133 1,464,730 1,093,388 5,457,909 9,810,288 1148,362 1,602,000 76,556 289,861 217,185	- 62,946,838 63,092,731 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807	62,790,446 62,952,889  8,569 8,569 8,569 47,298 47,298 47,298 55,867	- 62,792,764 62,956,127 38,109 - 38,109 	30,005,685 30,095,120 - - 21,491 - - 21,491 - - 21,491 - - 1,050,000 128,441 1,178,441 1,199,932	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651	250,909 68,816,158 509,595,221 6194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069
1 11 122 133 14 1.5 2 2.11 2.22 2.3 2.4 4.4 4.5 5 6 6.1.6 6.5 6.6 6.7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses 1 TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 118,658 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899	- 16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807 - 28,075 79,387 - 14,419	62,790,446 62,952,889	38,109 38,109 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,613,155	30,005,685 30,095,120 21,491 21,491 	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,881 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 - 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667
1 11 122 133 14 1.5 2 2.11 2.22 2.3 2.4 4.4 4.5 5 6 6.1.6 6.5 6.6 6.7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses S TOTAL OPERATING EXPENSES Profit before tax and exceptional items	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 7,6,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 118,658 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911	- 16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807 - 28,075 79,387	8,569 - 8,569 - 8,569 - 47,298 47,298 55,867	- 62,792,764 62,956,127 38,109 - 38,109 	30,005,685 30,095,120 	246,074 70,302,120 514,030,076  12,039,227 8166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124
1 1.1 1.2 2 1.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.6 6.6 6.7 6.8 6.6 6.7 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.8 6.8 6.7 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 331,250	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 - 118,658 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000	62,946,838 63,092,731 	62,790,446 62,952,889	- 62,792,764 62,956,127 - 38,109 - 38,109 	30,005,685 30,095,120 21,491 21,491 	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 2,45,526 1,939,645 8,310,379 2,611,829 195,625	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses STOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 12,897,733 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514	62,946,838 63,092,731 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 	62,790,446 62,952,889	38,109  38,109  38,109  38,109  1,300,000 9,275,046 10,613,155  121,106 104,619 1,286 10,4619 1,286 22,59,333 10,353,822 62,771 10,291,051	30,005,685 30,095,120 21,491 21,491 	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 3,91,250 3,906,887	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 200,000 4,030,124
1 1.1 1.2 2 2.1 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.6 6.5 6.6 6.7 6.8 9 10 11 12	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses 1 TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 4,300,767 4,300,767 391,250 3,909,517 3,909,517 (1,146,171)	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,093,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 - 8,113,567 (2,850,954)	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 - 118,658 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000	- 62,946,838 63,092,731 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807 - 28,075 79,387 - 14,419 121,881 167,926 - 167,926 (11,189)	62,790,446 62,952,889	- 62,792,764 62,956,127 38,109 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,613,155 - 121,106 104,619 1,286 - 32,322 259,333 10,353,822 62,771 10,291,051 - 10,291,051 - 10,291,051	30,005,685 30,095,120 21,491 21,491 	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,881 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,133 391,250 3,906,887 3,906,887 (1,164,605)	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 2,45,526 1,939,645 8,310,379 2,611,829 195,625	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 13,302,398 13,302,398 13,135,597 14,1880 11,169,679 143,880 11,313,559 (2,846,770)	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 - 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 200,000 4,030,124 - 4,030,124 (1,367,435)
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 5.5 6 6.6 6.7 6.8 9 10 11	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 118,658 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514	62,946,838 63,092,731 	62,790,446 62,952,889  8,569 8,569 8,569 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311)	38,109  38,109  38,109  38,109  1,300,000  9,275,046 10,613,155  121,106 104,619 1,286 10,4619 1,286 259,333 10,353,832 262,771 10,291,051	30,005,685 30,095,120 21,491 21,491 	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,022,398 2,132,719 11,169,679 143,880 11,313,559	31,776,496 261,959,717  5,935,608 3,587,730 229,459 6,4,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 2,00,000 4,030,124
1 1.1 1.2 2.3 1.4 1.5 2 2.1 1.2 2.2 3.3 4 4.4 5.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 11 12 13 11 15	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES TOTAL OPERATING EXPENSES PORTIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income:	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 3,07,204 4,66,348 3,273,255 14,423,730 4,300,767 391,250 3,909,517 3,909,517 (1)(104,875)	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772)	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,333,507 16,942,694 9,289,880 1,176,313 8,113,567 - 8,113,567 (2,850,954) 827,086	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514 (1,294,130)	- 16,676 - 16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807 - 28,075 79,387 - 14,419 121,881 167,926 (11,189) (2,663)	62,790,446 62,952,889		30,005,685 30,095,120 21,491 21,491 21,491 1,050,000 128,441 1,178,441 1,178,441 1,199,932 58,292 52,759 772 13,820 125,643 1,074,289 1,074,289 1,074,289	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 3912,50 3,906,887 (1,164,605) (110,121) 2,632,161	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,14,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125) - 1,631,079	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 13,02421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 - 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 2,00,000 4,030,124 (1,367,435) (298,228) 2,364,461
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.4 5.5 6 6.6 6.6 6.6 6.6 6.6 6.7 8 8 9 10 11 12 13 14 15 15:15:15:15:15:15:15:15:15:15:15:15:15:1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Foir value changes in available-for-sale financial assets	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 3,07,204 4,66,348 3,273,255 14,423,730 4,300,767 391,250 3,909,517 3,909,517 (1)(104,875)	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772)	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,333,507 16,942,694 9,289,880 1,176,313 8,113,567 - 8,113,567 (2,850,954) 827,086	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514 (1,294,130)	- 16,676 - 16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807 - 28,075 79,387 - 14,419 121,881 167,926 (11,189) (2,663)	62,790,446 62,952,889		30,005,685 30,095,120 21,491 21,491 21,491 1,050,000 128,441 1,178,441 1,178,441 1,199,932 58,292 52,759 772 13,820 125,643 1,074,289 1,074,289 1,074,289	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 - 3,906,887 - 3,906,887 (1,164,605) (110,121)	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,523 245,523 1,939,645 8,310,379 2,611,829 195,625 2,416,204 2,416,204 2,416,204	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726  62,50,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2132,719 11,169,679 143,880 11,313,559 12,846,770) (625,013)	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 200,000 4,030,124 4,030,124 4,030,124 4,030,124 (1,367,435) (298,228)
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.6 6.7 8 9 10 11 12 12 13 13 14 15 15: 15: 15: 15: 15: 15: 15: 15: 15:	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income OTHEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Final Profit value changes in available-for-sale financial assets Revoluction surplus on property, plant and equipment And profit value changes in available-for-sale financial assets Revoluction surplus on property, plant and equipment	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 30,7204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 3,909,517 (1,146,171) (104,875) 2,658,471	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772) 1,790,640	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 8,113,567 (2,850,954) 827,086 6,089,699	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514 4,104,514 1(1,294,130) 2,810,384	62,946,838 63,092,731 16,676 16,676 16,676 175,000 98,131 273,131 289,807 79,387 79,387 14,419 121,881 167,926 (11,189) (2,663) 154,074	62,790,446 62,952,889	62,792,764 62,956,127  38,109  38,109  1,300,000 9,2775,046 10,575,046 10,613,155  121,106 104,619 1,286 32,322 259,333 10,353,822 259,333 10,353,822 62,771 10,291,051 10,291,051 10,291,051 10,291,051 10,291,051	30,005,685 30,095,120 21,491 21,491 21,491 1,050,000 128,441 1,178,441 1,178,441 1,199,932 58,292 52,759 772 13,820 125,643 1,074,289 1,074,289 1,074,289	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 - 3,906,887 - 3,906,887 (1,164,605) (110,121) 2,632,161	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 3,43,408 196,423 245,526 1,939,645 8,310,379 2,6118,29 195,625 2,416,204 2,416,204 (785,125) 1,631,079 27,818	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726  6250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 - 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 - 4,030,124 - 4,030,124 - 4,030,124 - 4,030,124 - 4,030,124 - (1,367,435) (298,228) 2,364,461
1 1.1 1.2 2.1 3.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 16 16	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Foir value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772) 1,790,640	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699  (306,560)	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514 (1,294,130) 2,810,384	62,946,838 63,092,731 	62,790,446 62,952,889  8,569 8,569 8,569 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311) 993 (2,318)	38,109  38,109  38,109  38,109  1,300,000 9,275,046 10,613,155  121,106 104,619 1,286 10,4619 1,286 259,332 259,333 10,353,822 262,771 10,291,051 (51,425) 15,984 10,255,610	30,005,685 30,095,120	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 (1,164,605) (110,121) 2,632,161	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 1,95,625 2,416,204 (785,125) 1,631,079 27,818 (101,964)	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776 282,035 (369,698)	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 200,000 4,030,124 (1,367,435) (298,228) 2,364,461  (138,335) 234,079
1 1.1 1.2.2 2.3.3 4 4.1.4.2 4.3.4 4.5.5 6 6.1.6.2 6.3.3 6.4.6.5 6.6.6.6.7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses 1 TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations PROFIT AFTER TAX and EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Revaluation surplus on property, plant and equipment Share of comprehensive Income: Exchange differences on translation of foreign operations Final Profit of the pr	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 132,437 195,625 2,558,412  (767,772) 1,790,640  (56,219) 1,734,421	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 118,658 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514 1,294,130) - 2,810,384	62,946,838 63,092,731 16,676 16,676 16,676 175,000 98,131 273,131 289,807 79,387 79,387 14,419 121,881 167,926 (11,189) (2,663) 154,074	62,790,446 62,952,889	- 62,792,764 62,956,127 - 38,109 - 38,109 - 38,109 	30,005,685 30,095,120  21,491  21,491  21,491  1,050,000 128,441 1,178,441 1	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,881 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887  (1,164,605) (110,121) 2,632,161  222,246 187,888	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125) 1,631,079 27,818 (101,964) 1,556,933	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726  6250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776 282,035 (369,698) (87,663) 7,754,113	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 - 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 200,000 4,030,124 4,030,124 (1,367,435) (298,228) 2,364,461 (138,335) 234,079 - 95,744 2,460,205
1 1.1 1.2 2.1 3.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 16 16	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME  NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Foir value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	72,166,013 480,797,719  11,215,780 7,667,429 318,842 51,070 19,253,121  7,705,043 92,742 814,294 8,612,079 10,641,042  3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497  7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	71,092,199 477,674,950  5,543,337 3,591,806 88,634 22,228 9,246,005  3,799,682 53,259 411,452 4,264,393 4,981,612  2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320  3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772) 1,790,640	69,416,255 464,890,685  13,667,871 8,597,211 432,322 99,453 22,796,857  9,653,133 146,605 1,289,735 11,089,473 11,707,384  8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574  5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699  (306,560)	35,134,376 246,871,930  5,248,937 3,287,130 188,515 64,489 8,789,071  3,836,308 66,811 533,573 4,436,692 4,352,379  2,781,133 1,464,730 1,093,388 5,457,909 9,810,288  1,148,362 1,602,000 76,556 289,861 217,185 332,911 1,838,899 5,505,774 4,304,514 200,000 4,104,514 (1,294,130) 2,810,384	62,946,838 63,092,731 	62,790,446 62,952,889	38,109  38,109  38,109  38,109  1,300,000 9,275,046 10,613,155  121,106 104,619 1,286 10,4619 1,286 259,333 10,353,822 259,333 10,353,822 10,291,051 (51,425) 15,984 10,291,051	30,005,685 30,095,120	246,074 70,302,120 514,030,076  12,039,227 8,166,853 423,494 51,070 20,680,644  8,418,522 227,513 821,035 9,467,070 11,213,574  4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935  7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 (1,164,605) (110,121) 2,632,161	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 41,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 1,95,625 2,416,204 (785,125) 1,631,079 27,818 (101,964)	267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776 282,035 (369,698)	31,776,496 261,959,717  5,935,608 3,587,730 229,459 64,489 9,817,286  4,175,519 136,796 533,573 4,845,888 4,971,398  3,135,252 1,588,834 1,169,197 300,025 6,193,308 11,164,706  1,271,259 2,093,664 91,687 366,784 317,069 340,452 2,453,667 6,934,582 4,230,124 200,000 4,030,124 (1,367,435) (298,228) 2,364,461  (138,335) 234,079

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## The Un-audited financial results of the Bank and Group for the period ended 30th June, 2020.

III OTHER DISCLOSURES	·											
	BANK			COMPANY				GROUP CONSOLIDATED				
	30th June, 2020 Un-audited Shs '000	31st Mar, 2020 Un-audited Shs '000	31st Dec, 2019 Audited Shs '000	30th June, 2019 Un-audited Shs '000	30th June, 2020 Un-audited Shs '000	31st Mar, 2020 Un-audited Shs '000	31st Dec, 2019 Audited Shs '000	30th June, 2019 Un-audited Shs'000	30th June, 2020 Un-audited Shs '000	31st Mar, 2020 Un-audited Shs '000	31st Dec, 2019 Audited Shs '000	30th June, 2019 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES												
(a) Gross Non-performing loans and advances	34,949,715	34,747,568	30,515,948	10,250,740	-	-	-	-	38,677,728	38,849,070	33,658,667	12,169,631
(b) Less Interest in Suspense	6,403,444	6,906,205	6,207,777	2,549,631	_	-	-	-	6,938,280	7,428,215	6,697,150	2,799,557
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	28,546,271	27,841,363	24,308,171	7,701,109	-	-	-	-	31,739,448	31,420,855	26.961.517	9,370,074
(d) Less Loan Loss Provision	12,174,903	11,606,693	10,318,641	6,086,482	-	-	-	-	14,177,373	13,750,594	12,114,762	6,745,504
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	16.371.368	16.234.670	13.989.530	1.614.627	-	-	-	-	17.562.075	17.670.261	14.846.755	2.624.570
(f) Discounted Value of Securities	16,371,368	16,234,670	13,989,530	1,614,627	-	-	-	-	17,562,075	17,670,261	14,846,755	2,624,570
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-		-	-	-
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	14,285,024	13,428,178	14,211,932	5,914,991	_	_	_	_	14,438,023	13,596,168	14,371,749	5,914,991
(b) Employees	4,971.634	5.105.152	5,150,274	2,774,299			_		5.686.945	5,453,673	5,487,678	3,321,599
(c) TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	19,256,658	18,533,330	19,362,206	8,689,290	-	_			20,124,968	19,049,841	19,859,427	9,236,590
**	17,230,030	10,000,000	17,502,200	0,007,270					20,12-1,700	17,047,041	17,007,121	7,200,570
3 OFF-BALANCE SHEET ITEMS	F4.C0.4.0.CF	F2 F2 0 0 F2	40.407000	04005505					E( 00074)	F0 404 007	E 4 440 700	00 004 (40
(a) Letters of credit, guarantees, acceptances	51,694,865	53,500,052	49,607,900	24,005,585	-	-	-	-	56,823,746	58,496,837	54,413,720	28,301,612
(b) Forwards, Swaps and options	11,188,816	6,813,414	5,003,287	6,972,715	-	-	-	-	11,188,816	6,813,414	5,003,287	6,972,715
(c) Other contingent liabilities (d)TOTAL CONTINGENT LIABILITIES			- F4 (44407			-		-	-	-	-	25 274 227
	62,883,681	60,313,466	54,611,187	30,978,300	-	-	-		68,012,562	65,310,251	59,417,007	35,274,327
4 CAPITAL STRENGTH												
(a) Core capital	64,213,108	65,570,928	62,561,322	26,674,529	-	-	-	-	66,160,553	67,925,322	63,835,814	25,002,091
(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
(c) Excess (a-b)	63,213,108	64,570,928	61,561,322	25,674,529	-	-	-	-	65,160,553	66,925,322	62,835,814	24,002,091
(d) Supplementary Capital	3,324,312	2,068,966	2,620,795	2,056,295	-	-	-	-	3,616,068	2,295,065	2,820,173	2,738,744
(e) TOTAL CAPITAL (a+d)	67,537,420	67,639,894	65,182,117	28,730,824	-	-	-	-	69,776,621	70,220,387	66,655,987	27,740,835
(f)TOTAL RISK WEIGHTED ASSETS	347,883,542	347,277,838	350,879,900	164,056,295					376,801,591	379,147,134	384,348,562	180,106,074
(g) Core Capital / Total deposits liabilities	17.75%	18.04%	17.69%	13.92%	-	-	-	-	16.94%	17.39%	16.88%	12.16%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	9.75%	10.04%	9.69%	5.92%	-	-	-	-	8.94%	9.39%	8.88%	4.16%
(j) Core Capital / Total risk weighted assets	18.46%	18.88%	17.83%	16.26%	-	-	-	-	17.56%	17.92%	16.61%	13.88%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%		-		-	10.50%	10.50%	10.50%	10.50%
(I) Excess (j-k)	7.96%	8.38%	7.33%	5.76%	-	-	-	-	7.06%	7.42%	6.11%	3.38%
(m) Total Capital / Total risk weighted assets	19.41%	19.48%	18.58%	17.52%	-	-	-	-	18.52%	18.52%	17.34%	15.40%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%		-		-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	4.91%	4.98%	4.08%	3.02%	-	-	-	-	4.02%	4.02%	2.84%	0.90%
(p) Adjusted Core Capital / Total deposits liabilities*	17.94%	18.33%	18.55%	13.90%	-	-	-	-	17.12%	17.69%	17.76%	14.50%
(q) Adjusted Core Capital / Total risk weighted assets*	18.66%	19.18%	18.69%	16.30%	-	-	-	-	17.74%	18.22%	17.47%	13.88%
(r) Adjusted Total Capital / Total risk weighted assets*	19.61%	19.78%	19.44%	17.90%		-		-	18.70%	18.82%	18.21%	15.77%
5 LIQUIDITY												
(a) Liquidity Ratio	54.65%	54.55%	50.95%	50.49%	-	-	-	-	54.88%	55.54%	51.83%	55.68%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(a) Evenes (a. b)	24.650/	24 EE0/	30.0E9/	20.400/					24 000/	3F F 40/	24 020/	2E 600/

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital Shs '000	Share Premium Shs '000	Statutory and Other Reserves Shs '000	Revenue Reserves Shs '000	Proposed Dividends Shs '000	Total Shs '000
At 1st January 2020	7,488,725	22,179,426	(884,592)	36,229,647	2,246,618	67,259,824
Profit for the period	-	-	-	2,632,161	-	2,632,161
Other comprehensive income	-	-	1,742,469	(1,332,334)	-	410,135
2019 Final Dividends rescinded	-	-	-	2,246,618	(2,246,618)	-
Balance as at 30th June 2020	7,488,725	22,179,426	857,877	39,776,092	-	70,302,120

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS	30th June, 2020 Un-audited Shs '000	31st Dec, 2019 Audited Shs '000
Cash flows generated from operating activities	16,906,397	24,536,349
Net cash used in investing activities	(17,754,135)	(13,444,491)
Net cash generated / (used) in financing activities	(664,819)	1,588,513
Net increase / (decrease) in cash and cash equivalents	(1,512,557)	12,680,371
Cash and cash equivalents at 1st January	41,376,089	28,695,718
Cash and cash equivalents at the end of the period	39,863,532	41,376,089

<sup>\*</sup> The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

# MESSAGE FROM DIRECTORS

#### Financial Statements

(c) Excess (a-b)

On 1 October 2019 NIC Group PLC (NIC) and Commercial Bank of Africa Limited (CBA) completed the merger of both institutions; the transaction was accounted for in accordance with IFRS 3 - Business Combinations.

The H1 2020 financial statements of the Bank are prepared on a prospective basis (a continuation of CBA), representing 6 months performance of NCBA Bank (merged bank) for 2020 while the prior year comparatives are those of CBA. The consolidated financial statements are also a continuation of the financial statements of CBA with an adjustment to capital to reflect the legal capital of NCBA Group. The prior year comparatives are those of CBA.

Merger related costs are included in the comprehensive income statements and are disclosed as exceptional items.

### Regional Integration

The planned integration of the regional subsidiaries has now been completed.

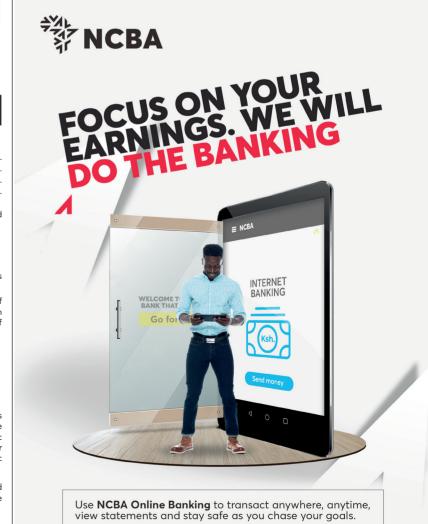
#### Impact of Covid-19 on the Kenyan Banking Business

The Kenyan economy continues to be impacted by the Covid-19 pandemic, with contraction in industrial, trade, real estate and services output across small and large businesses. The Bank has restructured loans amounting to KES 58 billion to assist customers cope with the Covid-19 disruption. The Bank's business is expected to be impacted by slow growth in lending and revenues in the short to medium term. The impact of the Covid-19 pandemic on Bank's results, including credit quality and provisions, remains uncertain and dependent on several factors including, the spread of Covid-19, further steps taken by the government and the Central Bank to mitigate the economic impact, steps taken by the Bank and the time it takes for economic activities to resume to normal levels. The Group's capital and liquidity position is strong and will continue to be the focus area during this period.

These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website <a href="https://www.ncbagroup.com">www.ncbagroup.com</a>. They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD LIVINGSTONE MURAGE GROUP COMPANY SECRETARY NCBA GROUP PLC

26 August 2020



35.68%

31.83%