## **Standard Chartered Bank Kenya Limited**

er 2020



STATEMENT OF FINANCIAL POSITION										eptemb
STATEMENT OF FINANCIAL POSITION	30.09.2020 KShs. '000	30.06.2020 KShs. '000	31.03.2020 KShs. '000	31.12.2019 KShs. '000	30.09.2019 KShs. '000	30.09.2020 KShs. '000	30.06.2020 KShs. '000	GROUP 31.03.2020 KShs. '000	31.12.2019 KShs. '000	30.09.2019 KShs. '000
ASSETS	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
Cash (both local and foreign)	3,546,218	3,556,797	3,067,013	3,288,211	2,908,371	3,546,218	3,556,797	3,067,013	3,288,211	2,908,371
Balances due from Central Bank of Kenya	13,705,701	24,915,890	26,084,004	17,333,002	16,440,255	13,705,701	24,915,890	26,084,004	17,333,002	16,440,255
Kenya Government and other securities held for dealing purposes Financial assets at fair value through profit and loss	3,899,062 669,424	3,549,885 789,511	5,700,682 1,136,077	1,938,728 809,581	2,988,598 606,466	3,899,062 669,424	3,549,885 789,511	5,700,682 1,136,077	1,938,728 809,581	2,988,598 606,466
Investment Securities:										
a) Amortised cost:     i. Kenya Government securities		_	_	_	_	_	_	_	_	_
ii. Other securities	-	-	-	-	-	-	-	-	-	-
b) Fair value through other comprehensive income (FVOCI)	100 004 405	101 170 014	00 005 700	00 545 440	04 500 000	100 004 405	101 170 014	00 005 700	07.074.040	05 700 051
i. Kenya Government securities ii. Other securities	102,324,425	101,176,614	89,265,796	96,545,418 18,354	94,560,966 18,246	102,324,425	101,176,614	89,265,796	97,671,849 18,354	95,700,251 18,246
Deposits and balances due from local banking institutions	3,564,308	4,063,784	5,426,208	7,580,585	8,027,525	3,564,308	4,063,784	5,426,208	7,580,585	8,027,525
Deposits and balances due from banking institutions abroad  Tax recoverable	209,793 695,094	413,958 295,781	372,310 521,253	153,871 1,025,900	171,378 286,543	209,793 792,104	413,958 391,291	372,310 542,086	153,871 1,091,528	171,378 312,769
Loans and advances to customers (net)	131,651,716	134,317,139	125,536,619	128,690,341	118,500,094	131,651,716	134,317,139	125,536,619	128,690,341	118,500,094
Balances due from banking institutions in the group Investments in associates	42,794,238	42,633,765	42,588,217	33,118,334	33,382,363	42,793,725	42,584,188	42,563,715	31,799,225	33,382,363
Investments in associates Investments in subsidiary companies	141,243	141,243	141,243	141,243	141,243	-	-	-	-	-
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
Investment properties Property and equipment	3,585,442	3,715,016	3,771,025	3,893,947	3,649,650	3,585,442	3,715,016	3,771,025	3,893,947	3,649,650
Prepaid lease rentals	- 0,000,442	-			235,435	-	-		-	235,435
Intangible assets	3,162,126	3,208,924	3,149,574	2,731,693	2,425,035	3,162,126	3,208,924	3,149,574	2,731,693	2,425,035
Deferred tax asset Retirement benefit asset	1,720,659	1,431,488	1,192,521	1,537,998	2,052,503	1,786,383	1,499,273	1,279,662	1,641,887	2,118,325
Other assets	2,635,457	3,004,331	3,479,471	3,488,697	3,027,544	2,691,450	3,016,241	3,582,654	3,496,254	3,079,244
TOTAL ASSETS	314,304,906	327,214,126	311,432,013	302,295,903	289,422,215	314,381,877	327,198,511	311,477,425	302,139,056	290,564,005
LIABILITIES Balances due to Central Bank of Kenya		-	-	-	-		-	-	-	-
Customer deposits	242,789,254		243,550,712	228,433,515		242,789,254	256,496,288	243,550,712		224,759,544
Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	1,775,284	1,841,392	209,368	7,817,724 209,980	281,052 284,741	1,775,284 266,111	1,841,392 452,415	209,368	7,817,724 209,980	281,052
Deposits and balances due to foreign banking institutions Other money market deposits	266,111	452,415	474,818 -	2U9,98U -	204,741	200,111	40Z,415 -	474,818	2U9,98U -	284,741
Borrowed funds	-	-	-	-	-	-	-	-	-	-
Balances due to banking institutions in the group  Tax payable	13,774,752	12,056,644	11,857,831	11,837,084	11,221,311	12,730,016	11,147,383	11,089,621 31,107	11,122,125	10,520,060
Dividends payable	283,496	403,225	404,429	412,358	573,350	283,496	403,225	404,429	412,358	573,350
Deferred tax liability	-	-	-	-	-	-	-	-	-	-
Retirement benefit liability Other liabilities	139,200 6,208,221	132,432 4,985,178	274,162 5,591,805	267,394 6,096,338	237,724 5,983,673	139,200 6,227,092	132,432 5,004,765	274,162 5,611,177	267,394 6,115,433	237,724 6,003,218
TOTAL LIABILITIES	265,236,318	276,367,574	262,363,125	255,074,393	243,341,395	264,210,453	275,477,900	261,645,394	254,378,529	242,659,689
SHAREHOLDERS' FUNDS										
Paid up/assigned capital Share premium/ (discount)	2,169,253 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	2,169,253 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427
Revaluation reserves	725,143	727,226	729,801	732,195	734,589	725,143	727,226	729,801	732,195	734,589
Retained earnings/ (Accumulated losses)	33,794,333	32,805,717	28,736,546	27,129,743	29,522,270	34,897,169	33,679,776	29,499,689	27,690,235	31,358,128
Statutory loan loss reserves Other reserves (fair value)	990,346 1,687,075	1,302,223 1,657,914	1,681,216 1,009,793	1,477,402 924,070	1,051,441	990,346 1,687,075	1,302,223 1,657,914	1,681,216 1,009,793	1,477,402 902,595	1,051,441
Proposed dividends	-	2,661,020	5,237,349	5,237,349	1,800,862	-	2,661,020	5,237,349	5,237,349	1,800,862
Capital grants TOTAL SHAREHOLDERS' EQUITY	1,910,011	1,902,472 <b>50,846,552</b>	1,884,203	1,930,771	1,899,473	1,910,011	1,902,472	1,884,203 <b>49,832,031</b>	1,930,771	1,899,473
TOTAL SHAREHOLDERS EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	49,068,588 314,304,906	327,214,126	49,068,888 311,432,013	47,221,510 302,295,903	46,080,820 289,422,215	50,171,424 314,381,877	51,720,611 327,198,511	311,477,425	47,760,527 302,139,056	47,904,316 290,564,005
STATEMENT OF COMPREHENSIVE INCOME										
INTEREST INCOME										
Loans and advances	9,381,018									
Government securities  Deposits and placements with banking institutions	7,179,957	6,289,825	3,183,421	13,406,673	10,067,341	9,381,018	6,289,825	3,183,421	13,406,673	10,067,341
		4,743,995	2,508,367	10,484,602	7,975,492	7,192,831	4,756,869	2,521,241	10,596,127	8,057,932
Other interest income	1,039,724		2,508,367 336,081				4,756,869 685,217	2,521,241 336,081		8,057,932 796,884
	1,039,724	4,743,995 685,217	2,508,367	10,484,602 1,078,961	7,975,492 796,884	7,192,831 1,039,724	4,756,869	2,521,241	10,596,127 1,078,961	8,057,932
Other interest income	1,039,724 334,330 <b>17,935,029</b>	4,743,995 685,217 200,331 <b>11,919,368</b>	2,508,367 336,081 73,762	10,484,602 1,078,961 190,691	7,975,492 796,884 140,150 <b>18,979,867</b>	7,192,831 1,039,724 334,330 <b>17,947,903</b>	4,756,869 685,217 200,331	2,521,241 336,081 73,762	10,596,127 1,078,961 190,691	8,057,932 796,884 140,150 <b>19,062,307</b>
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits	1,039,724 334,330 <b>17,935,029</b> 3,353,671	4,743,995 685,217 200,331 <b>11,919,368</b> 2,328,487	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930	10,484,602 1,078,961 190,691 <b>25,160,927</b> 5,174,332	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696	7,192,831 1,039,724 334,330 <b>17,947,903</b> 3,339,827	4,756,869 685,217 200,331 <b>11,932,242</b> 2,319,326	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348	10,596,127 1,078,961 190,691 <b>25,272,452</b> 5,155,004	8,057,932 796,884 140,150 <b>19,062,307</b> 3,937,595
Other interest income Total interest income INTEREST EXPENSE	1,039,724 334,330 <b>17,935,029</b>	4,743,995 685,217 200,331 <b>11,919,368</b>	2,508,367 336,081 73,762 <b>6,101,631</b>	10,484,602 1,078,961 190,691 <b>25,160,927</b>	7,975,492 796,884 140,150 <b>18,979,867</b>	7,192,831 1,039,724 334,330 <b>17,947,903</b>	4,756,869 685,217 200,331 <b>11,932,242</b>	2,521,241 336,081 73,762 <b>6,114,505</b>	10,596,127 1,078,961 190,691 <b>25,272,452</b>	8,057,932 796,884 140,150 <b>19,062,307</b>
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense	1,039,724 334,330 <b>17,935,029</b> 3,353,671 50,799 250,006 <b>3,654,476</b>	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b>	10,484,602 1,078,961 190,691 <b>25,160,927</b> 5,174,332 61,015 583,940 <b>5,819,287</b>	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179 <b>4,416,887</b>	7,192,831 1,039,724 334,330 <b>17,947,903</b> 3,339,827 50,799 250,006 <b>3,640,632</b>	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006	4,743,995 685,217 200,331 <b>11,919,368</b> 2,328,487 39,279 179,688	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065	10,484,602 1,078,961 190,691 <b>25,160,927</b> 5,174,332 61,015 583,940	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179	7,192,831 1,039,724 334,330 <b>17,947,903</b> 3,339,827 50,799 250,006	4,756,869 685,217 200,331 <b>11,932,242</b> 2,319,326 39,279 179,688	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065	10,596,127 1,078,961 190,691 <b>25,272,452</b> 5,155,004 61,015 583,940	8,057,932 796,884 140,150 <b>19,062,307</b> 3,937,595 22,012 442,179
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/(LOSS)	1,039,724 334,330 <b>17,935,029</b> 3,353,671 50,799 250,006 <b>3,654,476</b>	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b>	10,484,602 1,078,961 190,691 <b>25,160,927</b> 5,174,332 61,015 583,940 <b>5,819,287</b>	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179 <b>4,416,887</b>	7,192,831 1,039,724 334,330 <b>17,947,903</b> 3,339,827 50,799 250,006 <b>3,640,632</b>	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b> <b>4,705,698</b>	10,484,602 1,078,961 190,691 <b>25,160,927</b> 5,174,332 61,015 583,940 <b>5,819,287</b> <b>19,341,640</b> 256,718 3,882,408	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179 <b>4,416,887</b> <b>14,562,980</b> 207,422 2,828,834	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions Other interest expense  Total interest expense  NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss)	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b> <b>4,705,698</b>	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179 <b>4,416,887</b> <b>14,562,980</b>	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b> <b>4,705,698</b>	10,484,602 1,078,961 190,691 <b>25,160,927</b> 5,174,332 61,015 583,940 <b>5,819,287</b> <b>19,341,640</b> 256,718 3,882,408	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179 <b>4,416,887</b> <b>14,562,980</b> 207,422 2,828,834	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616
Other interest income  Total interest income  INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expense NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Total non-interest income	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b> <b>4,705,698</b> 73,474 806,437 695,237 - 329,821 <b>1,904,969</b>	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,961 1,892,544 - 990,035 6,346,710	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b> 73,474 1,167,862 695,237 - 299,040 <b>2,235,613</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions Other interest expense  Total interest expense  NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Total non-interest income Total non-interest income TOTAL OPERATING INCOME	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414	7,975,492 796,884 140,150 <b>18,979,867</b> 3,952,696 22,012 442,179 <b>4,416,887</b> <b>14,562,980</b> 207,422 2,828,834 2,362,391	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b> 73,474 1,167,862 695,237	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391
Other interest income  Total interest income  INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expense NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Total non-interest income	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 <b>1,395,933</b> <b>4,705,698</b> 73,474 806,437 695,237 - 329,821 <b>1,904,969</b>	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,961 1,892,544 - 990,035 6,346,710	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b> 73,474 1,167,862 695,237 - 299,040 <b>2,235,613</b>	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions or loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 <b>6,610,667</b> 428,006 1,713,044	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions or loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 -700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271  227,180 3,236,951 1,892,544 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 -669,226 4,402,567 13,796,516	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 <b>1,391,351</b> <b>4,723,154</b> 73,474 1,167,862 695,237 299,040 <b>2,235,613</b> <b>6,958,767</b> 428,006 1,738,454 37,329	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions or loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 <b>6,610,667</b> 428,006 1,713,044	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Depreciation charge on property and equipment  Amortisation charges	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889	7,975,492 796,884 140,150 18,979,867 3,962,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions or loans and expense  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Depreciation charge on property and equipment  Amortisation charges  Other operating expenses	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 162,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Depreciation charge on property and equipment  Amortisation charges	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889	7,975,492 796,884 140,150 18,979,867 3,962,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/ILOSS)  NON-INTEREST INCOME/ILOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Depreciation charge on property and equipment  Armortisation charges  Other operating expenses  Total other operating expenses  Profit/ (loss) before tax and exceptional items  Exceptional items	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294 8,582,260 4,649,327	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Depreciation charge on property and equipment  Armortisation charges  Other operating expenses  Total other operating expenses  Total other operating expenses  Profit/ (loss) before tax and exceptional items  Exceptional items  Profit/ (loss) after exceptional items	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587  1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294 8,582,260 4,649,327	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,968,850 16,162,354 12,691,226	7,975,492 796,884 140,150 18,979,867 3,962,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203 5,105,313	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 661,889 6,945,943 16,526,056 12,173,857	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Directors' emoluments  Pental charges  Other operating expenses  Total other operating expenses  Total other operating expenses  Profit/ (loss) before tax and exceptional items  Exceptional items  Profit/ (loss) after exceptional items  Current tax	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294 8,582,260 4,649,327	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Directors' emoluments  Pental charges  Other operating expenses  Total other operating expenses  Total other operating expenses  Profit/ (loss) before tax and exceptional items  Exceptional items  Profit/ (loss) after exceptional items  Current tax	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121 (2,360,745)	4,743,995 685,217 200,331 11,919,368 2,328,487 39,279 179,688 2,547,454 9,371,914 152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294 8,582,260 4,649,327 (1,779,928)	2,508,367 336,081 73,762 <b>6,101,631</b> 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481)	7,975,492 796,884 140,150 18,979,867 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352 (3,628,129)	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821 (2,551,140)	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203 5,105,313 (1,895,447)	2,521,241 336,081 73,762 <b>6,114,505</b> 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474)	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462)	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 415,464 4,863,544 12,484,259 9,136,308 (3,868,909)
Other interest income  INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expense Total interest expense NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/ (loss) before tax and exceptional items Exceptional items Profit/ (loss) after exceptional items OTHER COMPREHENSIVE INCOME	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 -1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121 (2,360,745) 348,989	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,896,850 16,162,354 12,691,226 (3,981,481) 279,815	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352 (3,628,129) 955,349	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821 6,563,821 (2,551,140) 320,028	4,756,869 685,217 200,331 11,932,242  2,319,326 39,279 179,688 2,538,293 9,393,949  152,518 2,101,994 1,478,829 669,226 4,402,567 13,796,516  1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203 5,105,313 (1,895,447) 23,198	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (886,474) (316,283)	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308 9,136,308 (3,868,909) 958,751
Other interest income  INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expense Total interest expense NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/ (loss) before tax and exceptional items Profit/ (loss) after exceptional items Current tax Deferred tax Profit/ (loss) after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(losses) from translating the financial statements of foreign operations	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 576,592 4,448,837 13,931,312 5,802,121 (2,360,745) 348,989 3,790,365	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294 4,649,327 (1,779,928) 50,098 2,919,497	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 1,228,3199 (506,238) (308,738)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 - 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 223,647 482,138 415,464 4,813,992 12,346,892 8,376,352 (3,628,129) 955,349 5,703,572	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 - 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821 (2,551,140) 320,028 4,332,709	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 - 669,226 4,402,567 13,796,516 1,624,970 3,41,779 79,584 110,722 346,907 361,371 2,825,870 5,105,313 (1,895,447) 23,198 3,233,064	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 1,461,245 4,045,137 2,913,630 (586,474) (316,283) 2,010,873	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 - 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308 (3,868,909) 958,751 6,226,150
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions  Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS)  NON-INTEREST INCOME  Fees and commissions on loans and advances  Other fees and commissions or loans and advances  Other fees and commissions  Foreign exchange trading income/ (loss)  Dividend Income  Other income  Total non-interest income  TOTAL OPERATING INCOME  OTHER OPERATING INCOME  OTHER OPERATING EXPENSES  Loan loss provision  Staff costs  Directors' emoluments  Rental charges  Depreciation charges on property and equipment  Amortisation charges  Other operating expenses  Total other operating expenses  Total other operating expenses  Profit/ (loss) before tax and exceptional items  Exceptional items  Profit/ (loss) after exceptional items  Current tax  Deferred tax	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 -1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121 (2,360,745) 348,989	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,896,850 16,162,354 12,691,226 (3,981,481) 279,815	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352 (3,628,129) 955,349	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821 6,563,821 (2,551,140) 320,028	4,756,869 685,217 200,331 11,932,242  2,319,326 39,279 179,688 2,538,293 9,393,949  152,518 2,101,994 1,478,829 669,226 4,402,567 13,796,516  1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203 5,105,313 (1,895,447) 23,198	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (886,474) (316,283)	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308 9,136,308 (3,868,909) 958,751
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME  Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income  Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses Total other operating expenses Profit/ (loss) before tax and exceptional items Exceptional items Profit/ (loss) after exceptional items OTHER COMPREHENSIVE INCOME Gains/(losses) from translating the financial statements of foreign operations Fair value changes in financial assets at FVOCI Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121 (2,360,745) 348,989 3,790,365	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 636,674 61,02354 12,691,226 (3,981,481) 279,815 8,989,560	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352 3,628,129 955,349 5,703,572	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821 (2,551,140) 320,028 4,332,709	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203 5,105,313 (1,895,447) 23,198 3,233,064	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (S86,474) (316,283) 2,010,873	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308 (3,868,909) 958,751 6,226,150
Other interest income  Total interest income  INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expense Total interest expense NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit/ (loss) before tax and exceptional items Exceptional items Profit/ (loss) after exceptional items Current tax Deferred tax Profit/ (loss) after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(losses) from translating the financial statements of foreign operations Fair value changes in financial assets at FVOCI Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 - 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121 (2,360,745) 348,989 3,790,365	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829 - 700,007 3,859,673 13,231,587 1,624,970 3,295,412 79,584 110,722 346,907 361,371 2,763,294 8,582,260 4,649,327 - 4,649,327 (1,779,928) 50,098 2,919,497	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 - 2,623,199 (506,238) (308,738) 1,808,223	10,484,602 1,078,961 190,691 25,160,927  5,174,332 61,015 583,940 5,819,287 19,341,640  256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580  572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 - 12,173,857 (4,254,462) 317,378 8,236,773	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391
Other interest income  Total interest income  INTEREST EXPENSE  Customer deposits  Deposits and placements from banking institutions Other interest expense  Total interest expense  NET INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME  Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income  Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses Total other operating expenses Profit/ (loss) before tax and exceptional items Exceptional items Profit/ (loss) after exceptional items OTHER COMPREHENSIVE INCOME Gains/(losses) from translating the financial statements of foreign operations Fair value changes in financial assets at FVOCI Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	1,039,724 334,330 17,935,029 3,353,671 50,799 250,006 3,654,476 14,280,553 227,180 2,312,339 1,892,544 1,020,817 5,452,880 19,733,433 2,725,187 5,366,971 131,360 155,079 528,286 575,592 4,448,837 13,931,312 5,802,121 (2,360,745) 348,989 3,790,365	4,743,995 685,217 200,331 11,919,368  2,328,487 39,279 179,688 2,547,454 9,371,914  152,518 1,528,319 1,478,829	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	7,975,492 796,884 140,150 18,979,867 3,952,696 22,012 442,179 4,416,887 14,562,980 207,422 2,828,834 2,362,391 761,617 6,160,264 20,723,244 728,232 5,485,879 187,540 233,647 482,138 415,464 4,813,992 12,346,892 8,376,352 3,628,129 955,349 5,703,572	7,192,831 1,039,724 334,330 17,947,903 3,339,827 50,799 250,006 3,640,632 14,307,271 227,180 3,236,951 1,892,544 990,035 6,346,710 20,653,981 2,725,187 5,435,558 131,360 155,381 528,286 575,592 4,538,796 14,090,160 6,563,821 (2,551,140) 320,028 4,332,709	4,756,869 685,217 200,331 11,932,242 2,319,326 39,279 179,688 2,538,293 9,393,949 152,518 2,101,994 1,478,829 669,226 4,402,567 13,796,516 1,624,970 3,341,779 79,584 110,722 346,907 361,371 2,825,870 8,691,203 5,105,313 (1,895,447) 23,198 3,233,064	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (S86,474) (316,283) 2,010,873	10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773	8,057,932 796,884 140,150 19,062,307 3,937,595 22,012 442,179 4,401,786 14,660,521 207,422 3,628,616 2,362,391 761,617 6,960,046 21,620,567 728,232 5,573,493 187,540 233,848 482,138 415,464 4,863,544 12,484,259 9,136,308 (3,868,909) 958,751 6,226,150

THE	ER DISCLOSURES			BANK		
		30.09.2020	30.06.2020	31.03.2020	31.12.2019	30.09.2019
		KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000
NO	N-PERFORMING LOANS AND ADVANCES	Un-audited	Un-audited	Un-audited	Audited	Un-audited
	Gross non-performing loans and advances	21,966,043	20,902,985	20,022,480	20,057,683	19,923,592
a) b)	Less: Interest in suspense				7,788,053	
-,	Total non-performing loans and	8,759,860	8,287,008	7,830,322		7,399,653
c)	advances (a-b)	13,206,183	12,615,977	12,192,158	12,269,630	12,523,939
d)	Less: Loan loss provisions	8,418,163	8,064,247	7,797,795	8,004,255	7,935,160
e)	Net non-performing loans and advances (c-d)	4,788,020	4,551,730	4,394,363	4,265,375	4,588,779
f)	Realizable value of securities	3,588,597	3,319,354	3,220,026	3,218,283	3,377,181
g)	Net NPLs Exposure (e-f)	1,199,423	1,232,376	1,174,337	1,047,092	1,211,598
INS	SIDER LOANS AND ADVANCES					
a)	Directors, shareholders and associates	102,515	91,250	42,706	47,149	48,937
b)	Employees	6,785,223	6,503,774	6,581,931	7,066,418	6,754,729
c)	Total insider loans and advances	6,887,738	6,595,024	6,624,637	7,113,567	6,803,666
OFF	F-BALANCE SHEET ITEMS					
a)	Letters of credit, guarantees and acceptances	63,270,000	58,767,950	52,647,111	52,218,765	45,372,098
b)	Forwards, swaps and options	71,885,877	57,432,884	130,490,897	78,653,950	61,804,685
c)	Other contingent liabilities	-	-	-	-	
d)	Total contingent liabilities	135,155,877	116,200,834	183,138,008	130,872,715	107,176,783
CAI	PITAL STRENGTH					
(a)	Core capital	40,615,412	40,128,004	36,801,741	35,701,874	35,570,666
(b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c)	Excess / (deficiency) (a-b)	39,615,412	39,128,004	35,801,741	34,701,874	34,570,666
(d)	Supplementary capital	6,596,632	6,832,330	7,446,116	7,336,051	7,154,538
(e)	Total capital (a+d)	47,212,044	46,960,334	44,247,857	43,037,925	42,725,204
(f)	Total risk weighted assets	252,423,755	254,848,969	245,559,880	242,802,511	226,583,103
(g)	Core capital / total deposit liabilities	16.73%	15.64%	15.11%	15.63%	15.83%
(h)	Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%
(i)	Excess / (deficiency) (g-h)	8.73%	7.64%	7.11%	7.63%	7.83%
(j)	Core capital / total risk weighted assets	16.09%	15.75%	14.99%	14.70%	15.70%
(k)	Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%
(1)	Excess / (deficiency) (j-k)	5.59%	5.25%	4.49%	4.20%	5.20%
(m)	Total capital / total risk weighted assets	18.70%	18.43%	18.02%	17.73%	18.86%
(n)	Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%
(o)	Excess / (deficiency) (m-n)	4.20%	3.93%	3.52%	3.23%	4.36%
(p)	Adjusted core capital/ total deposit liabilities*	16.78%	15.69%	15.15%	15.68%	15.87%
(q)	Adjusted core capital/ total risk weighted assets*	16.14%	15.79%	15.03%	14.75%	15.75%
(n)	Adjusted total capital/ total risk weighted liabilities*	18.75%	18.47%	18.06%	17.77%	18.90%
LIQ	UIDITY					
a)	Liquidity ratio	65.72%	66.77%	67.58%	62.57%	67.50%
b)	Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%
c)	Excess / (deficiency) (a-b)	45.72%	46.77%	47.58%	42.57%	47.50%
	*The adjusted capital ratios include the expected of Kenya guidance note issued in April 2018 on in			ack to capital in	n line with the C	Central Bank

## MESSAGE FROM THE DIRECTORS

These financial statements are extracts from the books of the institution and can be accessed on the institution's website **www.sc.com/ke/investor-relations**. They may also be accessed at the institution's head office located at StandardChartered@Chiromo, 48 Westlands Road.

Kariuki Ngari Managing Director & Chief Executive Officer

19 November 2020

Standard Chartered Bank Kenya Limited is regulated by the Central Bank of Kenya.

