

## Group for the period ended 31st March, 2021.

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		Т	he Un	-audit	ed fin	ancial	result	s of th	e Bank	and G
1	STATEMENT OF FINANCIAL POSITION		BANK			COMPANY		GROU	IP CONSOLI	DATED
		31st March, 2021	31st Dec, 2020	31st March, 2020	31st March, 2021	31st Dec, 2020	31st March, 2020	31st March, 2021	31st Dec, 2020	31st March, 2020
		Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000	Un-audited Shs'000	Audited Shs '000	Un-audited Shs'000
A	ASSETS  Code (In the Local C Familian)				0.15000	0.15 000	0.5000			
1 2	Cash ( both Local & Foreign) Balances due from Central Banks	7,505,101 19,596,141	7,026,802 22,413,860	11,091,439 27,598,555	-	-	-	9,603,022 22,117,986	8,494,555 26,031,963	13,038,425 30,318,199
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	762,855	762,855	631,463	-	-	-	762,855	762,855	1,177,740
5	Investment Securities: a) Held to Maturity									
	a. Kenya Government securities b. Other securities	93,228,617 4,989,978	87,407,372 4,890,850	80,598,303 8,697,923	-	-	-	93,228,617 13,820,461	87,407,372 12,683,521	80,598,303 14,880,539
	b) Available for sale: a. Kenya Government securities	63,921,109	60,933,924	55,950,587		_	_	63,921,109	60,933,924	
	b. Other securities	55,254	55,134	65,226	-	-	-	1,598,336	2,521,745	2,062,875
6	Deposits and balances due from local banking institutions Deposits and balances due from banking	4,296,015	9,130,241	7,911,788	-	-	-	5,080,604	9,654,044	8,169,174
7 8	institutions abroad Tax recoverable	49,757,032	30,867,890 375,498	18,920,994	- 44,595	39,316	-	52,111,309 397,344	32,023,119 761,439	21,455,786 337,557
9	Loans and advances to customers (net)	218,992,419	224,420,668	223,696,774	-	-	-	243,142,141		
10	Balances due from banking institutions in the group	1,287,312	2,821,387	1,820,189	2,703,894	201,088	514,559	2016 072	-	- 27/0055
11 12	Investments in associates Investments in subsidiary companies	2,765,028 23,002	2,765,028 23,002	2,701,492 8,930,444	68,274,304	- 68,274,304	- 62,420,446	3,916,973 -	3,916,973 -	3,768,955 -
13 14	Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-
15 16	Property and equipment Prepaid lease rentals	2,968,016 6,375	2,604,071 6,375	3,567,517 6,479	-	-	-	4,240,706 522,375	4,139,889 522,375	4,963,485 522,479
17	Intangible assets	5,352,276	6,227,176	6,426,687				5,572,404	6,463,475	6,689,101
18 19	Deferred tax asset Retirement benefit asset	9,827,704 -	9,097,904	6,792,484 -	23,466	23,466	15,984 -	10,167,738	9,630,045	7,157,366
20 <b>21</b>	Other assets TOTAL ASSETS	17,939,851 <b>503,274,085</b>	19,783,688 <b>491,613,725</b>	12,266,606 <b>477,674,950</b>	100,635 <b>71,146,894</b>	47,034 <b>68,585,208</b>	1,900 <b>62,952,889</b>	11,901,256 <b>542,105,236</b>	13,508,782 <b>527,953,979</b>	
В	LIABILITIES	-,-,-,500	,	,_,,,,	, , , , , , , , ,	, = 30,200	,. J2,007	.,		- J- J William I
22 23	Balances due to Central Banks Customer deposits	402,557,386	389,484,170	- 363,463,600	-	-	-	434,211,154	421,504,454	390,529,283
24	Deposits and balances due to local banking institutions	274,313	1,915,367	554,796	-	-	-	4,688,453	4,929,617	2,537,097
25	Deposits and balances due to foreign banking institutions	1,743,106	3,413,809	4,649,719	-	-	-	537,053	1,373,724	6,331,229
26 27	Other money market deposits Borrowed funds	- 12,994,758	13,319,474	- 22,317,329	-	-	-	12,994,758	- 13,319,474	22,317,329
28	Balances due to banking institutions in the group	698,872	780,537	966,503	8,077,538	8,030,783	-	-	-	-
29 30	Tax payable Dividends payable	1,155,805 -	-	1,025,328	- 32,889	33,392	4,630 36,501	1,276,607 32,889	8,653 33,392	899,829 36,501
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	20,970	21,008	21,183
33	Other liabilities	12,115,659	10,671,993	13,605,476	2,265,364		121,312	13,742,312	14,215,360	18,106,612
34	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	431,539,899	419,585,350	406,582,751	10,375,791	10,303,056	162,443	467,504,196	455,405,682	440,//9,063
35 36	Paid up /Assigned capital Share Premium	10,859,384 33,406,022	10,859,384 33,406,022	10,859,384 33,406,022	8,237,597 21,424,322	8,237,597 21,424,322	7,488,725 22,179,426	8,237,599 21,424,322	8,237,598 21,424,322	7,488,725 22,179,426
37	Revaluation reserves Retained earnings	26,539,895	23,692,466	25,973,194	28,637,905	-	33,122,295	41,983,168	39,038,741	38,589,158
						20,140,934			39,030,741	30,309,130
38 39	Statutory loan reserves	-	-	1,239,956	-	-	-	25,753	129,098	1,466,055
38		928,885	1,570,503 2,500,000		2,471,279	- 2,471,279	- - - -		129,098 1,047,480 2,471,279	1,466,055 (1,158,115)
38 39 40	Statutory loan reserves Other reserves	928,885 - -	1,570,503 2,500,000	1,239,956 (386,357) - -	2,471,279 - 2,471,279	-	- - -	25,753 265,202 2,471,279	1,047,480 2,471,279 -	(1,158,115) - -
38 39 40 41 42 <b>43</b>	Statutory loan reserves Other reserves Proposed dividends Capital grants Non-controlling interests	928,885 - - <b>71,734,186</b> -	1,570,503 2,500,000 - <b>72,028,375</b>	1,239,956 (386,357) - - <b>71,092,199</b>	- 2,471,279 - <b>60,771,103</b>	58,282,152 -	62,790,446	25,753 265,202 2,471,279 - <b>74,407,323</b> 193,717	1,047,480 2,471,279 - <b>72,348,518</b> 199,779	(1,158,115) - - <b>68,565,249</b> 250,909
38 39 40 41 42	Statutory loan reserves Other reserves Proposed dividends Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS'	928,885 - - 71,734,186 - 71,734,186	1,570,503 2,500,000 - 72,028,375 - 72,028,375	1,239,956 (386,357) - 71,092,199 71,092,199	2,471,279 - 60,771,103 - 60,771,103	58,282,152 - 58,282,152	62,790,446 62,790,446	25,753 265,202 2,471,279 - <b>74,407,323</b> 193,717	1,047,480 2,471,279 - <b>72,348,518</b> 199,779 <b>72,548,297</b>	(1,158,115) - - 68,565,249 250,909 68,816,158
38 39 40 41 42 <b>43</b> <b>44</b>	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS	928,885 - - 71,734,186 - 71,734,186	1,570,503 2,500,000 - 72,028,375 - 72,028,375	1,239,956 (386,357) - 71,092,199 71,092,199	2,471,279 - 60,771,103 - 60,771,103	58,282,152 - 58,282,152	62,790,446 62,790,446	25,753 265,202 2,471,279 - <b>74,407,323</b> 193,717 <b>74,601,040</b>	1,047,480 2,471,279 - <b>72,348,518</b> 199,779 <b>72,548,297</b>	(1,158,115) - - 68,565,249 250,909 68,816,158
38 39 40 41 42 <b>43</b> <b>44</b> <b>45</b>	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	928,885 - 71,734,186 - 71,734,186 503,274,085	1,570,503 2,500,000 - 72,028,375 - 72,028,375 491,613,725	1,239,956 (386,357) - - 71,092,199 71,092,199 477,674,950	2,471,279 - 60,771,103 - 60,771,103	58,282,152 - 58,282,152	62,790,446 62,790,446	25,753 265,202 2,471,279 	1,047,480 2,471,279 - <b>72,348,518</b> 199,779 <b>72,548,297</b> <b>527,953,979</b>	(1,158,115) - - 68,565,249 250,909 68,816,158 509,595,221
38 39 40 41 42 <b>43</b> <b>44</b> <b>45</b> 1 11	Statutory loan reserves Other reserves Proposed dividends Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	928,885 	1,570,503 2,500,000 72,028,375 72,028,375 491,613,725 22,927,691 15,877,047	1,239,956 (386,357) - 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806	2,471,279 - 60,771,103 60,771,103 71,146,894	58,282,152 - 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889	25,753 265,202 2,471,279 - <b>74,407,323</b> 193,717 <b>74,601,040</b> <b>542,105,236</b> 6,529,097 4,389,201	1,047,480 2,471,279 - <b>72,348,518</b> 199,779 <b>72,548,297</b> <b>527,953,979</b> 26,663,501 16,826,815	(1,158,115) - - 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512
38 39 40 41 42 <b>43</b> <b>44</b> <b>45</b> 1 1,1 1,2 13	Statutory loan reserves Other reserves Proposed dividends Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	928,885 71,734,186 71,734,186 503,274,085 5,808,619 4,105,916 88,595	1,570,503 2,500,000 72,028,375 72,028,375 491,613,725 22,927,691 15,877,047 558,909	1,239,956 (386,357) - 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634	2,471,279 - 60,771,103 - 60,771,103	58,282,152 - 58,282,152 68,585,208	62,790,446 62,790,446	25,753 265,202 2,471,279 <b>74,407,323</b> 193,717 <b>74,601,040</b> <b>542,105,236</b> 6,529,097 4,389,201 51,516	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386	(1,158,115) 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690
38 39 40 41 42 43 44 45 1 11 12 13 14 1.5	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME	928,885 	1,570,503 2,500,000 72,028,375 72,028,375 491,613,725 22,927,691 15,877,047	1,239,956 (386,357) - 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806	2,471,279 - 60,771,103 60,771,103 71,146,894	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889	25,753 265,202 2,471,279 - <b>74,407,323</b> 193,717 <b>74,601,040</b> <b>542,105,236</b> 6,529,097 4,389,201	1,047,480 2,471,279 - <b>72,348,518</b> 199,779 <b>72,548,297</b> <b>527,953,979</b> 26,663,501 16,826,815	(1,158,115) - - 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512
38 39 40 41 42 43 44 45 1 11 12 13	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits	928,885 	1,570,503 2,500,000 - 72,028,375 - 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223	1,239,956 (386,357) 	2,471,279 60,771,103 	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889	25,753 265,202 2,471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926	1,047,480 2,471,279 - - - - - - - - - - - - - - - - - - -	(1,158,115) 
38 39 40 41 42 <b>43</b> 44 45 1 11 12 13 14 1.5 2 21 22	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions institutions	928,885 71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 3,889,341 18,650	1,570,503 2,500,000 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259	2,471,279 60,771,103 	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889	25,753 265,202 2,471,207 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548	(1,158,115) 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 22,228 10,176,324 4151,142 111,236
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 21 22 23 24	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE	928,885  71,734,186  71,734,186  503,274,085  5,808,619 4105,916 88,595 10,033,825 10,033,825 4,012,376	1,570,503 2,500,000 72,028,375 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 12,56,533 16,946,122	1,239,956 (386,357) 71,092,199 477,674,950 5,543,337 3,591,806 88,634 2,228 9,246,005 3,799,682 53,259 411,452 4,264,393	2,471,279 60,771,103 60,771,103 71,146,894 4,029	58,282,152 58,282,152 68,585,208 - - 33,474 - 33,474	62,790,446 62,790,446 62,952,889 - 8,569 - 8,569	25,753 265,202 2,471,279 74,407,323 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,338 4,411,559	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 14,929 44,244,631 17,192,258 302,548 12,565,333 18,751,339	(1,158,115) 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 2,228 10,176,324 415,142 111,236 414,859 4,677,237
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 21 22 23	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 10,033,825 10,033,825 10,033,825	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 55,8909 110,223 39,473,870 183,679 1,256,533	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 2,228 9,246,005 3,799,682 53,259 411,452	2,471,279 60,771,103 60,771,103 71,146,894 4,029 4,029	58,282,152 58,282,152 68,585,208 - - 33,474 - 33,474	62,790,446 62,790,446 62,952,889	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533	(1,158,115) 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512 13,690 22,228 10,176,324 4,151,142 111,236 414,859
38 39 40 41 42 43 44 45 1 1 1 1 1 1 2 2 1 2 2 2 3 2 4 4 4 1 4 1 4 5 2 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances	928,885  71,734,186  71,734,186  503,274,085  5,808,619 4105,916 88,955 10,033,825 10,033,825 4,012,376 6,021,449  2,388,472	1,570,503 2,500,000 72,028,375 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 2,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612	2,471,279 60,771,103 60,771,103 71,146,894 4,029	58,282,152 58,282,152 68,585,208 - - 33,474 - 33,474	62,790,446 62,790,446 62,952,889 - 8,569 - 8,569	25,753 265,202 2,471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 17,922 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324 4151,142 111,236 414,859 4,677,237 5,499,087
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 21 22 23 3 4 41 41 42 43 44 44 45 2 43 44 44 45 2 41 44 45 46 47 47 47 47 47 47 47 47 47 47 47 47 47	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	928,885 71,734,186 503,274,085 5,808,619 4,105,916 88,595 30,695 10,033,825 10,033,825 4,012,376 6,021,449	1,570,503 2,500,000 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 12,56,533 16,946,122 22,527,0487 3012,328 4,409,724	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 55,43,337 3,591,806 88,634 22,228 9,246,005 3,799,682 4,264,393 4,981,617 7,218,31 9,48,641	2,471,279 60,771,103 71,146,894 4,029 4,029	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 - 8,569 - 8,569	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324  41,151,142 111,236 414,859 4,677,237 5,499,087 315,289 315,810 1,010,514
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 1 2 2 2 3 4 4 4 4 2 2 4 3 4 4 4 4 5 2 4 4 4 4 4 4 5 4 4 4 4 4 4 4	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME SHORT STATEMENT INCOME NON-INTEREST INCOME NON-INTEREST INCOME Foes and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 10,485 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771	1,570,503 2,500,000 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 125,505,910 183,679 1,256,533 16,946,12 22,527,748 10,360,072 3,012,328 4,409,724 7,3396 850,506	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049	2,47\279 60,77\103 60,77\103 7\146,894 4,029 4,029 4,029 2,500,000 54,379	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 	25,753 265,202 2,47,207 2,47,207 2,4601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1163,691 429,957	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,336 14,225 30,2548 30,2548 12,565,333 12,565,333 12,565,333 12,565,333 12,565,333 12,565,333 12,565,33 12,56	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 133,690 2,228 10,176,324  41,151,142 111,236 41,677,237 5,499,087  31,52,967 818,810 1,010,514 23,396 417,434
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 1 2 2 2 3 4 4 4 4 2 2 4 3 4 4 4 4 5 2 4 4 4 4 4 4 5 4 4 4 4 4 4 4	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	928,885  71,734,186  503,274,085  5,808,619 4105,916 88,595 10,033,825 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 842,850 1,074,210	1,570,503 2,500,000 72,028,375 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 2,2228 9,246,005 3,799,682 4,264,393 4,981,612 2,710,791 7,21,831 9,848,612 2,210,791 7,21,831 9,848,612 2,3396	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 	25,753 265,202 247,1279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,63 12,56,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403	(1,158,115)
38 39 40 41 42 43 44 45 1 11 12 21 22 21 22 23 3 4 41 42 43 44 45 5 6 6	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME SOULD INTEREST INCOME OTHER STATEMENT INCOME OTHER	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 10,485 4,012,376 6,021,449 2,388,472 842,850 1,074,210 163,771 4,469,303 10,490,752	1,570,503 2,500,000 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 125,505,910 183,679 1,256,532 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 22,0049 4,624,708 9,606,320	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2,471,207 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,355 6,591,181 2,718,690 930,471 1163,691 429,957 5,242,809 11,833,990	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,336 14,224,631 17,192,258 302,548 12,565,333 12,565,333 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,302,59 20,943,361 46,436,653	(1,158,115)
38 39 40 41 42 43 44 45 11 12 13 14 15 2 2 2 2 3 4 4 41 42 43 44 45 5 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER STAPENSE Cother fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME OPERATING EXPENSES Loan loss provision Staff costs	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 18,650 104,385 4,012,376 6,021,489 2,388,472 84,2850 1,074,207 14,466,303 10,490,752 2,297,197 1,499,266	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 55,8909 110,223 39,473,870 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,38 4,40,97,24 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 4,264,393 4,981,617 7718,831 948,641 23,396 22,0049 4,624,708 9,606,320 3,337,216 1,253,450	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,550,000 54,379 2,558,408 19,248	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 11,636,995 7,5242,809 11,833,990	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 17,4229 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 2,030,259 20,943,361 46,436,653	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324 41,511,42 41,677,237 5,499,087 3,152,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 2 3 4 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	928,885  71,734,186  503,274,085  5808,619 4105,916 88,595 30,695 10,033,825 1043,85 4,012,376 6,021,484 2,384,472 2,384,472 16,377 4,469,303 10,490,752	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 23,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 41,452 4,264,393 4,981,617 721,831 948,641 23,396 22,00,49 4,624,708 9,606,320 3,337,216	2,471,279 60,771,103 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,558,408	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 93,047 11,63,691 42,99,55 5,242,809 11,833,990 2,639,412	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,572 4,735,403 2,030,259 20,943,361 46,436,653	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324  4,151,142 111,236 414,859 4,677,237 5,499,087 315,2967 818,810 1,010,514 23,396 417,343 5,423,121 10,922,208
38 39 40 41 42 43 44 45 11 11 12 21 22 23 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME SOUTH INTEREST INCOME OTHER OF THE OWN OF THE OWN OF THE OWN	928,885  71,734,186  503,274,085  5808,619 4105,916 88,595 30,695 10,033,825 1043,85 4,012,376 6,021,484 2,2848,472 4,469,303 10,490,752 2,297,197 1,499,266 12,759 132,251	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 115,6336 812,537	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 41,452 4,264,393 4,981,617 721,831 948,641 23,396 22,00,49 4,624,708 9,606,320 3,337,216 1,253,450 62,004 3,03,112 132,437	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,550,000 54,379 2,558,408 19,248	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2,471,202 2,471,203 26,5202 2,471,203 29,261 2,526 2,526 2,526 2,526 2,526 2,717,71 2,823,31 183,547	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 1749,229 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,572 4,735,403 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 1,049,408	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,369 22,228 10,176,324  4,151,142 111,236 414,859 4,677,237 5,499,087 315,2967 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
38 39 40 41 42 43 44 45 11 11 12 21 22 23 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSES Ustomer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL LON-INTEREST INCOME TOTAL LON-INTEREST INCOME TOTAL LON-INTEREST INCOME TOTAL LON-INTEREST INCOME TOTAL SON-INTEREST INCOME TOTAL CON-INTEREST INCOME	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,490,752 2,297,197 1,49,266 127,799 2,67,587	1,570,503 2,500,000 72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 12,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,96 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 2,3396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 3,03,112	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,550,000 54,379 2,558,408 19,248	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2,47,207 2,47,207 2,4601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 93,04,71 1163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,717 282,311	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,336 14,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 4,735,403 20,943,361 46,436,653	(1,158,115) 68,565,249 250,909 68,816,158 509,595,221 6,194,894 3,825,512 133,690 2,228 10,176,324 41,151,142 111,236 41,677,237 5,499,087 31,52,967 818,810 1,010,514 23,396 417,434 5,423,121 10,922,208 3,75,232 1,680,287 129,858 343,408
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 2 2 3 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF A COMPANIES OF A COM	928,885  71,734,186  503,274,085  5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 289,596 1,893,498 6,392,154	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,255,533 16,946,122 22,527,748 4,409,724 73,96 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 34,279,088	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,612 2,710,791 721,831 948,641 23,396 220,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,550,000 54,379 2,554,379 2,558,408	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2,47(27) 74,407,323 193,777 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,81 6,591,81 1,63,691 1,833,990 11,833,990 2,639,412 1,962,302 71,1717 282,311 183,547 302,555 2,326,714 7,768,012	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,336 14,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 46,436,653 20,441,270 7,235,776 249,178 1219,596 1,049,408 900,459 8,937,744 40,033,431	(1158,115) 68,565,249 250,909 68,816,158 509,595,221 61,94,894 3,825,512 133,690 2,228 10,176,324 41,151,142 111,235 4,677,237 5,499,087 31,52,967 818,810 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
38 39 40 41 42 43 44 45 1 1 1 1 1 1 2 2 2 1 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 7 6 8 8 8 8 8 8 8 8 8 8 8 8 8	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME ON-INTEREST INCOME ON-INTEREST INCOME ON-INTEREST INCOME OTHER STATEMEN Fees and commissions Other frees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Directors' emoluments Rental charges Other operating expenses TOTAL OPERATING EXPENSES Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 84,2850 1,074,277 14,469,303 10,490,752 127,59 26,7587 132,251 289,596 1,893,498 6,392,154 4,098,598	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,253,774 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 7,129,160 34,279,088 6,954,686 6,954,686 6,954,686 6,954,686 6,954,686 6,954,686 6,954,686	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 2,228 9,246,005 3,799,682 4,264,393 4,981,612 2,710,791 7,218,31 9,486,641 23,396 2,200,49 4,624,708 9,606,320 3,337,216 1,253,450 6,2004 30,311 232,2516 1,531,548 6,852,283 2,754,037 195,625	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,550,000 54,379 2,558,439 2,558,439 19,248 45,607	58,282,152 58,282,152 68,585,208 33,474 33,474 33,474 1078,536 (5,296,573) (4,218,037) (4,184,563) 157,198 11,042 252,002 (4,436,565) 50,000	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1163,695 75,242,809 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,835,471 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625	1,047,480 2,471,279 72,348,518 199,779 72,548,297 72,548,297 527,953,979 26,663,501 16,826,815 579,386 17,4229 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 12,195,596 10,49,405 90,0459 90,0459 8,937,744 40,033,431 6,403,633	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324  4151,142 111,236 414,859 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 1,680,287 129,858 343,408 196,423 196,425 1,939,645 8,310,379 2,6118,207
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 2 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL DEPARTING EXPENSES Profit before tax and exceptional items	928,885  71,734,186  503,274,085  5808,619 4105,916 88,595 30,695 10,033,825 104,385 4,012,376 6,021,489 2,388,472 84,2850 1,074,210 163,771 4,469,303 10,490,752 2,297,197 1,499,266 127,597 1,499,266 127,597 132,251 289,596 1,893,498 6,392,154 4,098,598 195,625 3,902,973	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 1256,533 16,946,122 22,527,408 3,012,328 4,409,724 73,396 48,050,60 18,706,026 41,233,774 18,929,944 5,411,615 9,9356 1,156,336 1,15	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 4,264,393 4,981,6079 721,831 948,641 23,396 221,0079 4,624,708 9,606,320 3,337,216 1,253,450 6,200,430 33,37,216 1,253,450 6,200,430 33,37,216 1,253,450 6,200,430 33,37,216 1,253,450 6,852,233 2,754,037 195,625 2,558,412	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379	58,282,152 58,282,152 58,282,152 68,585,208 33,474 33,474	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 47,298 55,867 16,089 35,879 7,210 59,778 (3,311)	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,207 15,1516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,891 2,718,690 11,833,990 2,639,412 1,962,302 71,171 282,311 183,547 302,555 2,326,714 7768,012 4,065,978 195,625 3,870,353	1,047,480 2,471,279 72,348,518 1997,79 72,548,297 527,953,979 26,663,501 16,826,815 579,386 1749,29 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,575 3,338,124 4,735,403 4,735,403 20,042,93 20,042,93 10,49,408 900,459 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,9181 4,824,041 157,880	(1158,115)  68,565,249 250,909 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 5,499,087 315,296 3,152,963 3,152,963 3,152,963 3,152,963 3,175,232 1,680,287 129,858 3,423,121 10,922,208
38 39 40 41 42 43 44 45 11 11 12 21 22 23 3 4 41 42 43 44 45 66 61 62 63 64 65 66 67 68 7 8 9	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER STATEMENT INCOME TOTAL INTEREST INCOME OTHER STATEMENT	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 3,889,341 18,650 104,385 4,012,376 6,021,449 2,388,472 84,2850 1,074,277 14,469,303 10,490,752 127,59 26,7587 132,251 289,596 1,893,498 6,392,154 4,098,598	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,253,774 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 7,129,160 34,279,088 6,954,686 6,954,686 6,954,686 6,954,686 6,954,686 6,954,686 6,954,686	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 2,228 9,246,005 3,799,682 4,264,393 4,981,612 2,710,791 7,218,31 9,486,641 23,396 2,200,49 4,624,708 9,606,320 3,337,216 1,253,450 6,2004 30,311 232,2516 1,531,548 6,852,283 2,754,037 195,625	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379 2,554,379	58,282,152 58,282,152 68,585,208 	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1163,695 75,242,809 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,833,990 11,835,471 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 14,929 44,244,631 17,192,258 302,548 1256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,41,270 7,235,776 249,178 1219,596 1,049,408 900,459 939,37744 40,033,431 6,403,222 1,579,818 4,824,041	(1,158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324  4151,142 111,236 414,859 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 1,680,287 129,858 343,408 196,423 196,425 1,939,645 8,310,379 2,6118,207
38 39 40 41 42 43 44 45 11 11 12 21 22 23 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER OF TOTAL INTEREST INCOME OTHER OF TOTAL INTEREST INCOME TOTAL ON-INTEREST INCOME OTHER OF TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 28,9596 1,253,890,2973 3,902,973 (1,534,680) 1,534,683	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 7,129,160 34,279,088 6,954,686 1,150,428 5,444,258 5,444,258 5,444,258 5,444,258	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,933 4,981,612 2,710,791 721,831 948,641 23,396 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (76,7772) -	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2,471,207 2,470,323 263,207 274,407,323 293,07 24,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,81 1163,691 2,718,690 2,639,412 1,962,302 711,71 282,311 183,547 302,555 2,326,714 2,959,71 1,768,012 4,065,978 1,956,25 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 1749,229 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,895,751,339 25,493,292 10,895,751,339 25,493,292 10,895,751,339 25,493,292 10,943,361 46,436,653 20,441,270 7,235,776 249,178 10,49,408 900,459 8,937,744 40,033,431 157,880 4,981,921 1,578,801 4,824,041 157,880 4,981,921 2,895,288 2,885,234	(1158,115)  68,565,249 250,909 68,816,158 509,595,221  61,94,894 3,825,512 133,690 22,228 10,176,324  4151;142 111,236 414,859 4,677,237 5,499,087 315,2967 818,810 1,010,514 23,396 417,343 5,423,121 10,922,208  3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 1,935,625 8,310,379 2,611,829 8,310,379 2,611,829 8,310,379 8,3
38 39 40 41 42 43 44 45 1 11 12 21 22 23 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 7 8 9 10 11 12 13 14 15 16 16 16 16 16 16 16 16 16 16	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(ILOSS) BEFORE TAX Current tax Deferred tax	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,74,210 163,777 4,469,303 10,490,752 2,297,197 14,92,66 12,759 267,587 132,251 2,89,596 1,893,498 6,392,154 4,098,598 1,956,255 3,902,973 1,153,4680)	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,5277,48 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258	1,239,956 (386,357)	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 	25,753 265,202 2,47(279 24,407,323 193,777 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,597,181 2,718,690 93,04,71 1,163,691 429,957 5,242,809 11,833,990 2,639,412 1,962,302 71,177 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 1,1514,463 3,870,353 1,1514,463	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 14,242,431 17,192,258 3,025,48 1256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,412,710 7,235,776 1,049,408 900,459 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 15,7880 4,8824,041 15,7880 4,8824,041 15,7880 4,8824,041 15,7880 4,8824,041	(1,158,115)
38 39 40 41 42 43 44 45 2 21 1 1 1 1 1 2 2 2 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 7 8 9 9 10 11 12 13 14 15 16 16 16 16 16 16 16 16 16 16	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amontisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptio	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 28,9596 1,253,890,2973 3,902,973 (1,534,680) 1,534,683	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 7,129,160 34,279,088 6,954,686 1,150,428 5,444,258 5,444,258 5,444,258 5,444,258	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,933 4,981,612 2,710,791 721,831 948,641 23,396 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (76,777,2)	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2,471,207 2,470,323 263,207 274,407,323 293,07 24,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,81 1163,691 2,718,690 2,639,412 1,962,302 711,71 282,311 183,547 302,555 2,326,714 2,959,71 1,768,012 4,065,978 1,956,25 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353	1,047,480 2,471,279 72,348,518 199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 1749,229 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,895,751,339 25,493,292 10,895,751,339 25,493,292 10,895,751,339 25,493,292 10,943,361 46,436,653 20,441,270 7,235,776 249,178 10,49,408 900,459 8,937,744 40,033,431 157,880 4,981,921 1,578,801 4,824,041 157,880 4,981,921 2,895,288 2,885,234	(1158,115)  68,565,249 250,909 68,816,158 509,595,221  61,94,894 3,825,512 133,690 22,228 10,176,324  4151;142 111,236 414,859 4,677,237 5,499,087 315,2967 818,810 1,010,514 23,396 417,343 5,423,121 10,922,208  3,775,232 1,680,287 129,858 343,408 196,423 245,526 1,939,645 8,310,379 2,611,829 1,935,625 8,310,379 2,611,829 8,310,379 2,611,829 8,310,379 8,3
38 39 40 41 42 43 44 45 2 21 1 1 1 1 1 2 2 2 1 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(I_OSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS Share of associates profit PROFIT/(I_OSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS Share of associates profit PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 28,9596 1,253,890,2973 3,902,973 (1,534,680) 1,534,683	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 812,537 740,140 7,129,160 34,279,088 6,954,686 1,150,428 5,444,258 5,444,258 5,444,258 5,444,258	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,933 4,981,612 2,710,791 721,831 948,641 23,396 9,606,320 3,337,216 1,253,450 62,004 303,112 132,437 232,516 1,531,548 6,852,283 2,754,037 195,625 2,558,412 (76,777,2)	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,207 15,1516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,881 2,718,690 93,0471 1,163,691 93,0471 1,163,691 1,833,990 2,639,412 1,962,302 71,77 1,72 282,311 183,547 302,555 2,326,714 7768,012 4,065,978 195,625 3,870,353 1,151,4468 4,791,344 2,835,019	1,047,480 2,471,279 72,348,518 199,779 72,548,297 72,548,297 26,663,501 16,826,815 579,386 1749,29 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,400 2,030,229 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 1,049,408 900,459 8,937,744 4,033,431 1,579,181 4,824,041 1,578,800 4,981,921 (2,896,288) 2,485,234 4,4570,867	(1158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324  4,151,142 41,1236 414,859 4,677,237 5,499,087 31,5296 3,152,967 61,800,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 3,775,232 1,680,287 12,985 1,985,2
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 2 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME ON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	928,885  71,734,186  503,274,085  5808,619 4105,916 88,595 30,695 10,033,825 10,4385 4,012,376 6,021,484 2,384,875 10,490,752 2,297,197 1,499,266 127,59 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,297,197 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,276 1,2	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 1256,533 16,946,122 22,527,740 22,527,740 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 15,6336 812,537 740,140 7,410,150 7,9436 1,510,428 5,444,258	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,617 721,831 948,641 23,396 22,00,49 4,624,708 9,606,320 3,337,216 1,253,450 6,200,44 30,3112 132,437 232,516 1,253,450 6,200,43 132,437 232,516 1,253,450 6,200,43 132,437 232,516 1,253,450 6,852,283 2,754,037 195,625 2,558,412 7,67,772 1,790,640	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 1,962,302 71,717 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 3,870,353 3,870,353 3,870,353 (1,514,468) 479,134 2,835,019	1,047,480 2,471,279 172,548,297 25,493,292 10,893,794 17,992,942,4631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,575 3,338,124 4,735,403 12,195,96 1,049,408 900,459 8,903,451 157,880 4,981,271 (2,962,284 4,824,041 157,880 4,981,921 (2,962,285 2,485,234 4,570,867 225,647	(1158,115)
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 2 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER STATEMENT INCOME EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME EXCHANGING STATEMENT INCOME OTHER COMPREHENSIVE INCOME EXCHANGING STATEMENT INCOME OTHER COMPREHENSIVE INCOME OTHER COMPREHENSIV	928,885  71,734,186  503,274,085  5808,619 4105,916 88,595 30,695 10,033,825 10,4385 4,012,376 6,021,484 2,384,875 10,490,752 2,297,197 1,499,266 127,59 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,295,567 132,251 2,297,197 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,297 1,499,266 1,275,276 1,2	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 1256,533 16,946,122 22,527,740 22,527,740 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 15,6336 812,537 740,140 7,410,150 7,9436 1,510,428 5,444,258	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 411,452 4,264,393 4,981,617 721,831 948,641 23,396 22,00,49 4,624,708 9,606,320 3,337,216 1,253,450 6,200,44 30,3112 132,437 232,516 1,253,450 6,200,43 132,437 232,516 1,253,450 6,200,43 132,437 232,516 1,253,450 6,852,283 2,754,037 195,625 2,558,412 7,67,772 1,790,640	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2471,279 74,407,323 193,717 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,471 1,163,691 1,962,302 71,717 282,311 183,547 302,555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 3,870,353 3,870,353 3,870,353 (1,514,468) 479,134 2,835,019	1,047,480 2,471,279 172,548,297 25,493,292 10,893,794 17,992,942,4631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,575 3,338,124 4,735,403 12,195,96 1,049,408 900,459 8,903,451 157,880 4,981,271 (2,962,284 4,824,041 157,880 4,981,921 (2,962,285 2,485,234 4,570,867 225,647	(1158,115)
38 39 40 41 42 43 44 45 2 21 1 1 1 1 1 2 2 2 3 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan reserves Other reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER STATEMENT INCOME OTHER CONTROLLING OTHER CONTROLLING OTHER CONTROLLING NON-INTEREST INCOME OTHER CONTROLLING OTHER CONTROLLING OTHER CONTROLLING OTHER CONTROLLING OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 1043,385 4,012,376 6,021,484 2,384,987 1,486,303 10,490,752 2,297,197 1,499,266 12,759 132,251 28,956 1,893,498 6,392,134 4,098,598 1956,25 3,902,973 3,	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,255,533 16,946,122 22,527,748 23,012,328 4,409,724 73,396 812,537 4,1010 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 41,452 4,264,393 4,981,612 27,10,791 721,831 948,641 23,396 22,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 30,3112 132,437 232,516 1,253,450 62,004 1,531,548 6,852,283 2,754,037 19,562,5 2,558,412 (767,772) 1,790,640	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607 19,248 45,607 2,484,422 2,484,422 4,673	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2,471,202 2,471,203 265,202 2,471,203 293,105 293,105 2,105,236 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,477 1,163,691 2,936,714 2,937 5,242,809 11,833,990 2,639,412 1,962,302 71,717 282,311 183,547 30,2555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 (1,514,468) 479,134 2,835,019 (93,126) (689,152)	1,047,480 2,471,279 72,348,518 1997,79 72,548,297 72,548,297 26,663,501 16,826,815 579,386 1749,29 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,575 3,338,124 4,735,403 4,735,403 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 1,049,408 900,459 8,937,744 4,803,431 157,880 4,881,921 (2,986,228) 2,485,234 4,570,867	(1158,115)
38 39 40 41 42 43 44 45 11 12 13 14 15 6 6 66 67 6.8 7 8 9 10 11 12 13 14 15 151 152 153 15.4 15.5	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME OTHER INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/ICOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS Share of associates profit PROFIT/ICOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of other comprehensive income of resociates Income tax relating to components of other comprehensive income of other compreh	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 4,012,376 6,021,449 2,388,472 4,469,303 10,490,752 2,297,197 1,499,266 12,759 267,587 132,251 28,9596 1,253,902,973 3,902,973 (1,534,680) 4,791,34 2,847,427 (641,618)	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 1256,533 16,946,122 22,527,740 22,527,740 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 18,706,026 15,6336 812,537 740,140 7,410,150 7,9436 1,510,428 5,444,258	1,239,956 (386,357)	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607	58,282,152 58,282,152 68,585,208	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2,471,202 2,471,203 265,202 2,471,203 293,77 74,601,040 542,105,236 6,529,097 4,389,201 51,516 32,926 11,002,740 4,294,844 12,330 104,385 4,411,559 6,591,81 1163,691 4,295,75 5,242,809 11,833,990 2,639,412 1,962,302 7,1171 282,311 183,547 302,555 2,226,714 7,768,012 4,065,978 19,562,5 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 3,870,353 (1,514,468) 4,791,34 2,835,019	1,047,480 2,471,279 72,348,518 1997,79 72,548,297 72,548,297 26,663,501 16,826,815 579,386 1749,29 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,575 3,338,124 4,735,403 2,030,259 10,494,08 900,459 8,907,744 4,033,431 157,880 4,981,921 (2,996,288) 2,485,234 4,570,867 4,981,901 1,578,801 1,578,	(1158,115)
38 39 40 41 42 43 44 45 1 11 12 13 14 15 2 2 13 2 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 7 8 9 10 11 12 13 14 15 16 16 16 16 17 18 18 18 18 18 18 18 18 18 18	Statutory loan reserves Other reserves Proposed dividends Capital grants  Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	928,885 71,734,186 503,274,085 5808,619 4105,916 88,595 30,695 10,033,825 1043,385 4,012,376 6,021,484 2,384,987 1,486,303 10,490,752 2,297,197 1,499,266 12,759 132,251 28,956 1,893,498 6,392,134 4,098,598 1956,25 3,902,973 3,	1,570,503 2,500,000 72,028,375 491,613,725 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 4,409,724 73,396 812,537 740,140 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444	1,239,956 (386,357) 71,092,199 71,092,199 477,674,950 5,543,337 3,591,806 88,634 22,228 9,246,005 3,799,682 53,259 41,452 4,264,393 4,981,612 27,10,791 721,831 948,641 23,396 22,049 4,624,708 9,606,320 3,337,216 1,253,450 62,004 30,3112 132,437 232,516 1,253,450 62,004 1,531,548 6,852,283 2,754,037 19,562,5 2,558,412 (767,772) 1,790,640	2,471,279 60,771,103 71,146,894 4,029 4,029 4,029 2,500,000 54,379 2,554,379 2,558,408 19,248 45,607	58,282,152 58,282,152 68,585,208 33,474 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 131,042 252,002 (4,436,565) 50,000 (4,486,565) (4,486,565) (15,152) (2,663) (4,504,380)	62,790,446 62,790,446 62,952,889 8,569 8,569 47,298 47,298 55,867 16,089 35,879 	25,753 265,202 2,471,202 2,471,203 265,202 2,471,203 293,105 293,105 2,105,236 4,294,844 12,330 104,385 4,411,559 6,591,181 2,718,690 930,477 1,163,691 2,936,714 2,937 5,242,809 11,833,990 2,639,412 1,962,302 71,717 282,311 183,547 30,2555 2,326,714 7,768,012 4,065,978 195,625 3,870,353 (1,514,468) 479,134 2,835,019 (93,126) (689,152)	1,047,480 2,471,279 72,348,518 1997,79 72,548,297 72,548,297 26,663,501 16,826,815 579,386 1749,29 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,893,575 3,338,124 4,735,403 4,735,403 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 1,049,408 900,459 8,937,744 4,803,431 157,880 4,881,921 (2,986,228) 2,485,234 4,570,867	(1158,115)  68,565,249 250,909 68,816,158 509,595,221  6,194,894 3,825,512 13,690 22,228 10,176,324  4,151,142 111,236 414,859 4,677,237 5,499,087 315,267 818,810 1,010,514 23,396 417,244 54,423,121 10,922,208  3,775,232 1,680,287 12,988 343,408 196,423 24,56,566 8,310,379 2,611,829 195,625 2,416,204 (785,125) 1,631,079  27,818 (101,964)

11	III OTHER DISCLOSURES		BANK			COMPANY			GROUP	
H	III OTHER DISCLOSURES	24-t Mt-		24-1-14	24-4-14	1	M-1 M	24-1-1		24-4-14
Ш		31st March, 2021	31st Dec, 2020	31st March, 2020	31st March, 2021	31st Dec, 2020	31st March, 2020	31st March, 2021	31st Dec, 2020	31st March, 2020
Ш		Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
ľ	NON-PERFORMING LOANS AND	Shs '000	Shs '000	Shs '000	Shs '000	Shs'000	Shs '000	Shs '000	Shs '000	Shs '000
1	ADVANCES									
	(a) Gross Non-performing loans	35166.213	35,995,056	34,747,568	_	_	_	39,571,381	40,056,838	38,849,070
	and advances (b) Less Interest in Suspense	6,770,754	6,161,738	6,906,205		_	_	7,073,297	6,568,430	7,428,215
	(c)TOTAL NON-PERFORMING	28,395,459						32,498,084	33,488,408	31,420,855
	LOANS AND ADVANCES (a-b)			27,841,363						
	(d) Less Loan Loss Provision (e) NET NON-PERFORMING	16,029,502	16,925,353	11,606,693	-	-	-	18,650,700	17,838,366	13,750,594
	LOANS AND ADVANCES(c-d)	12,365,957	12,907,965	16,234,670	-	-	-	13,847,384	15,650,042	17,670,261
	(f) Discounted Value of Securities	12,365,957	12,907,965	16,234,670	-	-	-	13,847,384	15,650,042	17,670,261
	(g) NET NPLS EXPOSURE (e-f)	-		-	-		-	-		
2	INSIDER LOANS AND ADVANCES									
	(a) Directors, shareholders	14,545,238	16,083,174	13,428,178		_	_	14,838,936	16,214,870	13,596,168
	and associates									
	(b) Employees (c)TOTAL INSIDER LOANS	4,701,841	4,888,714	5,105,152			-	5,371,877	5,563,832	5,453,673
	AND ADVANCES AND	19,247,079	20,971,888	18,533,330	-	-	-	20,210,813	21,778,702	19,049,841
	OTHER FACILITIES									
3	OFF-BALANCE SHEET ITEMS									
	(a) Letters of credit,	53,421,596	57.988.237	53,500,052	_	_	_	58.537.144	63,540,666	58,496,837
	guarantees, acceptances (b) Forwards, Swaps and options		11,716,894	6,813,414		_	_	6,493,300	11,716,894	6,813,414
	(c) Other contingent liabilities	-	11,710,00,04	-		_	-	-	11,710,00,04	-
	(d)TOTAL CONTINGENT	59,914,896	69,705,131	60.313.466		_	_	65,030,444	75,257,560	65,310,251
	LIABILITIES		07,700,101	00,0,0,100				30,000,	70,207,000	
4	4 CAPITAL STRENGTH	447700 4 44						·		
	(a) Core capital (b) Minimum statutory capital	61,738,641	60,706,729 1,000,000	65,572,930 1,000,000		-	-	67,723,347 1,000,000	64,833,212 1,000,000	67,925,322 1,000,000
	(c) Excess (a-b)	60,738,641	59,706,729	64,572,930	-		-	66,723,347	63,833,212	66,925,322
	(d) Supplementary capital	533,751	525,824	2,068,966	-	_	-	559,504	654,922	2,295,065
	(e) TOTAL CAPITAL (a+d)	62,272,392	61,232,553	67,641,896	-		-	68,282,851	65,488,134	70,220,387
	(f)TOTAL RISK WEIGHTED ASSETS	337,696,905	341,742,072	347,237,647	-	-	-	372,343,711	374,556,467	379,147,134
	<ul><li>(g) Core capital / Total deposits liabilities</li></ul>	15.34%	15.59%	18.04%	-	-	-	15.60%	15.38%	17.39%
	(h) Minimum statutory ratio	8.00%	8.00%	8.00%	_	_	_	8.00%	8.00%	8.00%
	(i) Excess (g-h)	7.34%	7.59%	10.04%	-	-	-	7.60%	7.38%	9.39%
	(j) Core capital / Total risk	18.28%	17.76%	18.88%		_	_	18.19%	17.31%	17.92%
	weighted assets (k) Minimum statutory ratio	10.50%	10.50%	10.50%		_	_	10.50%	10.50%	10.50%
	(I) Excess (j-k)	7.78%	7.26%	8.38%	-		-	7.69%	6.81%	7.42%
	(m) Total capital / Total risk									
	weighted assets	18.44%	17.92%	19.48%	-	-	-	18.34%	17.48%	18.52%
	(n) Minimum statutory ratio	14.50%	14.50%	14.50%	-		-	14.50%	14.50%	14.50%
	(o) Excess (m-n)	3.94%	3.42%	4.98%	-	-	-	3.84%	2.98%	4.02%
	(p) Adjusted core capital / Total deposits liabilities*	15.46%	15.82%	18.33%	-	-	-	15.79%	15.58%	17.69%
	(q) Adjusted core capital / Total risk weighted assets*	18.43%	18.03%	19.18%	-	-	-	18.41%	17.53%	1822%
	(r) Adjusted total capital / Total risk weighted assets*	18.59%	18.18%	19.78%	-	-	-	18.56%	17.70%	18.82%
1	LIQUIDITY									
	(a) Liquidity ratio	58.94%	54.93%	54.55%	-	-	-	58.70%	55.06%	55.54%
	(b) Minimum statutory ratio	20.00%	20.00%	20.00%	-		-	20.00%	20.00%	20.00%
	(c) Excess (a-b)	38.94%	34.93%	34.55%	-		-	38.70%	35.06%	35.54%

\* 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.

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.ncb com. They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road,

BY ORDER OF THE BOARD WAWERU MATHENGE **GROUP COMPANY SECRETARY** NCBA GROUP PLC 25 May 2021



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