

The Un-audited financial results of the Bank and Group for the period ended 30th June, 2021.

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1	STATEMENT OF FINANCIAL POSITION		BA	NK			сом	PANY			GROUP CON	ISOLIDATED	
		30th June,	31st March,	31st Dec,	30th June,	30th June,	31st March,	31st Dec,	30th June,	30th June,	31st March,	31st Dec,	30th June,
		2021 Un-audited	2021 Un-audited	2020 Audited	2020 Un-audited	2021 Un-audited	2021 Un-audited	2020 Audited	2020 Un-audited	2021 Un-audited	2021 Un-audited	2020 Audited	2020 Un-audited
		Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
Α	ASSETS	(4470(0	7.505.404	7004000	F 700 007					7000 060	0.402.000	0.404.555	7 205 722
1 2	Cash (both Local & Foreign) Balances due from Central Banks	6,147,069 26,395,810	7,505,101 19,596,141	7,026,802 22,413,860	5,733,837 29,157,389			-	-	7,923,369 29,513,400	9,603,022 22,117,986	8,494,555 26,031,963	7,395,722 32,579,920
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	762,855	762,855	762,855	766,052	-	-	-	-	762,855	762,855	762,855	1,301,947
5	Investment Securities:												
	a) Held to Maturity a. Kenya Government securities	102,693,726	93,228,617	87,407,372	89,749,224	_	_	_	_	102,693,726	93,228,617	87,407,372	89,749,224
	b. Other securities	7,282,702	4,989,978	4,890,850	4,634,334	_	_	-	-	16,938,676	13,820,461	12,683,521	11,184,124
	b) Available for sale:												
	a. Kenya Government securities	69,704,013	63,921,109	60,933,924	65,154,297	-	-	-	-	69,704,013	63,921,109	60,933,924	65,154,297
6	b. Other securities Deposits and balances due from local banking institutions	55,475 541,581	55,254 4,296,015	55,134 9,130,241	54,632 65,465		-	-	-	1,454,665 645,236	1,598,336 5,080,604	2,521,745 9,654,044	2,869,897 471,566
7	Deposits and balances due from banking institutions abroad	31,229,448	49,757,032	30,867,890	16,721,683	_	_	-	-	38,419,959	52,111,309	32,023,119	19,032,985
8	Tax recoverable	-	-	375,498	463,157	62,464	44,595	39,316	17,435	356,142	397,344	761,439	940,875
9	Loans and advances to customers (net)	215,519,221	218,992,419	224,420,668	225,738,081	-	-	-	-	239,601,335	243,142,141	248,497,903	248,306,422
10 11	Balances due from banking institutions in the group Investments in associates	2,087,961 2,765,028	1,287,312 2,765,028	2,821,387 2,765,028	2,059,923 2,701,492	594,621	2,703,894	201,088	640,263	3,866,973	- 3,916,973	- 3,916,973	- 3,768,955
12	Investments in associates	23,002	23,002	23,002	10,151,313	68,274,304	68,274,304	68,274,304	62,420,446	3,800,973	3,910,973	3,910,973	3,700,933
13	Investments in joint ventures	-	-	-		-	-	-	-	-	-	-	-
14	Investment properties	-	-	-		-	-	-	-	-	-	-	
15	Property and equipment	2,329,419	2,210,188	2,604,071	3,436,715	-	-	-	-	3,670,885	3,482,878	4,139,889	4,658,630
16 17	Prepaid lease rentals Intangible assets	6,325 6,022,628	6,375 6,110,104	6,375 6,227,176	6,437 6,277,026		-	-	-	522,325 6,232,337	522,375 6,330,232	522,375 6,463,475	522,437 6,490,594
18	Deferred tax asset	9,064,441	9,827,704	9,097,904	6,624,393	23,466	23,466	23,466	13,321	9,134,130	10,167,738	9,630,045	6,742,230
19	Retirement benefit asset	-	-	-	· · · -	-	-	-	-	-	-	-	-
20	Other assets	17,536,393	17,939,851	19,783,688	11,302,269	94,315	100,635	47,034	1,266	11,155,570	11,901,256	13,508,782	12,860,251
21 B	TOTAL ASSETS LIABILITIES	500,167,097	503,274,085	491,613,725	480,797,719	69,049,170	71,146,894	68,585,208	63,092,731	542,595,596	542,105,236	527,953,979	514,030,076
22	Balances due to Central Banks	_	_	_	_	_	_	_	_	_	_	_	_
23	Customer deposits	403,211,551	402,557,386	389,484,170	361,843,101	-	-	-	-	437,340,268	434,211,154	421,504,454	390,488,899
24	Deposits and balances due to local banking institutions	1,076,360	274,313	1,915,367	3,654,148	-	-	-	-	1,076,360	274,313	1,915,367	4,047,186
25	Deposits and balances due to foreign banking institutions	982,074	1,743,106	3,413,809	7,316,027	-	-	-	-	6,063,450	4,951,193	4,387,974	9,031,428
26 27	Other money market deposits Borrowed funds	7,299,542	- 12,994,758	- 13,319,474	21,416,426		-	-	-	- 7,299,542	- 12,994,758	- 13,319,474	- 21,416,426
28	Balances due to banking institutions in the group	1,776,938	698,872	780,537	289,263	8,132,434	8,077,538	8,030,783	-	7,277,342	14,774,/30	13,317,474	21,410,420 -
29	Tax payable	460,989	1,155,805	-		-,,	-	-	-	528,413	1,276,607	8,653	1,186
30	Dividends payable	-	-	-	-	32,588	32,889	33,392	36,311	32,588	32,889	33,392	36,311
31	Deferred tax liability	-	-	-	-	-	-	-	-	20,589	20,970	21,008	22,397
32 33	Retirement benefit liability Other liabilities	11,058,986	12,115,659	10,671,993	- 14,112,741	2,285,230	2,265,364	2,238,881	109,582	- 15,798,166	13,742,312	14,215,360	18,684,123
34	TOTAL LIABILITIES	425,866,440	431,539,899	419,585,350	408,631,706	10,450,252	10,375,791	10,303,056	145,893	468,159,376	467,504,196	455,405,682	443,727,956
C	SHAREHOLDERS' FUNDS		, , , , , , , , , , , , , , , , , , , ,				.,,		.,				.,,
35	Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	8,237,597	8,237,597	8,237,597	7,488,725	8,237,598	8,237,599	8,237,598	7,488,725
36	Share Premium	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	22,179,426	21,424,322	21,424,322	21,424,322	22,179,426
37 38	Revaluation reserves Retained earnings	28,744,316	26,539,895	23,692,466	26,899,503	28,936,999	28,637,905	- 26,148,954	33,278,687	43,798,404	41,983,168	39,038,741	39,530,018
39	Statutory loan reserves	-	-	-	1,239,956	-	-	-	-	55,194	25,753	129,098	1,531,712
40	Other reserves	1,290,935	928,885	1,570,503	(238,852)	-	-	-	-	749,511	265,202	1,047,480	(673,835)
41	Proposed dividends	-	-	2,500,000	-	-	2,471,279	2,471,279	-	-	2,471,279	2,471,279	-
42	Capital grants	-	-		-	-	-	-	-			-	
		7/ 300 657	71 73/ 186	72 028 375	72 166 013	58 508 018	60 771 103	58 282 152	62 946 838	7/ 265 029	74 407 323	72 3/18 518	70 056 046
43	Non-controlling interests	74,300,657	71,734,186	72,028,375	72,166,013	58,598,918	60,771,103	58,282,152	62,946,838	74,265,029 171,191	74,407,323 193,717	72,348,518 199,779	70,056,046 246,074
44	TOTAL SHAREHOLDERS' FUNDS	74,300,657	71,734,186	72,028,375	72,166,013	58,598,918	60,771,103	58,282,152	62,946,838	171,191 74,436,220	193,717 74,601,040	199,779 72,548,297	246,074 70,302,120
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	-	-	-	-	-	-	-	-	171,191	193,717	199,779	246,074
44 45	TOTAL SHAREHOLDERS' FUNDS	74,300,657	71,734,186	72,028,375	72,166,013	58,598,918	60,771,103	58,282,152	62,946,838	171,191 74,436,220	193,717 74,601,040	199,779 72,548,297	246,074 70,302,120
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	74,300,657 500,167,097	71,734,186 503,274,085	72,028,375 491,613,725	72,166,013 480,797,719	58,598,918	60,771,103	58,282,152	62,946,838	171,191 74,436,220 542,595,596	193,717 74,601,040 542,105,236	199,779 72,548,297 527,953,979	246,074 70,302,120 514,030,076
44 45 II 1 1.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	74,300,657 500,167,097	71,734,186 503,274,085 5,808,619	72,028,375 491,613,725 22,927,691	72,166,013 480,797,719 11,215,780	58,598,918	60,771,103	58,282,152 68,585,208	62,946,838	171,191 74,436,220 542,595,596 12,962,004	193,717 74,601,040 542,105,236 6,529,097	199,779 72,548,297 527,953,979 26,663,501	246,074 70,302,120 514,030,076
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	74,300,657 500,167,097 11,482,714 8,707,686	71,734,186 503,274,085 5,808,619 4,105,916	72,028,375 491,613,725 22,927,691 15,877,047	72,166,013 480,797,719 11,215,780 7,667,429	58,598,918 69,049,170	- 60,771,103 71,146,894 - -	58,282,152 68,585,208	- 62,946,838 63,092,731	171,191 74,436,220 542,595,596 12,962,004 9,273,572	193,717 74,601,040 542,105,236 6,529,097 4,389,201	199,779 72,548,297 527,953,979 26,663,501 16,826,815	246,074 70,302,120 514,030,076 12,039,227 8,166,853
44 45 II 1.1 1.2 1.3	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	74,300,657 500,167,097 11,482,714 8,707,686 201,580	71,734,186 503,274,085 5,808,619 4,105,916 88,595	72,028,375 491,613,725 22,927,691 15,877,047 558,909	72,166,013 480,797,719 11,215,780 7,667,429 318,842	58,598,918	60,771,103	58,282,152 68,585,208	62,946,838	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494
44 45 II 1.1 1.2 1.3 1.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070	58,598,918 69,049,170	- 60,771,103 71,146,894 - - 4,029	58,282,152 68,585,208	62,946,838 63,092,731	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070
1 1 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580	71,734,186 503,274,085 5,808,619 4,105,916 88,595	72,028,375 491,613,725 22,927,691 15,877,047 558,909	72,166,013 480,797,719 11,215,780 7,667,429 318,842	58,598,918 69,049,170	60,771,103 71,146,894	58,282,152 68,585,208	- 62,946,838 63,092,731	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494
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 INTEREST EXPENSE	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121	58,598,918 69,049,170	- 60,771,103 71,146,894 - - 4,029	58,282,152 68,585,208	62,946,838 63,092,731	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644
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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070	58,598,918 69,049,170	- 60,771,103 71,146,894 - - 4,029	58,282,152 68,585,208	62,946,838 63,092,731	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070
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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533	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	- 58,598,918 69,049,170 - - 13,470 - - 13,470	- 60,771,103 71,146,894 - - 4,029 - 4,029	58,282,152 68,585,208 - - 33,474 - 33,474	62,946,838 63,092,731 - - 16,676 - 16,676	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533	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
1 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 TOTAL INTEREST EXPENSE	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122	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	13,470 13,470	- 60,771,103 71,146,894 - - 4,029 - - - - -	58,282,152 68,585,208 - 33,474 - 33,474	62,946,838 63,092,731 - 16,676 - - -	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 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 EXPENSE NET INTEREST INCOME	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533	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	- 58,598,918 69,049,170 - - 13,470 - - 13,470	- 60,771,103 71,146,894 - - 4,029 - 4,029	58,282,152 68,585,208 - - 33,474 - 33,474	62,946,838 63,092,731 - - 16,676 - 16,676	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533	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
1 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 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 EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748	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	13,470 13,470	- 60,771,103 71,146,894 - - 4,029 - - - - -	58,282,152 68,585,208 33,474 33,474	62,946,838 63,092,731 - 16,676 - - -	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292	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
11 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 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 EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748	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	13,470 13,470	- 60,771,103 71,146,894 - - 4,029 - - - - -	58,282,152 68,585,208 - 33,474 - 33,474	62,946,838 63,092,731 - 16,676 - - -	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292	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
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	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 EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328	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	13,470 - 13,470	- 60,771,103 71,146,894 - 4,029 - 4,029 - - - - 4,029	58,282,152 68,585,208 33,474 - 33,474 - - 33,474	62,946,838 63,092,731 - 16,676 - - -	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124	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 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	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 EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748	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	13,470 - 13,470	- 60,771,103 71,146,894 - 4,029 - 4,029 - - - - 4,029	58,282,152 68,585,208 33,474 - 33,474 - - 33,474	62,946,838 63,092,731 - 16,676 - - -	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292	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
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 INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506	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 2,374,961 1,783,777 23,396 518,079	13,470 - 13,470 - 13,470 - 2,815,000 104,044	- 60,771,103 71,146,894 - 4,029 - 4,029 - - - - 4,029 - - - - - - - - - - - - - - - - - - -	33,474 - 33,474 - 33,474 - - - 1,078,536 (5,296,573)	16,676 - 16,676 - 175,000 98,131	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259	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
44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.5 4.6	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 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026	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	13,470 - 13,470 - 13,470 - 2,815,000 104,044 2,919,044		58,282,152 68,585,208 33,474 - 33,474 - - 33,474 - - 1,078,536 (5,296,573) (4,218,037)	62,946,838 63,092,731 16,676 	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957 5,242,809	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361	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
44 45 11 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 5 4.6 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 TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506	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 2,374,961 1,783,777 23,396 518,079	13,470 - 13,470 - 13,470 - 2,815,000 104,044	- 60,771,103 71,146,894 - 4,029 - 4,029 - - - - 4,029 - - - - - - - - - - - - - - - - - - -	33,474 - 33,474 - 33,474 - - - 1,078,536 (5,296,573)	16,676 - 16,676 - 175,000 98,131	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259	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
44 45 11 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 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 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774	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	13,470 - 13,470 - 13,470 - 2,815,000 104,044 2,919,044		58,282,152 68,585,208 33,474 - 33,474 - - 33,474 - - 1,078,536 (5,296,573) (4,218,037)	62,946,838 63,092,731 16,676 	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653	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
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 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 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 OPERATING INCOME OPERATING EXPENSES Loan loss provision	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774	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 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	13,470 13,470 13,470 2,815,000 104,044 2,932,514	- - - - - - - - - - - - - - - - - - -	58,282,152 68,585,208 33,474 33,474 	16,676 16,676 175,000 98,131 289,807	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653	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
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 5 4.6 5 6 6.1 6.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615	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 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	13,470 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514		58,282,152 68,585,208 33,474 - 33,474 - - 33,474 - - 1,078,536 (5,296,573) (4,218,037) (4,184,563)	16,676 175,000 98,131 289,807	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 1,163,691 1,29,957 5,242,809 11,833,990 2,639,412 1,962,302	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776	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
44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 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 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 OPERATING INCOME OPERATING EXPENSES Loan loss provision	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774	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 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	13,470 13,470 13,470 2,815,000 104,044 2,932,514	- - - - - - - - - - - - - - - - - - -	58,282,152 68,585,208 33,474 33,474 	16,676 16,676 175,000 98,131 289,807	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 4.6 5 6.1 6.2 6.3 6.4 6.5	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 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 ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353	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 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 574,838 307,204	13,470 13,470 13,470 13,470 2,815,000 104,044 2,932,514		33,474 - 33,474 - 33,474 - 33,474 - - - 1,078,536 (5,296,573) (4,218,037) (4,184,563)	16,676 175,000 98,131 289,807	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224	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
44 45 1 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 5 4.6 5 6.6 6.6 6.6 6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 charges on property and equipment Amortisation charges	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324	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 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	13,470 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514	- 60,771,103 71,146,894 - 4,029 - 4,029 4,029 	33,474 - 33,474 - 33,474 - 33,474 - 33,474 - 33,474 - 1,078,536 (5,296,573) (4,218,037) (4,184,563)	16,676 - 16,676 - 16,676 - 16,676 - 2 - 16,676 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 3,131 - 289,807 - 79,387 3	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,771 282,311 183,547 302,555	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160	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	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 	16,676 16,676 175,000 98,131 289,807 14,419	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,951 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 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 charges on property and equipment Amortisation charges	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 841,294 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	58,598,918 69,049,170	- 4,029 - 4,029 - 4,029 - - - - 2,500,000 54,379 2,554,379 2,554,379 2,558,408	58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563)	16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6.1 6.2 6.3 6.4 6.5 6.6 6.7 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 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 TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160	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	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 	16,676 16,676 175,000 98,131 289,807 14,419	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,951 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 8 9	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 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 PROFIT AFTER EXCEPTIONAL ITEMS	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8,612,079 10,641,042 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 4,300,767	58,598,918 69,049,170	- 4,029 - 4,029 - 4,029 - - - - 2,500,000 54,379 2,554,379 2,554,379 2,558,408	58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565)	16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041	246,074 70,302,120 514,039,227 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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 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 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 ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,4444,258	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	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565)	16,676 	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880	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
44 45 1 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 5 4.6 5 6.4 6.5 6.6 6.7 6.8 7 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 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 PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 996,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	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 8,033,455 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	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594		58,282,152 68,585,208 33,474 33,474 33,474 	16,676 16,676 16,676 175,000 1	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921	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 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 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 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 ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,4444,258	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	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565)	16,676 	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880	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 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 6.6 6.7 6.8 7 8 9 10 11 12 13 14	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 PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633)	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 1,95,625 3,902,973 1,534,680)	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,353 956,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	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 3,909,517 1,399,517 (1,146,171)	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594		58,282,152 68,585,208 33,474 33,474 33,474 	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 79,387 14,419 121,881 167,926 167,926 (11,189)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 - 3,870,353 (1,514,468)	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288)	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 3,912,50 3,906,887 (1,164,605)
44 45 1 1 1.2 1.3 1.4 1.5 2 2.3 2.4 3 4.4 4.5 4.6 5 6.6 6.7 6.8 7 7 8 9 10 11 12 13 14 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 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 charges 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 AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income:	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965)	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 3,902,973 (1,534,680) 479,134	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	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 76,898 307,204 466,346 4,3273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875)	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565) (15,152) (2,663)	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 14,419 121,881 167,926 167,926 (11,189) (2,663)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025) (128,965)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 - 3,870,353 (1,514,468) 479,134 2,835,019	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	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
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 4.6 5 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 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 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 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 1,534,680) 479,134 2,847,427	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,353 956,353 956,354 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	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 3,909,517 - 3,909,517 - 3,909,517 (1,146,171) (104,875) 2,658,471	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565) (15,152) (2,663)	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 14,419 121,881 167,926 167,926 (11,189) (2,663)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 - 7,414,161 (1,87)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 7,11,71 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 - 3,870,353 (1,514,468) 479,134 2,835,019	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	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 (1,164,605) (1,10121) 2,632,161
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 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	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 TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE 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 Fair value changes in available-for-sale financial assets	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965)	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 3,902,973 (1,534,680) 479,134	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	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 76,898 307,204 466,346 4,3273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875)	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565) (15,152) (2,663)	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 14,419 121,881 167,926 167,926 (11,189) (2,663)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025) (128,965)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 - 3,870,353 (1,514,468) 479,134 2,835,019	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	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
44 45 1 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 5 4.6 5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.1 15.2 15.3	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 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 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 1,534,680) 479,134 2,847,427	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,353 956,353 956,354 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	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 3,909,517 - 3,909,517 - 3,909,517 (1,146,171) (104,875) 2,658,471	58,598,918 69,049,170		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565) (15,152) (2,663)	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 14,419 121,881 167,926 167,926 (11,189) (2,663)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 - 7,414,161 (1,87)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 7,11,71 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 - 3,870,353 (1,514,468) 479,134 2,835,019	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	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 (1,164,605) (1,10121) 2,632,161
44 45 11 1.1.1.2.1.3 1.4.4.1.5 2.1.2.2.2.3 2.4.3 4.4.1.4.2.4.3 4.4.5 4.6.5 6.6.6.6.6.6.6.6.6.7 7.8 9.10 11.12.13 12.13.15.1 15.11.15.2.15.3 15.4.15.4	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 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 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 Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 (1,534,680) 479,134 2,847,427	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,353 956,353 956,354 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	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 3,909,517 - 3,909,517 - 3,909,517 (1,146,171) (104,875) 2,658,471	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029		58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565) (15,152) (2,663)	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 14,419 121,881 167,926 167,926 (11,189) (2,663)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 - 7,414,161 (1,87)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,957 5,242,809 11,833,990 2,639,412 1,962,302 7,11,71 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 - 3,870,353 (1,514,468) 479,134 2,835,019	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	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 (1,164,605) (1,10121) 2,632,161
44 45 1 1.1.1.2.1.3.1.4.4.1.5.2.1.1.2.2.2.3.3.2.4.3.4.4.5.4.6.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses 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 Other income OTAL 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 PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 (1,534,680) 479,134 2,847,427	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 (2,798,894) 2,516,501 5,161,865	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 1,783,777 23,396 1,783,777 23,396 4,303,455 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	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 11,451 2,788,045	- 4,029 - 4,029 - 4,029 	58,282,152 68,585,208 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565) (15,152) (2,663) (4,504,380)	16,676 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 14,419 121,881 167,926 167,926 (11,189) (2,663)	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025) (1,187) (296,782)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 1157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	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
44 45 1 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 4.6 5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6	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 Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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 Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 (1,534,680) 479,134 2,847,427	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 996,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 (2,798,894) 2,516,501 5,161,865	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8,612,079 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 76,898 574,838 307,204 406,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029		58,282,152 68,585,208 33,474 33,474 33,474 	16,676 16,676 16,676 175,000 1	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) (296,782) (297,969)	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 (1,514,468) 479,134 2,835,019 (93,126) (689,152)	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403	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) 2,632,161 222,246 187,888
44 45 1 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 4.6 5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6	TOTAL 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 INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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 Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive income: Exchange differences on translation of foreign operations Fair 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (279,568) (279,568) 4,772,282	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 (1,534,680) 479,134 2,847,427 (641,618) - (641,618)	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,353 7956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8412,079 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	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,919,044 1,029 17,380 155,920 2,776,594 1,451 2,788,045	- 60,771,103 71,146,894 - 4,029 - 4,029 	58,282,152 68,585,208 33,474 33,474 33,474 	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	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025) (128,965) (128,965) 4,657,171 (1,187) (296,782) (297,969) 4,359,202	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,951 1,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 (782,278) (782,278) 2,052,741	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867 723,837 5,294,704	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) 2,632,161 222,246 187,888
44 45 1 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 4.6 5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6	TOTAL 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 Other interest expenses TOTAL INTEREST EXPENSE NET 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 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 Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive Income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR EARNINGS PER SHARE- BASIC & DILUTED (Shs)	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 221,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 2,416,633) (128,965) 5,051,850	71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 (1,534,680) 479,134 2,847,427	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 996,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 (2,798,894) 2,516,501 5,161,865	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8,612,079 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 76,898 574,838 307,204 406,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 11,451 2,788,045 1,451 1,		58,282,152 68,585,208 33,474 33,474 33,474 	16,676 16,676 16,676 175,000 1	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) (296,782) - (297,969) 4,359,202 2.83	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 (1,514,468) 479,134 2,835,019 (93,126) (689,152)	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403	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) 2,632,161 222,246 187,888
44 45 1 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 4.6 5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6	TOTAL 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 INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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 Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive income: Exchange differences on translation of foreign operations Fair 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	74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (279,568) (279,568) 4,772,282	71,734,186 503,274,085 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210 - 163,771 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973 (1,534,680) 479,134 2,847,427 (641,618) - (641,618)	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,353 7956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	72,166,013 480,797,719 11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8412,079 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	58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,919,044 1,029 17,380 155,920 2,776,594 1,451 2,788,045	- 60,771,103 71,146,894 - 4,029 - 4,029 	58,282,152 68,585,208 33,474 33,474 33,474 	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	171,191 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025) (128,965) (128,965) 4,657,171 (1,187) (296,782) (297,969) 4,359,202	193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 - 429,951 1,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 (782,278) (782,278) 2,052,741	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867 723,837 5,294,704	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) 2,632,161 222,246 187,888

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The Un-audited financial results of the Bank and Group for the period ended 30th June, 2021.

III OTHER DISCLOSURES		BAN	NK		COMPANY GROUP CONSOL				SOLIDATED			
	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th June, 2020 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th June, 2020 Un-audited Shs '000	30th June, 2021 Un-audited Shs '000	31st March, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000	30th June, 2020 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES												
(a) Gross Non-performing loans and advances	41,747,557	35,166,213	35,995,056	34,949,715	-	-	-	-	45,041,580	39,571,381	40,056,838	38,677,728
(b) Less Interest in Suspense	7,286,763	6,770,754	6,161,738	6,403,444	-	-	-	-	7,575,093	7,073,297	6,568,430	6,938,280
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (α-b)	34,460,794	28,395,459	29,833,318	28,546,271	-	-	-	-	37,466,487	32,498,084	33,488,408	31,739,448
(d) Less Loan Loss Provision	20,536,311	16,029,502	16,925,353	12,174,903	-	-	-	-	23,041,786	18,650,700	17,838,366	14,177,373
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	13,924,483 13,924,483	12,365,957 12,365,957	12,907,965	16,371,368	-	-	-	-	14,424,701 14,424,701	13,847,384 13.847,384	15,650,042	17,562,075
(f) Discounted Value of Securities	13,924,483	12,365,957	12,907,965	16,371,368	-	-		-	14,424,701	13,847,384	15,650,042	17,562,075
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-		-	_	-	-	<u>-</u>	<u>-</u>
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	15,123,290	14,545,238	16,083,174	14,285,024	-	-	-	-	15,302,603	14,838,936	16,214,870	14,438,023
(b) Employees	4,875,279	4,701,841	4,888,714	4,971,634	-	-	-	-	5,628,458	5,371,877	5,563,832	5,686,945
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	19,998,569	19,247,079	20,971,888	19,256,658	-	-	-	-	20,931,061	20,210,813	21,778,702	20,124,968
3 OFF-BALANCE SHEET ITEMS												
(a) Letters of credit, guarantees, acceptances	52,535,440	53,421,596	57,988,237	51,694,865	-	-	-	-	56,449,466	58,537,144	63,540,666	56,823,746
(b) Forwards, Swaps and options	5,148,961	6,493,300	11,716,894	11,188,816	-	-	-	-	5,148,961	6,493,300	11,716,894	11,188,816
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-
(d)TOTAL CONTINGENT LIABILITIES	57,684,401	59,914,896	69,705,131	62,883,681	-	-	-	-	61,598,427	65,030,444	75,257,560	68,012,562
4 CAPITAL STRENGTH												
(a) Core capital	63,910,525	61,738,641	60,706,729	64,213,108	-	-	-	-	70,728,934	67,723,347	64,833,212	66,160,553
(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 (α-b)	62,910,525	60,738,641	59,706,729	63,213,108	-	-	-	-	69,728,934	66,723,347	63,833,212	65,160,553
(d) Supplementary Capital	346,308	533,751	525,824	3,324,312	-	-	-	-	662,849	559,504	654,922	3,616,068
(e) TOTAL CAPITAL (a+d)	64,256,833	62,272,392	61,232,553	67,537,420	-	-	-	-	71,391,784	68,282,851	65,488,134	69,776,621
(f)TOTAL RISK WEIGHTED ASSETS	339,737,204	337,696,905	341,742,072	347,883,542					368,041,710	372,343,711	374,556,467	376,801,591
(g) Core Capital / Total deposits liabilities	15.85%	15.34%	15.59%	17.75%	-	-	-	-	16.78%	15.60%	15.38%	16.94%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h) (i) Core Capital / Total risk weighted assets	7.85% 18.81%	7.34% 18.28%	7.59% 17.76%	9.75% 18.46%	-	-	-	-	8.78% 19.22%	7.60% 18.19%	7.38% 17.31%	8.94% 17.56%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(I) Excess (j-k)	8.31%	7.78%	7.26%	7.96%					8.72%	7.69%	6.81%	7.06%
(m) Total Capital / Total risk weighted assets	18.91%	18.44%	17.92%	19.41%	_			_	19.40%	18.34%	17.48%	18.52%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	_	_	_	_	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	4.41%	3.94%	3.42%	4.91%	-	-	-	-	4.90%	3.84%	2.98%	4.02%
(p) Adjusted Core Capital / Total deposits liabilities*	16.68%	16.49%	15.82%	17.94%	-	-	-	-	16.98%	16.57%	15.58%	17.12%
(q) Adjusted Core Capital / Total risk weighted assets*	19.79%	19.66%	18.03%	18.66%	-	-	-	-	19.44%	19.33%	17.53%	17.74%
(r) Adjusted Total Capital / Total risk weighted assets*	19.89%	19.82%	18.18%	19.61%	-				19.62%	19.48%	17.70%	18.70%
5 LIQUIDITY												
(a) Liquidity Ratio	58.36%	58.94%	54.93%	54.65%	-	-	-	-	60.32%	58.70%	55.06%	54.88%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (α-b)	38.36%	38.94%	34.93%	34.65%	-	-	-	-	40.32%	38.70%	35.06%	34.88%

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 2021	8,237,598	21,424,322	1,176,578	39,238,520	2,471,279	72,548,297
Profit for the period	-	-	-	4,657,171	-	4,657,171
Other comprehensive income	-	-	(371,873)	73,904	-	(297,969)
2020 Final Dividends paid	-	-	-	-	(2,471,279)	(2,471,279)
Balance as at 30th June 2021	8,237,598	21,424,322	804,705	43,969,595	-	74,436,220

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOW	30th June, 2021 Un-audited Shs '000	31st Dec, 2020 Audited Shs '000
Cash flows generated from operating activities	38,780,466	48,386,092
Net cash used in investing activities	(28,143,677)	(19,288,581)
Net cash used in financing activities	(8,798,718)	(12,628,238)
Net increase in cash and cash equivalents	1,838,071	16,469,273
Cash and cash equivalents at 1st January	57,845,362	41,376,089
Cash and cash equivalents at the end of the period	59,683,433	57,845,362

^{*} 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

Interim Dividend

The Directors have approved payment of an interim dividend of Shs 0.75 for every ordinary share of Shs.5 held. The interim $dividend\ will\ be\ payable\ to\ the\ shareholders\ in\ the\ company's\ register\ at\ the\ close\ of\ business\ on\ 28th\ September\ 2021\ (the\ closing\ payable\ payable\$ date for determination of entitlements) and will be paid on or immediately after 12th October 2021.

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 www.ncbag up.com. 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 WAWERU MATHENGE GROUP COMPANY SECRETARY NCBA GROUP PLC 27 August 2021

