

## Audited financial results of the Group and Bank for the year ended 31st December 2019

Audited financial results of the Group and E											
1	STATEMENT OF FINANCIAL POSITION	BANK		COMPANY		GROUP					
		31st Dec,	31st Dec,	31st Dec, 31st Dec,		31st Dec,	31st Dec,				
		2019 Audited	2018 Audited	2019 Audited	2018 Audited	2019 Audited	2018 Audited				
A	ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000				
1 2	Cash ( both Local & Foreign) Balances due from Central Banks	9,183,499 23,683,685	5,411,026 10,001,738	-	-	10,851,729 26,358,325	6,467,840 12,020,460				
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-				
4 5	Financial assets at fair value through profit & loss Investment Securities:	708,122	499,684	-	-	1,097,844	499,684				
	a) Held to Maturity a. Kenya Government securities	79,507,225	45,671,551	_	_	79.507.225	45,671,551				
	b. Other securities	8,183,003	3,336,301	-	-	12,979,477	6,027,772				
	b) Available for sale: a. Kenya Government securities	49,500,824	14,505,166	-	-	49,500,824	14,505,166				
6	b. Other securities Deposits and balances due from local banking institutions	68,663 4,783,674	64,423 3,836,830	-	-	3,033,922 5,617,504	2,357,320 5,760,941				
7	Deposits and balances due from banking institutions	16,839,936	11,343,836	-	_	19,951,625	12,720,371				
8	abroad Tax recoverable	-	-	-	19,232	268,080	70,075				
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	227,868,480 3,238,061	110,736,012 3,289,057	519,697	- 337,455	249,355,409	121,503,411				
11 12	Investments in associates Investments in subsidiary companies	2,701,492	2,701,492	-	-	3,768,955	3,724,975				
13	Investments in joint ventures	8,554,544	8,241,574 -	62,420,446	29,568,705	-	-				
14 15	Investment properties Property and equipment	3,394,351	- 1,828,213	-	-	3,844,075	2,303,483				
16 17	Prepaid lease rentals Intangible assets	6,500	-	-	-	522,500	3,332,803				
18	Deferred tax asset	6,766,497 6,792,702	3,282,443 2,227,404	15,984	-	7,008,902 7,085,373	3,332,603 3,670,382				
19 20	Retirement benefit asset Other assets	- 13,109,427	5,340,369	-	500	14,091,632	- 4,470,658				
21 B	TOTAL ASSETS LIABILITIES	464,890,685	232,317,119	62,956,127		494,843,401					
22	Balances due to Central Banks	-	-	-	-		-				
23 24	Customer deposits Deposits and balances due to local banking institutions	353,618,522 549,701	184,004,664 57,188	_	-	378,237,043 3,570,901	196,527,724 4,957,049				
25	Deposits and balances due to foreign banking institutions	6,136,598	3,291,778	-	-	7,322,009	489,361				
26	Other money market deposits	-	-	-	-	-	-				
27 28	Borrowed funds Balances due to banking institutions in the group	22,081,244 283,905	7,962,958 142,369	-	-	22,081,244	7,962,958				
29	Tax payable	283,425	59,499	5,623	42.006	13,027	-				
30 31	Dividends payable Deferred tax liability	-	-	37,819 -	42,986 -	37,819 21,340	21,271				
32 33	Retirement benefit liability Other liabilities	12,521,035	- 3,023,745	- 119,921	- 64,299	16,300,193	- 4,540,718				
34	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	395,474,430	198,542,201	163,363	107,285		214,499,081				
35	Paid up /Assigned capital	10,859,384	5,755,468	7,488,725	3,519,701	7,488,725	3,519,701				
36 37	Share Premium Revaluation reserves	33,406,022	5,036,649	22,179,426	2,373,994	22,179,426	2,373,994				
38	Retained earnings	22,280,987	20,684,604	30,877,995	23,044,987	35,962,429	23,215,651				
20	Statuton Loan reconver		4E4 20E			100 270	രാവ വവ				
39 40	Statutory loan reserves Other reserves	(330,138)	656,295 (23,578)	-	-	199,378 (1,083,969)	829,290 (996,305)				
		(330,138) 3,200,000		- 2,246,618 -	- - 879,925 -						
40 41 42	Other reserves Proposed dividends Capital grants		(23,578)	2,246,618 - <b>62,792,764</b>	879,925 - <b>29,818,607</b>	(1,083,969) 2,246,618 - <b>66,992,607</b>	(996,305)				
40 41 42 43 44	Other reserves Proposed dividends Capital grants  Non-controlling interests  TOTAL SHAREHOLDERS' FUNDS	3,200,000 - <b>69,416,255</b> - <b>69,416,255</b>	(23,578) 1,665,480 - <b>33,774,918</b> - <b>33,774,918</b>	62,792,764 62,792,764	29,818,607 29,818,607	(1,083,969) 2,246,618 - <b>66,992,607</b> 267,218 <b>67,259,825</b>	(996,305) 1,665,480 - 30,607,811 - 30,607,811				
40 41 42 43	Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	3,200,000 - <b>69,416,255</b> -	(23,578) 1,665,480 - <b>33,774,918</b>	62,792,764	29,818,607 29,818,607	(1,083,969) 2,246,618 - <b>66,992,607</b> 267,218	(996,305) 1,665,480 - 30,607,811 - 30,607,811				
40 41 42 43 44 45	Other reserves Proposed dividends Capital grants  Non-controlling interests  TOTAL SHAREHOLDERS' FUNDS	3,200,000 - <b>69,416,255</b> - <b>69,416,255</b>	(23,578) 1,665,480 - <b>33,774,918</b> - <b>33,774,918</b>	62,792,764 62,792,764	29,818,607 29,818,607	(1,083,969) 2,246,618 - <b>66,992,607</b> 267,218 <b>67,259,825</b>	(996,305) 1,665,480 - 30,607,811 - 30,607,811				
40 41 42 43 44 45 II	Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances	3,200,000 - 69,416,255 - 69,416,255 464,890,685	(23,578) 1,665,480 - 33,774,918 33,774,918 232,317,119	62,792,764 62,792,764	29,818,607 29,818,607	(1,083,69) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401	(996,305) 1,665,480 - 30,607,811 - 30,607,811 245,106,892				
40 41 42 43 44 45 II 11 12 13	Other reserves Proposed dividends Capital grants  Non-controlling interests 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	3,200,000 - 69,416,255 - 69,416,255 464,890,685 13,667,871 8,597,211 432,322	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 - 9,815,814 6,859,747 355,193	62,792,764 62,792,764	29,818,607 29,818,607	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279	(996,305) 1,665,480 30,607,811 30,607,811 245,106,892 11,556,752 7,386,562 369,593				
40 41 42 43 44 45 II 1.1 1.2	Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	3,200,000 - 69,416,255 - 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 9,815,814 6,859,747	62,792,764 - 62,792,764 62,956,127	29,818,607 29,818,607 29,925,892	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993	(996,305) 1,665,480 - 30,607,811 245,106,892 11,556,752 7,386,562				
40 41 42 43 44 45 II 1.1 1.2 1.3 1.4 1.5 2	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857	(23,578) 1,665,480 33,774,918 - 33,774,918 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404	62,792,764 - 62,792,764 62,956,127	29,818,607 29,818,607 29,925,892	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557				
40 41 42 43 44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions	3,200,000 	(23,578) 1,665,480 33,774,918 33,774,918 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122	62,792,764 - 62,792,764 62,956,127	29,818,607 29,818,607 29,925,892	(1,083,969) 2,246,618 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits	3,200,000 	(23,578) 1,665,480 33,774,918 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038	62,792,764 - 62,792,764 62,956,127	29,818,607 29,818,607 29,925,892	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047				
40 41 42 43 44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE  TOTAL INTEREST EXPENSE  TOTAL INTEREST EXPENSE	3,200,000 	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047	62,792,764 62,792,764 62,956,127 - 38,109 - 38,109	29,818,607 29,918,607 29,925,892 - 59,124 - 59,124	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854	(23,578) 1,665,480 33,774,918 232,317,119 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299	62,792,764 62,792,764 62,956,127 - 38,109 - 38,109	29,818,607 29,918,607 29,925,892 - 59,124 - 59,124	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 3 4 4.1 4.2 4.3	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	3,200,000 	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 - 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756	62,792,764 62,792,764 62,956,127 - 38,109 - 38,109	29,818,607 29,918,607 29,925,892 - 59,124 - 59,124 - 59,124	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.1 4.2 4.3 4.4 4.4 4.5 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 - 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002	38,109 -38,109 -38,109 -38,109	29,818,607 29,925,892 29,925,892 - 59,124 - 59,124 - 59,124 - 200,000	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327	1,556,752 7,386,562 36,67,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582				
40 41 42 43 44 45 11 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 4.4 4.5 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 - 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854	38,109 -38,109 -38,109 -38,109 -38,109 -1,300,000 9,275,046	29,818,607 29,918,607 29,925,892 59,124 - 59,124 - 59,124 - 200,000 145,811 345,811	1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 90,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319				
40 41 42 43 44 45 1 1.1 1.2 2.1 1.3 1.4 1.5 2 2.1 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 5 6	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME 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 DOPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574	(23,578) 1,665,480  33,774,918  232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197  6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051	38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 - - - - - - - - - - - - -	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571				
40 41 42 43 44 45 11 1.1 1.2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 5.6 6.1	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 - 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854	38,109 -38,109 -38,109 -38,109 -38,109 -1,300,000 9,275,046	29,818,607 29,918,607 29,925,892 59,124 - 59,124 - 59,124 - 200,000 145,811 345,811	1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 90,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.5 4.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364	(23,578) 1,665,480 33,774,918 232,317,119 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409	38,109 -38,109 -38,109 -38,109 -1,300,000 9,275,046 10,613,155	29,818,607 29,925,892 	(1,083,969) 2,246,618 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 5 6 6.1 6.2 6.3 6.4 6.5	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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 OPERATING 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	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044	38,109 -38,109 -38,109 -38,109 -1,300,000 -1,300,000 -1,300,000 -1,275,046 10,575,046	29,818,607 29,925,892 - 59,124 - 59,124 - 59,124 - 59,124 - 200,000 145,811 345,811 404,935	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,644 20,321,833 33,659,726	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 5 6 6.1 6.2 6.3 6.4 6.5	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses  TOTAL INTEREST INCOME  NON-INTEREST INCOME  NON-INTEREST INCOME  NON-INTEREST INCOME  Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income  TOTAL NON-INTEREST INCOME  TOTAL OPERATING INCOME  OPERATING EXPENSES  Loan loss provision Staff costs Directors' emoluments Rental charges	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,07,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197  6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 5246,935 4,308,353	38,109 -38,109 -38,109 -38,109 -1,300,000 9,275,046 10,613,155	29,818,607 29,925,892 	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,650 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202				
40 41 42 43 44 45 1.1 1.2 2.1 2.2 2.3 2.4 3 4.4 4.5 4.6 5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME RON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,093,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694	(23,578) 1,665,480 - 33,774,918 232,317,199 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640	62,792,764 62,792,764 62,956,127 38,109 38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 6.6 6.6 6.6 6.6 6.6 6.6 6.7 7 8	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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  OPERATING EXPENSES  Loan loss provision Staff costs Director's 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	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 30,845 615,950 4,433,507 16,942,694 9,289,880 (1,176,313)	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 310,650 17,161,404  7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411	- 62,792,764 62,792,764 62,956,127 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,613,155 - 121,106 104,619 1,286 - 32,322 259,333 10,353,822 (62,771)	29,818,607 29,925,892	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719)	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 2 2.1 1.5 2 2.3 2.4 4.4 4.5 6.6 6.6 6.6 6.6 6.6 6.6 6.7	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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 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	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 14,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880	(23,578) 1,665,480 - 33,774,918 232,317,199 9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640	62,792,764 62,956,127 62,956,127 38,109 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,575,046 10,4619 1,286 104,619 1,286 10,353,822	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 6,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 40,233 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 642,948 644,133 5,915,085 20,357,328 13,302,398	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362				
40 41 42 43 44 45 1.1.1.2.2.1.3.3.1.4.1.5.2.2.3.3.2.4.4.4.4.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME  INTEREST EXPENSES 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 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	3,200,000 69,416,255 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 (1,176,313) 8,113,567	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404 7,777,038 206,122 900,047 8,883,207 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411	62,792,764 62,956,127 62,956,127 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,613,155 - 121,106 104,619 1,286 - 32,322 259,333 10,353,822 (62,771) 10,291,051	29,818,607 29,925,892	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6,250,273 6,250,273 6,250,273 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 11,313,559	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209				
40 41 42 43 44 45 11.1 1.2 1.3 2.1 1.5 2 2.1 2.2 2.3 2.4 4 4.1 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7 8 9 10 11 11 11 11 11 11 11 11 11 11 11 11	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL 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	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,093,473 11,707,384 8,585,854 2,174,957 2,652,455 13,9900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 16,942,694 9,289,880 (1,176,313) 8,113,567 	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,6446)	62,792,764 62,792,764 62,956,127 38,109 38,109 38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 11,313,559 (2,846,770) (625,013)	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209 283,979 6,450,209 283,979 6,450,209 283,979 6,450,209 283,979 6,734,188 (2,228,705)				
40 41 42 43 44 45 11.1.1.2.2.1.3 1.4.1.5.2 2.1.1.2.2.3 2.4.4.3 4.4.4.4.5.5 6.6.6.6.6.6.6.6.7 6.8.7 8.9 10.0 11.1.1.2.1.3 1.1.1.2.1.3 1.1.1.3 1.2.2.3 1.3.4.4 1.5.5 6.6.6.6.6.6.6.7 6.8.7 7.8.9 10.0 11.1.1.2.1.3 11.1.2.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME  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 Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME:	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 303,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 (1,176,313) 8,113,567 (2,850,954)	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,6446)	- 62,792,764 62,792,764 62,956,127 38,109 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,613,155 - 121,106 104,619 1,286 - 32,322 259,333 10,353,822 (62,771) 10,291,051 - 10,291,051 - 10,291,051 - 10,291,051 - 10,291,051	29,818,607 29,925,892	(1,083,969) 2,246,618 67,92,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 (2,132,719) 11,159,679 143,885 (2,846,770)	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 41,714 785,202 502,094 41,714 785,202 502,094 6,734,188 6,450,209 283,979 6,734,188 (2,228,705)				
40 41 42 43 44 45 11.1.1.2.2.1.3 1.4.1.5.2 2.1.1.2.2.3 2.4.4.3 4.4.4.4.5.5 6.6.6.6.6.6.6.6.7 6.8.7 8.9 10.0 11.1.1.2.1.3 1.1.1.2.1.3 1.1.1.3 1.2.2.3 1.3.4.4 1.5.5 6.6.6.6.6.6.6.7 6.8.7 7.8.9 10.0 11.1.1.2.1.3 11.1.2.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11.1.3 11	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL 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 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,093,473 11,707,384 8,585,854 2,174,957 2,652,455 13,9900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 16,942,694 9,289,880 (1,176,313) 8,113,567 	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,6446)	62,792,764 62,792,764 62,956,127 38,109 38,109 38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 11,313,559 (2,846,770) (625,013)	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209 283,979 6,450,209 283,979 6,450,209 283,979 6,450,209 283,979 6,734,188 (2,228,705)				
40 41 42 43 44 45 11.1.1.2.2.1.3 1.4.1.5.2 2.1.1.2.2.3 2.4.4.3 4.4.4.4.5 4.6.6.5 6.6.6.6.6.6.6.7 6.8.7 8.9 10.11.12.13 11.12.13 11.12.13 11.13.14 11.13.14 11.13.14 11.13.15 11.13.16 1	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME  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 Fair value changes in available-for-sale financial assets	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,093,473 11,707,384 8,585,854 2,174,957 2,652,455 13,9900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 16,942,694 9,289,880 (1,176,313) 8,113,567 	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,6446)	62,792,764 62,792,764 62,956,127 38,109 38,109 38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726  6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 11,169,679 11,313,559 (2,846,770) (625,013) 7,841,776	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 3 4 4.1 4.2 6.6 6.6 6.7 8 9 10 11 12 13 14 15 16 16 16 17 18 18 18 18 18 18 18 18 18 18	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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 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	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 380,845 615,950 4,433,507 16,942,694 9,289,880 (1,176,313) 8,113,567 (2,850,954) 8,7086 6,089,699	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,646) (295,590) 6,062,175	62,792,764 62,792,764 62,956,127 38,109 38,109 38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 6.3 6.4 6.5 6.6 6.7 8.9 10 11 12 13 14 15 15 16 16 16 17 18 18 19 10 10 10 10 10 10 10 10 10 10	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income 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/(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	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 380,845 615,950 4,433,507 16,942,694 9,289,880 (1,176,313) 8,113,567 (2,850,954) 8,7086 6,089,699	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051 2,110,910 2,999,948 145,409 517,041 323,044 546,935 4,308,353 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,646) (295,590) 6,062,175	62,792,764 62,792,764 62,956,127 38,109 38,109 38,109 	29,818,607 29,818,607 29,925,892 59,124 59,124 	(1,083,969) 2,246,618 - 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 573,313 5,049,467 14,750,362 6,450,209				
40 41 42 43 44 45 1.1 1.2 2.1 1.3 1.4 2.2 2.1 2.2 3 4.1 4.2 4.3 4.4 4.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15 16 16 17 18 19 10 10 10 10 10 10 10 10 10 10	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES 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 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 of Other comprehensiv	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 30,845 615,950 4,433,507 16,942,694 9,289,880 (1,176,313) 8,113,567 (2,850,954) 827,086 6,089,699	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 546,935 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,646) (295,590) 6,062,175	62,792,764 62,792,764 62,956,127 38,109 38,109 	29,818,607 29,925,892  59,124  59,124  59,124  200,000 145,811 345,811 404,935  103,449 97,183 1,543 - 29,754 231,929 173,006 - 173,006 (31,812) - 141,194	(1,083,969) 2,246,618 66,992,607 267,218 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831  10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 (2,132,719) 11,169,679 143,880 (2,132,719) 11,169,679 143,880 (2,132,719) 11,169,679 143,880 (2,132,719) 11,169,679 143,880 (2,132,719) 11,169,679 143,880 (2,132,719) 11,169,679 143,880 (2,132,719) 11,169,679 143,880 (2,132,719) 17,841,776 282,035 (369,698)	(996,305) 1,665,480  30,607,811 245,106,892  11,556,752 7,386,562 369,593 130,650 19,443,557  8,521,652 318,606 900,047 9,740,305 9,703,252  461,443 11,497,319 21,200,571  3,709,228 3,936,344 194,714 785,202 502,094 283,979 21,200,571 14,750,362 6,450,209 283,979 6,450,209 283,979 6,450,209 283,979 6,450,209 283,979 (281,062) 193,692 193,692				
40 41 42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 6.3 6.4 6.5 6.6 6.7 8.9 10 11 12 13 14 15 15 16 16 16 17 18 18 19 10 10 10 10 10 10 10 10 10 10	Other reserves Proposed dividends Capital grants  Non-controlling interests 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME  INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of associates income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associ	3,200,000 69,416,255 464,890,685 13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 4,384,528 4,383,507 16,942,694 9,289,880 (1,176,313) 8,113,567 (2,850,954) 827,086 6,089,699	(23,578) 1,665,480 - 33,774,918 - 33,774,918 232,317,119  9,815,814 6,859,747 355,193 130,650 17,161,404  7,777,038 206,122 900,047 8,883,207 8,278,197 6,066,299 1,658,756 2,313,606 423,002 164,191 10,625,854 18,904,051  2,110,910 2,999,948 145,409 517,041 323,044 546,935 10,951,640 7,952,411 - 7,952,411 - 7,952,411 (1,594,646) (295,590) 6,062,175	62,792,764 62,792,764 62,956,127 38,109 38,109 38,109 	29,818,607	(1,083,969) 2,246,618 67,259,825 494,843,401  15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893  9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 13,302,398 13,313,559 (2,846,770) (625,013) 7,841,776 282,035 (369,698)	(996,305) 1,665,480 30,607,811 245,106,892 11,556,752 7,386,562 369,593 130,650 19,443,557 8,521,652 318,606 900,047 9,740,305 9,703,252 6,693,583 1,902,711 2,439,582 461,443 11,497,319 21,200,571 3,709,228 3,936,344 194,714 785,202 502,094 47,714 785,202 502,094 6,450,209 283,979 6,734,188 (2,228,705) 497,836 5,003,319 (281,062) 193,692				

III OTHER DISCLOSURES	BANK		COMPANY		GROUP	
	31st Dec, 2019 Audited Shs '000	31st Dec, 2018 Audited Shs '000	31st Dec, 2019 Audited Shs '000	31st Dec, 2018 Audited Shs '000	31st Dec, 2019 Audited Shs '000	31st Dec, 2018 Audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES						
(a) Gross Non-performing loans and advances	30,515,948	9,271,261	-	-	33,658,667	12,040,867
(b) Less Interest in Suspense	6,207,777	2,122,623	-	-	6,697,150	2,351,210
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (α-b)	24,308,171	7,148,638	-	-	26,961,517	9,689,657
(d) Less Loan Loss Provision	10,318,641	5,411,943	-	-	12,114,762	6,886,776
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	13,989,530	1,736,695	-	-	14,846,755	2,802,881
_(f) Discounted Value of Securities	13,989,530	1,736,695	-	-	14,846,755	2,802,881
(g) NET NPLS EXPOSURE (e-f)	-	-		-	-	-
2 INSIDER LOANS AND ADVANCES	44044000	F 400 207			44074740	E 400 004
(a) Directors, shareholders and associates (b) Employees	14,211,932 5,150,274	5,480,306 2,728,439	_	-	14,371,749 5,487,678	5,480,306 3,098,860
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	19,362,206	8,208,745	-		19,859,427	8,579,166
3 OFF-BALANCE SHEET ITEMS	49.607.900	22.435.906		_	54.413.720	25,497,546
(a) Letters of credit, guarantees, acceptances (b) Forwards, Swaps and options	5,003,287	9,343,024	-	-	5,003,287	25,497,546 9,444,994
(c) Other contingent liabilities	5,003,267	9,343,024	_	_	5,003,267	9,444,994
(d)TOTAL CONTINGENT LIABILITIES	54,611,187	31,778,930		-	59,417,007	34,942,540
	3-1,011,107	01,110,100			37,417,007	04,742,040
4 CAPITAL STRENGTH	(2.5(1.222	25 276 46 2		_	(2025014	22060602
(a) Core capital (b) Minimum statutory capital	62,561,322 1,000,000	25,276,163 1,000,000	-	-	63,835,814 1,000,000	23,968,683 1,000,000
(c) Excess (a-b)	61,561,322	24,276,163			62,835,814	22,968,683
(d) Supplementary capital	2,620,795	3,456,295			2,820,173	3,629,290
(e) TOTAL CAPITAL (a+d)	65,182,117	28,732,458	-	-	66,655,987	27,597,973
(f)Total risk weighted assets	350,879,900				384,348,562	
(g) Core capital / Total deposits liabilities	17.69%	13.80%	_	_	16.88%	12.20%
(h) Minimum statutory ratio	8.00%	8.00%	Ī	_	8.00%	8.00%
(i) Excess (g-h)	9.69%	5.80%	-		8.88%	4.20%
	17.83%		_			13.66%
(j) Core capital / Total risk weighted assets (k) Minimum statutory ratio	10.50%	15.70% 10.50%	_	_	16.61% 10.50%	10.50%
(I) Excess (i-k)	7.33%	5.20%			6.11%	3.16%
(m) Total capital / Total risk weighted assets	18.58%	17.85%	-	-	17.34%	15.73%
(n) Minimum statutory ratio (o) Excess (m-n)	14.50% <b>4.08%</b>	14.50% <b>3.35%</b>	-		14.50% <b>2.84%</b>	14.50%
	4.08%	3.35%			2.84%	1.23%
(p) Adjusted core capital / Total deposits liabilities*	18.55%	13.80%	-	-	17.76%	12.20%
(q) Adjusted core capital / Total risk weighted assets*	18.69%	15.70%	-	-	17.47%	13.70%
<ul><li>(r) Adjusted total capital / Total risk weighted assets*</li></ul>	19.44%	18.00%	-	-	18.21%	15.90%
5 LIQUIDITY						
(a) Liquidity ratio	50.95%	47.46%	-	-	51.83%	47.46%
(b) Minimum statutory ratio	20.00%	20.00%	-	_	20.00%	20.00%
(c) Excess (a-b)	30.95%	27.46%		-	31.83%	27.46%

\* 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.

## Merger of Commercial Bank of Africa Limited and NIC Group PLC

On 1 October 2019 NIC Group PLC (NIC) and Commercial Bank of Africa Limited (CBA) completed the merger of both institutions through a share exchange with NIC issuing new shares to the shareholders of CBA as consideration for the transfer of all their shares in CBA. The merged Group was renamed NCBA Group PLC.

This merger transaction is accounted for in accordance with IFRS 3 - Business combinations.

The amalgamation of the Kenyan banking business was achieved by transferring the business and net assets of NIC Bank Kenya PLC to CBA (which was renamed NCBA Bank Kenya PLC) on 1 October 2019. The financial statements of the bank are prepared on a prospective basis (a continuation of CBA), representing the 9 months performance of CBA Bank and 3 months performance of NCBA Bank (merged bank); prior year comparatives are those of CBA Bank.

The consolidated financial statements are also a continuation of the financial statements of CBA with an adjustment to capital to reflect the legal capital of NIC. Therefore, pre-combination net income and net assets are those of CBA, including prior year comparatives.

The net assets transferred have been adjusted to their fair value and intangible assets identified as part of the purchase price allocation exercise incorporated in the consolidated financial statements in accordance with IFRS 3. The consideration when compared to the fair value of net assets transferred at the completion date, resulted in a bargain purchase gain of KES 4.1 billion which has been reflected in the Group's comprehensive income statement under other income.

On completion of the business combination, the Group reassessed the carrying amounts of pre-combination goodwill values existing in both Groups and these were fully impaired. In addition, the carrying amounts of deferred tax assets were reviewed and reduced to the extent that future taxable profits will be available against which the assets can be utilized.

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

The planned integration of other NCBA Group PLC subsidiaries in Kenya has been completed. Integration in the other jurisdictions where NCBA Group has a presence is ongoing.

## Proposed dividend

The Board has resolved to recommend to the shareholders for their approval at the Annual General Meeting to be scheduled, the payment of a final dividend for the year of Shs 1.50 per share. The total dividend for the year is Shs 1.75 per share (2018: Shs 1.25 per share). The dividend will be payable to the shareholders registered on the Company's register at the close of business on 23 April 2020 (closing date for determination of entitlement to dividend).

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

BY ORDER OF THE BOARD L MURAGE GROUP COMPANY SECRETARY NCBA GROUP PLC 24 March 2020