

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

I STATEMENT OF FINANCIAL POSITION			BANK					COMPANY				GRO	UP CONSOL I D	ATED	
	30th Sep,	30th June,	31st March,	31st Dec,	30th Sep,	30th Sep,	30th June,	31st March,	31st Dec,	30th Sep,	30th Sep,	30th June,	31st March,	31st Dec,	30th Sep, 2019
	2020 Un-audited	2020 Un-audited	2020 Un-audited	2019 Audited	2019 Un-audited	2020 Un-audited	2020 Un-audited	2020 Un-audited	2019 Audited	2019 Un-audited	2020 Un-audited	2020 Un-audited	2020 Un-audited	2019 Audited	Un-audited
A ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
1 Cash (both Local & Foreign) 2 Balances due from Central Banks	5,854,092 13,659,763	5,733,837 29,157,389	11,091,439 27,598,555	9,183,499 23,683,685	4,676,181 11,390,912	-	-	-	-	-	7,637,424 16,464,779	7,395,722 32,579,920	13,038,425 30,318,199	10,851,729 26,358,325	5,849,488 13,072,758
3 Kenyan Government securities held for dealing purposes 4 Financial assets at fair value through profit & loss	- 762,855	766,052	631,463	- 708,122	499,684	-	-	-	-	-	1,093,066	1,301,947	1,177,740	- 1,097,844	- 499,684
5 Investment Securities:	702,000	700,032	001,400	700,122	477,004						1,0 70,000	1,001,547	1,177,740	1,007,044	477,004
a) Held to Maturity a. Kenya Government securities	90,495,486	89,749,224	80,598,303	79,507,225	54,799,283	-	-	-	-	-	90,495,486	89,749,224	80,598,303	79,507,225	54,799,283
b. Other securities b) Available for sale:	4,787,203	4,634,334	8,697,923	8,183,003	7,231,541	-	-	-	-	-	12,969,765	11,184,124	14,880,539	12,979,477	10,789,108
a. Kenya Government securities b. Other securities	60,941,195 54,800	65,154,297 54,632	55,950,587 65,226	49,500,824 68,663	13,982,552 64,883	-	-	-	-	-	60,941,195 1,758,514	65,154,297 2,869,897	55,950,587 2,062,875	49,500,824 3,033,922	13,982,552 2,258,774
6 Deposits and balances due from local banking institutions	569,740	65,465	7,911,788	4,783,674	4,167,717	-	-	-	-	-	651,545	471,566	8,169,174	5,617,504	5,732,914
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	31,591,793 -	16,721,683 463,157	18,920,994 -	16,839,936 -	16,174,047 -	21,717	17,435	-	-	18,150	36,899,339 169,440	19,032,985 940,875	21,455,786 337,557	19,951,625 268,080	16,639,153 413,093
9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	225,177,133 3,978,835	225,738,081 2,059,923	223,696,774 1,820,189	227,868,480 3,238,061	116,703,635 2,626,143	539,175	640,263	514,559	519,697	459,452	249,690,174	248,306,422	245,858,007 -	249,355,409 -	128,915,722 -
11 Investments in associates 12 Investments in subsidiary companies	2,701,492 10,541,313	2,701,492 10,151,313	2,701,492 8,930,444	2,701,492 8,554,544	2,701,492 8,554,544	62,720,446	62,420,446	62,420,446	62,420,446	29,628,705	3,768,955	3,768,955	3,768,955	3,768,955	3,724,975
13 Investments in joint ventures	-	-	-	-	-	02,720,440	-	-	-	27,020,703	-	-	-	-	-
14 Investment properties 15 Property and equipment	3,798,459	3,436,715	3,567,517	3,394,351	3,784,513	-	-	-	-	-	5,173,111	4,658,630	4,963,485	3,844,075	4,556,164
16 Prepaid lease rentals 17 Intangible assets	6,406 5,562,266	6,437 6,277,026	6,479 6,426,687	6,500 6,766,497	2,858,575	-	-	-	-	-	522,406 5,802,011	522,437 6,490,594	522,479 6,689,101	522,500 7,008,902	2,909,915
18 Deferred tax asset	8,506,540	6,624,393	6,792,484	6,792,702	2,072,924	13,321	13,321	15,984	15,984	-	8,797,430	6,742,230	7,157,366	7,085,373	3,235,566
20 Other assets	15,399,854	11,302,269	12,266,606	13,109,427	3,956,061	633	1,266	1,900		125	16,334,175	12,860,251	12,646,643	14,091,632	4,639,911
21 TOTAL ASSETS B LIABILITIES	484,389,225	480,797,719	477,674,950	464,890,685	256,244,687	63,295,292	63,092,731	62,952,889	62,956,127	30,106,432	519,168,815	514,030,076	509,595,221	494,843,401	272,019,060
22 Balances due to Central Banks 23 Customer deposits	373,431,180	- 361,843,101	363,463,600	353,618,522	- 197,846,256	-	-	-	-	-	402,628,237	390,488,899	390,529,283	- 378,237,043	214,153,487
24 Deposits and balances due to local banking institutions	63,351	3,654,148	554,796	549,701	59,985	-	-	-	-	-	63,351	4,047,186	2,537,097	3,570,901	665,475
25 Deposits and balances due to foreign banking institutions 26 Other money market deposits	7,851,752 -	7,316,027 -	4,649,719 -	6,136,598 -	344,349 -	-	-	-	-	-	11,653,040 -	9,031,428 -	6,331,229 -	7,322,009 -	804,597 -
27 Borrowed funds 28 Balances due to banking institutions in the group	14,360,422 816,331	21,416,426 289,263	22,317,329 966,503	22,081,244 283,905	15,139,406 132,512	-	-	-	-	-	14,360,422	21,416,426	22,317,329	22,081,244	15,139,406 -
29 Tax payable	803,976	-	1,025,328	283,425	148,882	- 35,495	- 36,311	4,630 36,501	5,623 37,819	40,396	524,847 35,495	1,186 36,311	899,829 36,501	13,027 37,819	158,343
31 Deferred tax liability	-	-	-	-	-	35,495	30,311	36,301	37,019	40,396	21,078	22,397	21,183	21,340	21,762
32 Retirement benefit liability 33 Other liabilities	14,508,694	14,112,741	13,605,476	12,521,035	7,026,242	318,770	109,582	121,312	119,921	52,922	19,249,912	18,684,123	18,106,612	- 16,300,193	8,625,994
34 TOTAL LIABILITIES C SHAREHOLDERS' FUNDS	411,835,706	408,631,706	406,582,751	395,474,430	220,697,632	354,265	145,893	162,443	163,363	93,318	448,536,382	443,727,956	440,779,063	427,583,576	239,569,064
35 Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	5,755,468	8,237,597	7,488,725	7,488,725	7,488,725	3,519,701	8,237,597	7,488,725	7,488,725	7,488,725	3,519,701
36 Share Premium 37 Revaluation reserves	33,406,022	33,406,022 -	33,406,022 -	33,406,022	5,036,649 -	21,424,316 -	22,179,426 -	22,179,426 -	22,179,426 -	2,373,994 -	21,424,316 -	22,179,426 -	22,179,426 -	22,179,426 -	2,373,994 -
38 Retained earnings 39 Statutory loan reserves	26,879,949 1,239,956	26,899,503 1,239,956	25,973,194 1,239,956	22,280,987 -	23,803,376 656,295	33,279,114	33,278,687	33,122,295	30,877,995	24,119,419 -	39,359,461 1,613,144	39,530,018 1,531,712	38,589,158 1,466,055	35,962,429 199,378	24,613,174 1,605,516
40 Other reserves 41 Proposed dividends	168,208	(238,852)	(386,357)	(330,138) 3,200,000	295,267	-	-	-	- 2,246,618	-	(224,813)	(673,835)	(1,158,115)	(1,083,969) 2,246,618	337,611
42 Capital grants				<u> </u>					-	30,013,114				<u> </u>	
	72,553,519	72,166,013	71,092,199	69,416,255	35,547,055	62,941,027	62,946,838	62,790,446	62,792,764		70,409,705	70,056,046	68,565,249	66,992,607	32,449,996
43 Non-controlling interests	<u>-</u>	-	-		-	<u>-</u>	-	-	-		222,728	246,074	250,909	267,218	-
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	72,553,519 484,389,225	72,166,013 480,797,719	71,092,199 477,674,950	69,416,255 464,890,685	35,547,055 256,244,687	62,941,027 63,295,292	62,946,838 63,092,731	62,790,446 62,952,889	62,792,764 62,956,127	30,013,114 30,106,432					32,449,996 272,019,060
44 TOTAL SHAREHOLDERS' FUNDS								62,790,446	62,792,764	30,013,114	222,728 70,632,433	246,074 70,302,120	250,909 68,816,158	267,218 67,259,825	
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME	484,389,225	480,797,719	477,674,950	464,890,685	256,244,687			62,790,446	62,792,764	30,013,114	222,728 70,632,433 519,168,815	246,074 70,302,120 514,030,076	250,909 68,816,158 509,595,221	267,218 67,259,825 494,843,401	272,019,060
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	16,742,009 11,880,978	480,797,719 11,215,780 7,667,429	477,674,950 5,543,337 3,591,806	13,667,871 8,597,211	7,974,455 4,999,681	63,295,292	63,092,731	62,790,446 62,952,889	62,792,764 62,956,127	30,013,114 30,106,432	222,728 70,632,433 519,168,815 17,908,065 12,624,932	246,074 70,302,120 514,030,076 12,039,227 8,166,853	250,909 68,816,158 509,595,221 6,194,894 3,825,512	267,218 67,259,825 494,843,401 15,703,106 9,174,993	9,030,775 5,464,337
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances	16,742,009 11,880,978 432,782	11,215,780 7,667,429 318,842	477,674,950 5,543,337	13,667,871	7,974,455			62,790,446	62,792,764	30,013,114	222,728 70,632,433 519,168,815 17,908,065	246,074 70,302,120 514,030,076	250,909 68,816,158 509,595,221 6,194,894	267,218 67,259,825 494,843,401 15,703,106	9,030,775 5,464,337 438,394
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME	16,742,009 11,880,978	480,797,719 11,215,780 7,667,429	5,543,337 3,591,806 88,634	13,667,871 8,597,211 432,322	7,974,455 4,999,681 366,257	63,295,292	63,092,731	62,790,446 62,952,889	62,792,764 62,956,127	30,013,114 30,106,432	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279	9,030,775 5,464,337
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE	16,742,009 11,880,978 432,782 80,267 29,136,036	11,215,780 7,667,429 318,842 51,070 19,253,121	5,543,337 3,591,806 88,634 22,228 9,246,005	13,667,871 8,597,211 432,322 99,453 22,796,857	7,974,455 4,999,681 366,257 97,168 13,437,561	63,295,292 - 26,233	63,092,731	62,790,446 62,952,889 - - 8,569	62,792,764 62,956,127 - 38,109	30,013,114 30,106,432	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831	9,030,775 5,464,337 438,394 97,168 15,030,674
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742	5,543,337 3,591,806 88,634 2,228 9,246,005 3,799,682 53,259	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307	63,295,292 - 26,233	- 16,676	62,790,446 62,952,889 - - 8,569	62,792,764 62,956,127 - 38,109	30,013,114 30,106,432 29,408 29,408	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236	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	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564	- 26,233 - 26,233	16,676 - 16,676	8,569 8,569	- 62,792,764 62,956,127 - 38,109 - 38,109	29,408	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 11,37,476 14,204,803	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 44,859 4,677,237	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950	- 26,233 - 26,233	- 16,676 - 16,676	8,569 8,569	62,792,764 62,956,127 - 38,109	30,013,114 30,106,432 - 29,408 - 29,408	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997	- 26,233 - 26,233	16,676 - 16,676	8,569 8,569	- 62,792,764 62,956,127 - 38,109 - 38,109	29,408	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,775,938 13,337,893	9,030,775 5,464,337 438,394 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997	- 26,233 - 26,233	16,676 - 16,676	8,569 8,569	- 62,792,764 62,956,127 - 38,109 - 38,109	29,408	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810	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	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750	- 26,233 - 26,233 - - - - 26,233	- 16,676 - 16,676 - - - 16,676	8,569 	38,109 - 38,109 - 1,300,000	30,013,114 30,106,432 - 29,408 - 29,408 - - - 29,408	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Sees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455	3,799,682 3,799,682 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058	- 26,233 - 26,233 - - - - - - - - - - - - - - - - - -	- 16,676 - 16,676 - - 16,676 - - - 175,000 98,131 273,131	8,569 - 8,569 	- 62,792,764 62,956,127 - 38,109 - 38,109 	30,013,114 30,106,432 - 29,408 - 29,408 - - - - 29,408 - - 1,050,000 199,228 1,249,228	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417
44 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 68,307 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750	- 26,233 - 26,233 - - - - - 26,233 - - - - - - - - - - - - - - - - - -	- 16,676 - 16,676 - - - 16,676	8,569 	- 62,792,764 62,956,127 - 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046	30,013,114 30,106,432 - 29,408 - 29,408 - 29,408 - 1,050,000 199,228	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3152,967 818,810 1,010,514 23,396 417,434	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,775,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 558,065
44 TOTAL SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 68,307 6,544,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055	- 26,233 - 26,233 - 26,233 	63,092,731 - 16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807	8,569 8,569 	38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046	30,013,114 30,106,432 29,408 29,408 - 29,408 29,408 1,050,000 199,228 1,249,228 1,278,636	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107
44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320	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 14,525,190 26,232,574	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 - 281,274 8,935,058 15,728,055	- 26,233 - 26,233 - - - - - - - - - - - - - - - - - -	- 16,676 - 16,676 - - 16,676 - - - 175,000 98,131 273,131	8,569 - 8,569 	- 62,792,764 62,956,127 - 38,109 - 38,109 	30,013,114 30,106,432 - 29,408 - 29,408 - - - - 29,408 - - 1,050,000 199,228 1,249,228	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 11,37,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452	246,074 70,302,120 514,030,076 112,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 47,434 47,434 5,423,121	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107
44 TOTAL SHAREHOLDERS' FUNDS 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 16 STATEMENT OF COMPREHENSIVE INCOME 17 Loans and advances 18 Government securities 18 Deposits and placements with banking institutions 19 Other interest income 10 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2 Deposits and placement from banking institutions 20 Other interest expenses 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 25 NET INTEREST INCOME 26 NON - INTEREST INCOME 27 INTEREST INCOME 28 INTEREST INCOME 29 Other fees and commissions on loans and advances 29 Other fees and commissions 20 Other fees and commissions 20 Other fees and commissions 21 Foreign exchange trading income 22 Other fees and commissions 23 Foreign exchange trading income 24 Dividend income 25 Other income 26 OTAL NON-INTEREST INCOME 27 TOTAL OPERATING INCOME 28 OPERATING EXPENSES 29 OPERATING EXPENSES 20 Directors' emoluments 20 OTHER EXPENSES 21 Coan loss provision 22 Staff costs 23 OTHER EXPENSES 24 TOTAL OPERATING INCOME 25 OTHER EXPENSES 26 OPERATING EXPENSES 27 OTHER EXPENSES 28 OTHER EXPENSES 29 OTHER EXPENSES 20 OTHER EXPENSES 20 OTHER EXPENSES 21 OTHER EXPENSES 21 OTHER EXPENSES 22 OTHER EXPENSES 23 OTHER EXPENSES 24 OTHER EXPENSES 25 OTHER EXPENSES 26 OTHER EXPENSES 27 OTHER EXPENSES 28 OTHER EXPENSES 29 OTHER EXPENSES 20 OTHER EXPENSES 20 OTHER EXPENSES 21 OTHER EXPENSES 21 OTHER EXPENSES 21 OTHER EXPENSES 22 OTHER EXPENSES 23 OTHER EXPENSES 24 OTHER EXPENSES 25 OTHER EXPENSES 26 OTHER EXPENSES 27 OTHER EXPENSES 28 OTHER EXPENSES 29 OTHER EXPENSES 29 OTHER EXPENSES 20 OTHER EXPENSES 20 OTHER EXPENSES 21 OTHER EXPENSES 22 OTHER EXPENSES 23 OTHER EXPENSES 24 OTHER EXPENSES 25 OTHER EXPENSES 26 OTHER EXPENSES 27 OTHER EXPENSES 28 OTHER EXPENSES 29 OTHER EXPENSES 20 OTHER EXPENSES 20 OTHER EXPENSES 21 OTHER EXPENSES	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 9,606,320 3,337,216 1,253,450 62,004 303,112	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055	- 26,233 - 26,233 - 26,233 	16,676 - 16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807	8,569 - 8,569 	- 62,792,764 62,956,127 - 38,109 - 38,109 - 38,109 - 1,300,000 9,275,046 10,575,046 10,613,155	30,013,114 30,106,432 - 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 3,34,408	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 	9,030,775 5,464,337 438,394 971,68 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107
44 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 30,3112 132,437 232,516	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235	- 26,233 - 26,233 - 26,233 	16,676 - 16,676 - 16,676 - 16,676 175,000 98,131 273,131 289,807 - 28,075 79,387 	8,569 - 8,569 	38,109 38,109 38,109 38,109 1,300,000 9,275,046 10,575,046 10,613,155	30,013,114 30,106,432 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 441,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526	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	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 509,378
4 TOTAL SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.6 Other operating expenses 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 518,079 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 27,10,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283	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 4,384,528 333,645 615,950 4,433,507 16,942,694	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 - 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251	- 26,233 - 26,233 - 26,233 	63,092,731 - 16,676 - 16,676 - 175,000 98,131 289,807 - 28,075 79,387 - 14,419 121,881	8,569 8,569 	38,109 38,109 38,109 38,109 1,300,000 9,275,046 10,613,155 121,106 10,4619 1,286 1,286 1,286 1,286 1,286 1,286 1,286	30,013,114 30,106,432 29,408 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379	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 13,302,421 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	9,030,775 5,464,337 438,394 97168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 17,893,107
44 TOTAL SHAREHOLDERS' FUNDS 15 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 16 STATEMENT OF COMPREHENSIVE INCOME 17 Loans and advances 18 Government securities 18 Deposits and placements with banking institutions 19 Other interest income 19 INTEREST EXPENSE 20 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Fees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469 4,542,637	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 - 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018	- 26,233 - 26,233 - 26,233 	16,676 - 16,676 - 16,676 - 175,000 98,131 273,131 289,807 79,387 - 14,419	8,569 8,569 	- 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	30,013,114 30,106,432 29,408 29,408 29,408 - - - 29,408 1,050,000 199,228 1,249,288 1,278,636 1,158 - 94,955 72,001 1,158 - -	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 13,374,61 4,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734 716,734 716,734 7,168,338 28,619,050 4,449,402	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 642,948 644,133 5,915,085 20,357,328 13,302,398	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481
4 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Sees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 518,079 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 30,3112 132,437 232,516 1,531,548 6,852,283 2,754,037	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 4,384,528 333,645 615,950 4,433,507 16,942,694	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804	- 26,233 - 26,233 - 26,233 	16,676 16,676 16,676 175,000 175,000 175,000 28,131 289,807 79,387 79,387 14,419 121,881 167,926	8,569 8,569 	- 62,792,764 62,956,127 - 38,109 - 38,109 	30,013,114 30,106,432 29,408 29,408 29,408 - - - 29,408 - - 1,050,000 199,228 1,249,228 1,278,636 - 94,955 72,001 1,158 - - 1,050,000 199,218 1,278,636	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 11,37,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 777,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,47,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 417,434 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2132,719 11,169,679	9,030,775 5,464,337 438,394 97168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 17,893,107
44 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT/(LOSS) BEFORE TAX	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469 4,542,637 661,875 3,880,762	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 32,2516 1,531,548 6,852,283 2,754,037 195,625 2,558,412	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	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 330,000 6,817,804	- 26,233 - 26,233 - 26,233 	63,092,731	8,569 8,569 	38,109 38,109 38,109 38,109 1,300,000 9,275,046 10,613,155 121,106 104,619 1,286 10,353,822 259,333 10,353,822 62,771 10,291,051	29,408 29,408 29,408 29,408 1,050,000 199,228 1,249,228 1,278,636 25,621 193,735 1,084,901 1,084,901	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 7168,338 28,619,050 4,449,402 661,875 3,787,527 3,787,527	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 6250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 143,880 11,313,559	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481 330,000 6,786,481
44 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 4,542,637 661,875 3,880,762 3,880,762 (3,193,569) 1,951,726	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875)	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,253,450 685,283 2,754,037 195,625 2,558,412 (767,772)	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 4,384,528 323,364 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,27,086	7,974,455 4,999,681 366,257 7,9168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 30,000 6,817,804 (2,091,020)	26,233 26,233 26,233 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 	16,676	8,569 8,569 8,569 47,298 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311) 993		30,013,114 30,106,432 29,408 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636 94,955 72,001 1,158 - 1,084,901 1,084,901 1,084,901 1,084,901	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 - 3,906,887 - 3,906,887 - 3,906,887 - 1,104,6055 (110,121)	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125) - 2,416,204 (785,125) -	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 13,02,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 20,321,833 33,659,726 6,250,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 641,313,595 11,169,679 143,880 11,313,559 (2,846,770) (625,013)	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481 33,0,000 6,786,481 (2,180,461)
44 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING EXPENSE 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469 4,542,637 3,880,762 3,880,762 3,880,762	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 3,909,517 (1,146,171)	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 32,2516 1,531,548 6,852,283 2,754,037 195,625 2,558,412	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 - 8,113,567 (2,850,954)	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 330,000 6,817,804	26,233 26,233 26,233 26,233 175,000 150,200 351,433 48,929 115,258 21,742 185,929 165,504 165,504 (8,340)	16,676 16,676 16,676 175,000 98,131 273,131 289,807 79,387 14,419 121,881 167,926 167,926 (11,189)	8,569 8,569 	- 62,792,764 62,956,127 - 38,109 - 38,1	29,408 29,408 29,408 29,408 1,050,000 199,228 1,249,228 1,278,636 25,621 193,735 1,084,901 1,084,901	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 11,37,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 19,851 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 1,164,605)	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 - 5,582,864 2,0321,833 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)	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481 330,000 6,786,481
4 TOTAL SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.1 Exchange differences on translation of foreign operations	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469 4,542,637 661,875 3,880,762 3,880,762 1,951,726 2,638,919	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 4,66,346 3,273,255 14,423,730 4,300,767 3,909,517 (1,146,171) (104,875) 2,658,471	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 6,852,283 2,754,037 195,625 2,558,412 (767,772)	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 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 - 8,113,567 (2,850,954) 827,086 6,089,699	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 - 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 - 6,817,804 - 6,817,804 - 4,726,784	26,233 26,233 26,233 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 	16,676	8,569 8,569 8,569 47,298 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311) 993		30,013,114 30,106,432 29,408 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636 94,955 72,001 1,158 - 1,084,901 1,084,901 1,084,901 1,084,901	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 423,494 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 11,164,605) (110,121) 2,632,161 222,246	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,234 4,151,142 111,234 110,10,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 - 2,416,204 (785,125) - 1,631,079	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 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 11,313,559 (2,846,770) (625,013) 7,841,776	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 656,091 490,385 3,633,461 10,776,626 7,116,481 330,000 6,786,481 - 6,786,481 - 6,786,481 - 4,606,020
4 TOTAL SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.1 Exchange differences on translation of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Revaluation surplus on property, plant and equipment	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 4,542,637 661,875 3,880,762 3,880,762 (3,193,569) 1,951,726	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,253,450 685,283 2,754,037 195,625 2,558,412 (767,772)	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 4,384,528 323,364 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 8,27,086	7,974,455 4,999,681 366,257 7,9168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 30,000 6,817,804 (2,091,020)	26,233 26,233 26,233 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 	16,676	8,569 8,569 8,569 47,298 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311) 993		30,013,114 30,106,432 29,408 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636 94,955 72,001 1,158 - 1,084,901 1,084,901 1,084,901 1,084,901	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 7,167,34 7,168,338 28,619,050 4,449,402 661,875 3,787,527 (3,214,316) 1,946,480 2,519,691	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 51,070 20,680,644 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,341 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 (1,164,605) (110,121) 2,632,161	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 47,434 47,434 47,434 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 2,416,204 (785,125) - 2,416,204 (785,125) - 1,631,079	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 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 13,302,398 644,133 5,915,085 20,357,328 11,169,679 11,169,679 143,880 11,313,559 (2,846,770) (625,013) 7,841,776	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 17,893,107 19,89,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481 330,000 6,786,481 (2,180,461) - 6,786,481 (2,180,461) - 4,606,020
4 TOTAL SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.5 Fair value changes in available-for-sale financial assets 15.3 Revaluation surplus on property, plant and equipment 15.4 Share of comprehensive income: 15.5 Income tax relating to components of other comprehensive	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469 4,542,637 661,875 3,880,762 3,880,762 1,951,726 2,638,919	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 4,66,346 3,273,255 14,423,730 4,300,767 3,909,517 (1,146,171) (104,875) 2,658,471	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 6,852,283 2,754,037 195,625 2,558,412 (767,772)	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 - 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 - 6,817,804 - 6,817,804 - 4,726,784	26,233 26,233 26,233 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 	16,676	8,569 8,569 8,569 47,298 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) (3,311) 993		1,050,000 199,228 1,249,228 1,278,636 1,058,901 1,084,901 1,074,431	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 423,494 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 11,164,605) (110,121) 2,632,161 222,246	250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,234 4,151,142 111,234 110,10,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 - 2,416,204 (785,125) - 1,631,079	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 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 11,313,559 (2,846,770) (625,013) 7,841,776	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 656,091 490,385 3,633,461 10,776,626 7,116,481 330,000 6,786,481 - 6,786,481 - 6,786,481 - 4,606,020
4 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.1 Exchange differences on translation of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Income tax relating to components of other comprehensive income 14 DITEMS	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 8619,918 458,072 704,412 5,895,769 24,612,469 4,542,637 661,875 3,880,762 (3,193,569) 1,951,726 2,638,919	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 3,209,517 (1,146,171) (104,875) (104,875) 2,658,471	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 62,0049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 30,3112 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772) 1,790,640	13,667,871 8,597,211 432,322 99,453 22,796,857 9,653,133 146,605 1,289,735 11,089,473 11,707,384 8,585,854 2,174,957 2,652,455 139,900 972,024 14,525,190 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 330,000 6,817,804 (2,091,020) 4,726,784	63,295,292 26,233 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 21,742 185,929 165,504 (8,340) (2,663) 154,501	63,092,731	62,790,446 62,952,889 8,569 8,569 8,569 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) 993 (2,318) (2,318)		30,013,114 30,106,432 29,408 29,408 - 29,408 - 29,408 - 1,050,000 199,228 1,249,228 1,278,636 94,955 72,001 1,158 - 1,084,901 1,084,901 1,084,901 1,084,901	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 7163,338 28,619,050 4,449,402 661,875 3,787,527 (3,214,316) 1,946,480 2,519,691 239,087 620,069	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 (1,164,605) (110,121) 2,632,161 222,246 187,888	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125) 1,631,079 27,818 (101,964)	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	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 17,893,107 1989,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481 330,000 6,786,481 (2,180,461) - 4,606,020
4 TOTAL SHAREHOLDERS' FUNDS 1 STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Pees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL OPERATING INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income 15.5 Income tax relating to components of other comprehensive Income	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 861,918 458,072 704,412 5,895,769 24,612,469 4,542,637 661,875 3,880,762 3,880,762 1,951,726 2,638,919	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 6,852,283 2,754,037 195,625 2,558,412 (767,772) 1,790,640	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 26,232,574 5,984,982 4,384,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699 (306,560) 5,783,139	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 - 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 - 6,817,804 - 6,817,804 - 4,726,784	63,295,292 26,233 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 165,504 (8,340) (2,663) (2,663) (2,663) (2,663)	63,092,731 16,676 16,676 16,676 175,000 98,131 273,131 289,807 28,075 79,387 - 14,419 121,881 167,926 (11,189) (2,663) 154,074	62,790,446 62,952,889 8,569 8,569 8,569 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,178 (3,311) 993 (2,318) (2,318)		1,050,000 199,228 1,249,228 1,278,636 1,058,901 1,084,901 1,074,431	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 716,734	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 423,494 8,418,522 227,513 821,035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 919,851 10,075,361 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 11,164,605) (110,121) 2,632,161 222,246	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125) 1,631,079 27,818 (101,964) -	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 11,313,559 (2,846,770) (625,013) 7,841,776	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 1,989,282 3,347,771 150,258 656,091 490,385 656,091 490,385 3,633,461 10,776,626 7,116,481 330,000 6,786,481 - 6,786,481 - 6,786,481 - 4,606,020
4 TOTAL SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15.1 Exchange differences on translation of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Revaluation surplus on property, plant and equipment 15.4 Share of comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE PERIOD NET OF TAX	16,742,009 11,880,978 432,782 80,267 29,136,036 11,657,752 152,415 1,136,820 12,946,987 16,189,049 7,442,143 1,794,072 2,810,182 23,396 896,264 12,966,057 29,155,106 12,569,830 4,032,370 90,098 8619,918 458,072 704,412 5,895,769 24,612,469 4,542,637 661,875 3,880,762 (3,193,569) 1,951,726 2,638,919 498,346	11,215,780 7,667,429 318,842 51,070 19,253,121 7,705,043 92,742 814,294 8,612,079 10,641,042 3,383,242 2,374,961 1,783,777 23,396 518,079 8,083,455 18,724,497 7,079,014 2,646,175 76,898 574,838 307,204 466,346 3,273,255 14,423,730 4,300,767 391,250 3,909,517 (1,146,171) (104,875) 2,658,471	5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 62,004 9,606,320 3,337,216 1,253,450 62,004 30,3112 24,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (767,772) 1,790,640 (56,219)	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 4,334,528 323,364 819,518 380,845 615,950 4,433,507 16,942,694 9,289,880 1,176,313 8,113,567 (2,850,954) 827,086 6,089,699	7,974,455 4,999,681 366,257 97,168 13,437,561 5,720,307 68,307 855,950 6,644,564 6,792,997 4,477,310 2,441,724 1,734,750 281,274 8,935,058 15,728,055 1,885,016 2,591,900 122,912 558,951 332,219 499,235 2,590,018 8,580,251 7,147,804 330,000 6,817,804 (2,091,020) 4,726,784	63,295,292 26,233 26,233 26,233 175,000 150,200 325,200 351,433 48,929 115,258 21,742 185,929 165,504 (8,340) (2,663) 154,501	63,092,731	8,569 8,569 8,569 	1,300,000 9,275,046 10,575,046 10,613,155 10,251,051 10,291,051 (51,425) 15,984 10,255,610	1,050,000 199,228 1,249,28 1,278,636 1,084,901 1,084,901 1,074,431	222,728 70,632,433 519,168,815 17,908,065 12,624,932 552,418 80,267 31,165,682 12,734,461 332,866 1,137,476 14,204,803 16,960,879 9,448,015 1,955,916 3,051,614 23,396 1,628,632 16,107,573 33,068,452 13,351,780 5,313,164 308,346 1,043,314 717,374 7168,338 28,619,050 4,449,402 661,875 3,787,527 (3,214,316) 1,946,480 2,519,691 239,087 620,069	246,074 70,302,120 514,030,076 12,039,227 8,166,853 423,494 43,494 4,1035 9,467,070 11,213,574 4,687,299 2,516,141 1,928,674 23,396 10,075,361 21,288,935 7,625,535 3,503,010 224,795 733,702 406,651 478,942 4,018,163 16,990,798 4,298,137 391,250 3,906,887 (1,164,605) (110,121) 2,632,161 222,246 187,888	250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4,151,142 111,236 414,859 4,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 195,625 2,416,204 (785,125) 1,631,079 27,818 (101,964) (74,146)	267,218 67,259,825 494,843,401 15,703,106 9,174,993 536,279 99,453 25,513,831 10,580,382 293,135 1,302,421 12,175,938 13,337,893 9,392,394 2,504,248 2,842,327 5,582,864 20,321,833 33,659,726 62,50,273 5,582,121 426,873 895,895 642,948 644,133 5,915,085 20,357,328 13,302,398 2,132,719 11,169,679 11,313,559 (2,846,770) (625,013) 7,841,776 282,035 (369,698) (87,663)	9,030,775 5,464,337 438,394 97,168 15,030,674 6,268,621 163,413 855,950 7,287,984 7,742,690 5,093,833 2,643,096 1,855,423 - 558,065 10,150,417 17,893,107 17,893,107 1989,282 3,347,771 150,258 656,091 490,385 509,378 3,633,461 10,776,626 7,116,481 330,000 6,786,481 (2,180,461) - 4,606,020 (1,159) 345,809

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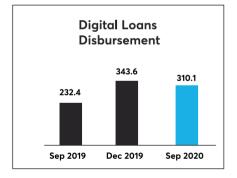


The Un-audited financial results of the Bank and Group for the period ended 30th September, 2020.

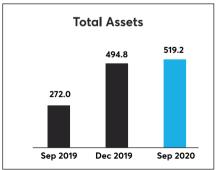
III OTHER DISCLOSURES	BANK					COMPANY					GROUP CONSOLIDATED					
III OTTER DISCESSINES																
	30th Sep, 2020	30th June, 2020	31st March, 2020	31st Dec, 2019	30th Sep, 2019	30th Sep, 2020	30th June, 2020	31st March, 2020	31st Dec, 2019	30th Sep, 2019	30th Sep, 2020	30th June, 2020	31st March, 2020	31st Dec, 2019	30th Sep, 2019	
	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited L	Jn-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	
4 NON PERFORMING LOANS AND ADVANCES	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	
1 NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	34,276,756	34,949,715	34,747,568	30,515,948	12,532,821	_	_	_	_	_	38.433.255	38,677,728	38,849,070	33,658,667	14,637,063	
(b) Less Interest in Suspense	5,950,292	6,403,444	6,906,205	6,207,777	2,762,421		_	_	_	-	6,486,175	6,938,280	7,428,215	6,697,150	3,029,632	
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	28,326,464	28,546,271	27,841,363	24,308,171	9,770,400						31,947,080	31,739,448	31,420,855	26,961,517	11,607,431	
(d) Less Loan Loss Provision	13,458,048	12,174,903	11,606,693	10,318,641	7,648,376	_	_	_	-	-	15,905,748	14,177,373	13,750,594	12,114,762	8,440,332	
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	14,868,416	16,371,368	16,234,670	13,989,530	2,122,024	-	-	_	-	-	16,041,332	17,562,075	17,670,261	14,846,755	3,167,099	
(f) Discounted Value of Securities	14,868,416	16,371,368	16,234,670	13,989,530	2,122,024	-	-	-	-	-	16,041,332	17,562,075	17,670,261	14,846,755	3,167,099	
(g) NET NPLS EXPOSURE (e-f)	-	_	-	_	-	-	-	-	-	-	-					
2 INSIDER LOANS AND ADVANCES																
(a) Directors, shareholders and associates	15,703,035	14,285,024	13,428,178	14,211,932	5,670,332	_	_	_	_	_	15,776,655	14,438,023	13,596,168	14,371,749	5,670,332	
(b) Employees	4.936.395	4.971.634	5,105,152	5,150,274	2.888.992	_	_	_	_	_	5,698,631	5.686.945	5,453,673	5,487,678	3,483,501	
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	20,639,430	19,256,658	18,533,330	19,362,206	8,559,324	-	-	-	-	-	21,475,286	20,124,968	19,049,841	19,859,427	9,153,833	
3 OFF-BALANCE SHEET ITEMS	54004405	54 (0 4 0 (5	50 500 050	40.407000	04.004.550							F. 600744	50 404 007	F 4 440 700	04 074 444	
(a) Letters of credit, guarantees, acceptances	54,906,105	51,694,865	53,500,052	49,607,900	21,881,558	-	-	-	-	-	60,277,902	56,823,746	58,496,837	54,413,720	26,071,616	
(b) Forwards, Swaps and options (c) Other contingent liabilities	7,262,574	11,188,816	6,813,414	5,003,287	9,793,838	-	-	-	-	-	7,262,574	11,188,816	6,813,414	5,003,287	9,793,838	
(d)TOTAL CONTINGENT LIABILITIES	62,168,679	62,883,681	60,313,466	54,611,187	31,675,396				<u>-</u>		67,540,476	68,012,562	65,310,251	59,417,007	35,865,454	
• •	02,100,077	02,003,001	00,313,400	34,011,107	31,073,370						07,340,470	00,012,302	03,310,231	37,417,007	33,003,434	
4 CAPITAL STRENGTH	62.953.204	64.213.108	65.570.928	62.561.322	26.041.569						64.273.785	66,160,553	(700F 222	63.835.814	25.920.807	
(a) Core capital (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1.000.000	1,000,000	-	-	_	=	-	1,000,000	1,000,000	67,925,322 1,000,000	1,000,000	1,000,000	
(c) Excess (a-b)	61,953,204	63,213,108	64,570,928	61,561,322	25,041,569						63,273,785	65,160,553	66,925,322	62,835,814	24,920,807	
(d) Supplementary Capital	1,946,688	3,324,312	2,068,966	2,620,795	2,056,295					_	2,319,876	3,616,068	2,295,065	2.820.173	2,133,992	
(e) TOTAL CAPITAL (a+d)	64,899,892	67,537,420	67,639,894	65,182,117	28,097,864	_	_	_		_	66,593,661	69,776,621	70,220,387	66,655,987	28,054,799	
(f)TOTAL RISK WEIGHTED ASSETS	348.227.217	347.883.542	347,277,838	350,879,900	172.876.007						381,366,029	376.801.591	379,147,134	384.348.562	190.928.137	
(g) Core Capital / Total deposits liabilities	16.86%	17.75%	18.04%	17.69%	13.16%	-	-	-	-	-	15.96%	16.94%	17.39%	16.88%	12.10%	
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%	_	_	_	_	-	8.00%	8.00%	8.00%	8.00%	8.00%	
(I) Excess (g-h)	8.86%	9.75%	10.04%	9.69%	5.16%	-	-	-	-	-	7.96%	8.94%	9.39%	8.88%	4.10%	
(j) Core Capital / Total risk weighted assets	18.08%	18.46%	18.88%	17.83%	15.06%	-	-	-	-	-	16.85%	17.56%	17.92%	16.61%	13.58%	
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-	-	-	10.50%	10.50%	10.50%	10.50%	10.50%	
(I) Excess (j-k)	7.58%	7.96%	8.38%	7.33%	4.56%	-	-	_	-	-	6.35%	7.06%	7.42%	6.11%	3.08%	
(m) Total Capital / Total risk weighted assets	18.64%	19.41%	19.48%	18.58%	16.25%	-	-	-	-	-	17.46%	18.52%	18.52%	17.34%	14.69%	
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%	-	-	-	-	-	14.50%	14.50%	14.50%	14.50%	14.50%	
(o) Excess (m-n)	4.14%	4.91%	4.98%	4.08%	1.75%	-	-	-	-	-	2.96%	4.02%	4.02%	2.84%	0.19%	
(p) Adjusted Core Capital / Total deposits liabilities*	17.33%	17.94%	18.33%	18.55%	13.59%	-	-	-	-	-	16.10%	17.12%	17.69%	17.76%	12.16%	
(q) Adjusted Core Capital / Total risk weighted assets*	18.58%	18.66%	19.18%	18.69%	15.58%	-	-	-	=	-	17.00%	17.74%	18.22%	17.47%	13.88%	
(r) Adjusted Total Capital / Total risk weighted assets*	19.14%	19.61%	19.78%	19.44%	17.15%	-	-		-	-	17.61%	18.70%	18.82%	18.21%	15.77%	
5 LIQUIDITY																
(a) Liquidity Ratio	53.17%	54.65%	54.55%	50.95%	53.30%	-	-	-	-	-	53.36%	54.88%	55.54%	51.83%	50.71%	
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%	-	-	-	-	-	20.00%	20.00%	20.00%	20.00%	20.00%	
(c) Excess (α-b)	33.17%	34.65%	34.55%	30.95%	33.30%	-	-	-	-	-	33.36%	34.88%	35.54%	31.83%	30.71%	

^{*} 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.

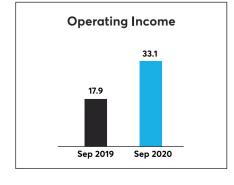
KEY GROWTH HIGHLIGHTS (KES Billions)













MESSAGE FROM DIRECTORS

Financial Statement

On 1 October 2019 NIC Group PLC (NIC) and Commercial Bank of Africa Limited (CBA) completed the merger of both institutions, resulting in the merged bank, NCBA Bank Kenya PLC (NCBA Bank).

The Quarter Three 2020 financial statements of the Bank are prepared on a prospective basis (a continuation of CBA), representing 9 months performance of NCBA Bank for 2020 while the prior year comparatives are those of CBA. The consolidated financial statements are also a continuation of the financial statements of CBA with an adjustment to capital to reflect the legal capital of NCBA Group PLC (NCBA). The prior year comparatives are those of CBA.

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

Nine months performance - Operational resilience in a challenging environment

NCBA Group's fundamentals remain strong and this has resulted in growth in the total assets to close at KES 519 billion. The strong performance at the operating level with an operating profit for the period ended September 2020 was KES 17.8 billion compared to KES 9.1 billion for the same period last year underscores the Group's strength. Conservative provisioning for potential loan losses reduced the operating gains to result in a profit before tax of KES 3.8 billion for the nine months compared to KES 6.8 billion last year. The Group continues to put in place measures to minimize the impact of the pandemic, while implementing its strategic initiatives to safeguard shareholder value and enable the Group's success in future.

The Group's capital and liquidity position is strong – with core capital at KES 64.3 billion and liquidity ratio of 53.36%, and the Group is well positioned to respond to demands of the new environment.

Completion of the Group's business integration across all geographies has led to structural changes. The Group is reviewing its' organisation structure to ensure that resources are focused on meeting customer and other stakeholder needs. As part of this process the Group has announced a voluntary exit programme to employees who may wish to consider early retirement and redundancy program thereafter to ensure the target organization structure which meets future needs is implemented.

Impact of the Covid-19 Pandemic

As a result of the pandemic, the economic outlook for 2020 has been lowered substantially due to slowdown in global trade, services and the continued uncertainties around the pandemic impacting exports, tourism and agribusiness sectors. The duration and severity of the economic and public health impact have created a more volatile operating environment that will likely continue to impact NCBA's businesses and future results during the remainder of 2020. While economic activity is gradually resuming, we remain cautious as the shape and timing of the recovery remains uncertain. The NCBA Group has supported its customers throughout this period and has disbursed KES 310 billion in digital loans thus enabling small enterprises and individuals to manage their day-to-day needs and working capital. In addition, the Group has also granted loan moratoriums and restructured loans amounting to KES 76 billion to corporate and retail customers as at end of September 2020.

However, the trends show that the rate of impairments is increasing, due to delayed repayments and an assessment of additional stress that could emerge due to COVID-19. The Group will continue to take a conservative provisioning outlook.

The earnings for the current financial year are expected to be substantially lower than the earnings reported for the same period in 2019, based on the un-audited financial statements for the 9 months ended 30th September 2020, and projected full year financial forecasts. The Board and management remain confident in NCBA's long-term strategy and that the measures that have been put in place will lead to improved future performance.

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

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

DISCLAIMER:

The relevant content of the above statement has been issued with the approval of the Capital Markets Authority pursuant to the Capital Markets (Licensing Requirements) (General) Regulations, 2002. As a matter of policy, the Capital Markets Authority assumes no responsibility for the correctness of the statements appearing in this statement.