

Audited financial results of the Group and Bank for the year ended 31st December 2021

	Aud		artea financiai		results of the		Group and Ba	
1	STATEMENT OF FINANCIAL POSITION	BA	NK	COM	IPANY	GROUP		
		31st Dec,	31st Dec,	31st Dec,	31st Dec,	31st Dec,	31st Dec,	
		2021	2020	31st Dec, 2021	2020	2021	2020	
		Audited Shs '000	Audited Shs '000	Audited Shs '000	Audited Shs '000	Audited Shs '000	Audited Shs '000	
A	ASSETS		5,110 000		5.115		55	
1	Cash (both Local & Foreign)	8,926,168	7,026,802	-	-	10,643,165	8,494,555	
2	Balances due from Central Banks Kenyan Government securities held for dealing purposes	28,387,550	22,413,860	-	-	32,511,158	26,031,963	
4	Financial assets at fair value through profit & loss	911,863	762,855	_	_	911,863	762,855	
5	Investment Securities:							
	a) Held to Maturity	122164457	07.407.272			10016 4 457	07407272	
	a. Kenya Government securities b. Other securities	123,164,457 8,783,076	87,407,372 4,890,850	_	_	123,164,457 18,338,899	87,407,372 12,683,521	
	b) Available for sale:	0,700,070	4,070,000			10,000,077	12,000,021	
	a. Kenya Government securities	72,887,496	60,933,924	-	-	72,887,496	60,933,924	
_	b. Other securities	49,526	55,134	_	_	4,418,432	2,521,745	
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions	1,199,972	9,130,241	_		834,123	9,654,044	
	abroad	38,353,641	30,867,890	-	-	44,285,263	32,023,119	
8	Tax recoverable	-	375,498	36,212	39,318	390,080	761,439	
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	220,019,614 2,145,868	224,420,668 2,821,387	9,650	201,088	244,037,961	248,497,903	
11	Investments in associates	2,432,436	2,765,028	332,593	201,000	3,956,460	3,916,973	
12	Investments in subsidiary companies	23,002		70,608,568	66,135,064	-	-	
13	Investments in joint ventures	· -	_	-	-	-	-	
14	Investment properties			-	-		- -	
15 16	Property and equipment	1,853,985	2,604,071	-	-	2,482,004	4,139,889	
17	Prepaid lease rentals Intanaible assets	6,250 5,763,723	6,375 6,227,176	_	_	522,250 6,082,639	522,375 6,463,475	
18	Deferred tax asset	10,859,474	9,097,904	24,491	23,466	11,832,708	9,630,045	
19	Retirement benefit asset	· · · -	· · · -	-	· -	-	-	
20	Other assets	20,965,449	19,783,688	50,405	47,034	13,789,079	13,508,782	
21 B	TOTAL ASSETS LIABILITIES	546,733,550	491,613,725	71,061,919	66,445,970	591,088,037	527,953,979	
22	Balances due to Central Banks	_	_	_	_	_	_	
23	Customer deposits	431,214,219	389,484,170	-	-	469,890,083	421,504,454	
24	Deposits and balances due to local banking institutions	10,623,516	1,915,367	-	-	14,095,935	1,915,367	
25	Deposits and balances due to foreign banking institutions	1,982,214	3,413,809	_	_	679,347	4,387,974	
20		.,. 02,214	_,			2,7,047	.,- 3,,7,7	
26 27	Other money market deposits Borrowed funds	6,096,755	13,319,474	-	_	6,096,755	13,319,474	
28	Balances due to banking institutions in the group	1,073,183	780,537	10,297,692	8,030,783	- -	13,317,474 -	
29	Tax payable	2,437,351		-	-	2,761,211	8,653	
30	Dividends payable	_	-	19,639	33,392	19,639	33,392	
31	Deferred tax liability	-	-	-	-	-	21,008	
32 33	Retirement benefit liability Other liabilities	14,663,533	10,671,993	160,508	99,642	19,558,038	14,215,360	
34	TOTAL LIABILITIES	468,090,771	419,585,350	10,477,839	8,163,817		455,405,682	
	SHAREHOLDERS' FUNDS		, , , , , , , , , , , , , , , , , , , ,	, ,	.,,		, , , , , , , , , , , , , , , , , , , ,	
35	Paid up /Assigned capital	10,859,384	10,859,384	8,237,598	8,237,598	8,237,598	8,237,598	
36	Share Premium	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	
37 38	Revaluation reserves Retained earnings	27,912,775	23,692,466	27,215,242	26,148,954	44,201,725	39,038,741	
39	Statutory loan reserves	27,712,775	23,072,400	27,213,242	20,140,754	323,044	129,098	
40	Other reserves	464,598	1,570,503	-	-	(30,512)	1,047,480	
41	Proposed dividends	6,000,000	2,500,000	3,706,918	2,471,279	3,706,918	2,471,279	
<u>42</u>	Capital grants	78.642.779	72 020 275	60,584,080	58,282,153	77,863,095	72,348,518	
43	Non-controlling interests		12,020,313	-	30,202,133			
<u>43</u> 44	Non-controlling interests TOTAL SHAREHOLDERS' FUNDS	78,642,779	-	60,584,080	58,282,153	123,934 77,987,029	199,779 72,548,297	
			-	60,584,080	58,282,153	123,934	199,779	
44	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	78,642,779	72,028,375	60,584,080	58,282,153	123,934 77,987,029	199,779 72,548,297	
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	78,642,779	72,028,375	60,584,080	58,282,153	123,934 77,987,029	199,779 72,548,297	
44 45 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	78,642,779 546,733,550	72,028,375 491,613,725	60,584,080	58,282,153	123,934 77,987,029 591,088,037	199,779 72,548,297 527,953,979	
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	78,642,779	72,028,375 491,613,725 22,927,691	60,584,080	58,282,153	123,934 77,987,029 591,088,037 25,527,100	199,779 72,548,297 527,953,979 26,663,501	
44 45 1 1.1 1.2 1.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	78,642,779 546,733,550 22,404,477	72,028,375 491,613,725	60,584,080	58,282,153	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386	
1 1.1 1.2 1.3 1.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223	60,584,080 71,061,919 - - 36,707	58,282,153 66,445,970 - - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929	
1 1.1 1.2 1.3 1.4 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME	78,642,779 546,733,550 22,404,477 19,192,854 479,473	72,028,375 491,613,725 22,927,691 15,877,047 558,909	- 60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386	
1 1.1 1.2 1.3 1.4 1.5 2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870	60,584,080 71,061,919 - - 36,707	58,282,153 66,445,970 - - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631	
1 1.1 1.2 1.3 1.4 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223	60,584,080 71,061,919 - - 36,707	58,282,153 66,445,970 - 33,474 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585	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		58,282,153 66,445,970 - - 33,474 - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459	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 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975	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		58,282,153 66,445,970 - - 33,474 - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455	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	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585	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		58,282,153 66,445,970 - - 33,474 - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459	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 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975	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		58,282,153 66,445,970 - - 33,474 - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953	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 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038	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		58,282,153 66,445,970 - 33,474 - 33,474 - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 62,459 19,477,455 27,036,953	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Foes and commissions on loans and advances Other fees and commissions Foreign exchange trading income	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 576,20,975 24,575,038 9,731,153 3,300,278 4,658,390	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		58,282,153 66,445,970 - 33,474 - 33,474 - 33,474	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	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	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396		58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403	
1.1.1.1.5 2.2.1.2.2.3 2.4.3 4.4.1.4.4.4.4.4.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 13,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506		58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 2,030,259	
1 1.1.1.2.1.3 1.4.1.5 2 2.1.1.2.2.2.3 3 4 4.1.1.4.4.5 4.4.4.4.5.5 4.6.6.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396		58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403	
1.1.1.2.1.3.1.4.1.5.2.2.1.3.3.4.4.4.4.5.4.6.5.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774		58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653	
1 1.1.1.2 1.3.1.4 1.5 2.2.1.3 2.4 3 4.4 4.2 4.3 4.4 4.5 6.6 6.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774		58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 62,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 -2,030,259 20,943,361 46,436,653 20,441,270	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 5.6 6.1 6.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Foes and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 58,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 10,223 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		58,282,153 66,445,970 33,474 33,474 - 33,474 - 1,078,536 (5,296,573) (4,218,037) (4,218,037) (4,184,563)	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653	
1 1.1.1.2 1.3.1.4 1.5 2.2.1.3 2.4 3 4.4 4.2 4.3 4.4 4.5 6.6 6.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923	72,028,375 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774		58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 62,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 -2,030,259 20,943,361 46,436,653 20,441,270	
1 1.1 1.2 2.1 2.2 2.3 4 4.1 4.5 6.6 5 6.1 6.2 6.3 6.4 6.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540	72,028,375 491,613,725 491,613,725 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353		58,282,153 66,445,970 33,474 33,474 - 33,474 - 1,078,536 (5,296,573) (4,218,037) (4,218,037) (4,184,563)	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224	
1 1.1 1.2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.6 6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income Other income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919	72,028,375 491,613,725 491,613,725 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 996,353	60,584,080 71,061,919 36,707 36,707 - 36,707 - 36,707 - 6,115,000 225,793 6,340,793 6,377,500	58,282,153 66,445,970 33,474 33,474 - 33,474 - 1,078,536 (5,296,573) (4,184,563) (4,184,563) - 63,762 157,198	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 268,2459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.5.4.6.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 Amortisation charges Other operating expenses	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881	72,028,375 491,613,725 491,613,725 15,877,047 558,909 110,223 39,473,870 15,505,910 18,3679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160	60,584,080 71,061,919 - 36,707 - 36,707 - 36,707 - - - - 6,115,000 225,793 6,340,793 6,377,500 - 191,068 92,584 2,058 - 35,133	58,282,153 66,445,970 33,474 33,474 - 33,474 - 1,078,536 (5,296,573) (4,218,037) (4,184,563) 157,198 - 31,042	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 527,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 780,195 780,195 1,264,613 9,833,224	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,341,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744	
1 1.1 1.2 1.3 1.4 1.5 2 2.3 3 4 4.1 4.2 4.3 4.4 5 6.6 6.7 6.6 6.7 6.8	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408	72,028,375 491,613,725 491,613,725 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 11,56,336 596,353 956,324 7,129,160 34,279,088	60,584,080 71,061,919 - 36,707 - 36,707 - - 36,707 - - 6,115,000 225,793 6,340,793 6,377,500 - 191,068 92,584 2,058 - 2,058 - 35,133	58,282,153 66,445,970 	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.5.4.6.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 Amortisation charges Other operating expenses	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881	72,028,375 491,613,725 491,613,725 15,877,047 558,909 110,223 39,473,870 15,505,910 18,3679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160	60,584,080 71,061,919 - 36,707 - 36,707 - 36,707 - - - - 6,115,000 225,793 6,340,793 6,377,500 - 191,068 92,584 2,058 - 35,133	58,282,153 66,445,970 33,474 33,474 - 33,474 - 1,078,536 (5,296,573) (4,218,037) (4,184,563) 157,198 - 31,042	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 527,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 780,195 780,195 1,264,613 9,833,224	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,341,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.5.4.6.6.5.6.6.6.7.6.8.7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME ROBORD STATE OF THE STATE	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 1,08,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 1,079,919 8,158,881 16,819,515	72,028,375 491,613,725 491,613,725 15,877,047 558,909 10,223 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 41,233,774 18,929,944 5,411,615 99,356 1,156,336 1,156,336 1,156,336 1,156,336 1,156,336 1,156,336 1,156,336 1,129,160 34,279,088 6,954,686	60,584,080 71,061,919 36,707 36,707 - 36,707 - 36,707 - 6,115,000 225,793 6,340,793 6,377,500 - 191,068 92,584 2,058 - 35,133 320,843 6,056,657	58,282,153 66,445,970	123,934 77,987,029 591,088,037 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,30,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,818 4,824,041	
1 1.1 1.2 2.1 2.2 2.3 4 4.1 4.5 5 6.1 6.2 6.3 6.6 6.6 6.7 8 9 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 OTHER OF TOTAL INTEREST INCOME TOTAL INTEREST INCOME NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 1,08,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 16,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864	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 10,360,072 473,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	60,584,080 71,061,919	58,282,153 66,445,970 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,218,037) (4,184,563) 50,000 (4,436,565) 50,000 (4,486,565)	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 38,449,887 15,701,369 755,864 14,945,505 89,485	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880	
1 1.2 1.3 1.4 1.5 2 2.1 2.2 3.3 4 4.4 4.5 4.6 6.6 6.6 6.6 6.7 6.8 9 10 11	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME 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 ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items PROFIT/LLOSS) BEFORE TAX	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651	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 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 596,353 596,353 596,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	60,584,080 71,061,919	58,282,153 66,445,970 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,184,563) 63,762 157,198 31,042 252,002 (4,436,565) 50,000 (4,486,565)	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 7,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 4,824,041 157,880 4,981,921	
1 1.1 1.2 2.1 2.2 2.3 4 4.1 4.5 5 6.1 6.2 6.3 6.6 6.6 6.7 8 9 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 OTHER OF TOTAL INTEREST INCOME TOTAL INTEREST INCOME NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 1,08,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 16,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864	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 10,360,072 473,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258	60,584,080 71,061,919	58,282,153 66,445,970 33,474 33,474 33,474 1,078,536 (5,296,573) (4,218,037) (4,218,037) (4,184,563) 50,000 (4,436,565) 50,000 (4,486,565)	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 38,449,887 15,701,369 755,864 14,945,505 89,485	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880	
1 1.1 1.2 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.3 6.6 6.6 6.7 8 9 10 11 12 13 14	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 ONHORDERST INCOME TOTAL INTEREST INCOME OTHER OF TOTAL INTEREST INCOME TOTAL INTEREST INCOME OTHER OF TOTAL OF	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 10,79,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 16,063,651 15,970,200)	72,028,375 491,613,725 491,613,725 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 4,73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 2,798,894)	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 527,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 12,64,613 9,833,224 33,449,887 15,701,369 14,945,505 89,485 15,034,990 (6,130,973)	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,441,270 7,235,776 249,178 1,219,596 833,224 4,735,403 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288)	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.4.5.4.6.6.6.6.6.6.6.6.7.6.8.7.8.9.10.11.12.13.14.15.15.14.15.15.15.15.15.15.15.15.15.15.15.15.15.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 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 ITEMS THEREST INCOME: OPERATING INCOME OPERATING EXPENSES PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME:	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 16,063,651 15,970,2000 1,287,610	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 157,980 4,981,921 (2,896,288) 2,485,234	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.5.4.6.5.6.6.6.6.7.6.8.7.8.9.10.11.12.13.13.14.15.12.13.14.15.15.15.15.15.15.15.15.15.15.15.15.15.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 OTOTAL INTEREST INCOME TOTAL INTEREST INCOME NON-INTEREST INCOME TOTAL OF A COMPRESSION OF A COMPRES	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 16,063,651 15,970,2000 1,287,610	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 157,980 4,981,921 (2,896,288) 2,485,234	
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1 1.1 1.2 2.1 2.2 2.3 4 4.1 4.5 4.6 5 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 15.1 15.1 15.1 15.1 15.2 15.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 PRAITING INCOME TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 6,072,301 38,616 674,510 10,79,919 8,158,881 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 (2,798,894) 2,516,501 5,161,865	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,512,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,87 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	
1 1.1 1.2 2.2 2.3 4 4.1 4.5 5 6.6 6.5 6.6 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 OTHER OF TOTAL INTEREST INCOME TOTAL INTEREST INCOME NON-INTEREST INCOME OTHER OF TOTAL OF THE OTHER	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 6,072,301 38,616 674,510 10,79,919 8,158,881 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 (2,798,894) 2,516,501 5,161,865	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,512,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,87 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	
1 1.1 1.2 2.2 2.3 4 4.1 4.5 5 6.6 6.5 6.6 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 PRAITING INCOME TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 6,072,301 38,616 674,510 10,79,919 8,158,881 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	72,028,375 491,613,725 491,613,725 22,927,691 15,877,047 558,909 110,223 39,473,870 15,505,910 183,679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 73,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 (2,798,894) 2,516,501 5,161,865	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,512,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,87 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	
1 1.1 1.2 2.2 2.3 4 4.1 4.5 5 6.6 6.5 6.6 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/LOSS) BEFORE TAX Current tax Deferred tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other comprehensive income of THEX COME FOR THE YEAR	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 1,287,610 11,381,061	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 4,409,724 473,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,3523 7,129,160 34,279,088 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 9,485 15,034,990 (6,130,973) 1,319,627 10,223,644	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 - 2,030,259 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 4,735,403 4,941,735,403 4,941,735,403 4,941,735,403 4,941,735,776 249,178 1,219,596 833,224 4,176,433 4,977,44 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	
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1 1.1 1.2 2 2.3 3 4 4.1 4.5 4.6 5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15.1 15.1 15.1 15.1 15.5 15.5 15.5 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 NON-INTEREST INCOME OTOTAL INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets 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 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 1,08,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 16,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	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 10,360,072 473,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 1,516,336 1,516,336 1,510,428 5,444,258 (2,798,894) 5,444,258 (2,798,894) 493,029 493,029 493,029 5,654,894	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627 10,223,644 169,607 (1,247,599)	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 3,02,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 5,485,234 4,570,867	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.4.5.4.6.6.6.6.7.6.8.7.8.9.10.11.12.13.11.12.13.11.12.13.11.15.11.15.11.15.15.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.5.16.6.6.7.15.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651	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 18,3679 1,256,533 16,946,122 22,527,748 10,360,072 3,012,328 4,409,724 473,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 596,353 956,324 7,129,160 34,279,088 6,954,686 6,954,686 6,954,686 1,510,428 5,444,258 5,444,258 5,444,258 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 5,444,258 1,510,428 1,510,	60,584,080 71,061,919 36,707 36,707 - 36,707 - 36,707 - 6,115,000 225,793 6,340,793 6,340,793 6,377,500 191,068 92,584 2,058 2,058 6,056,657 - 6,056,657 - 6,056,657 (48,837) 1,025 6,008,845	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627 10,223,644 169,607 (1,247,599)	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 302,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,441,270 7,235,776 249,178 1,219,596 833,224 4,735,403 4,893,744 40,033,431 6,403,222 1,157,9181 4,824,041 157,880 4,981,921 (2,896,288) 2,485,234 4,570,867	
1.1.1.2.1.3.1.4.1.5.2.2.3.3.4.4.4.5.4.6.6.6.6.7.6.8.7.8.9.10.11.12.13.11.12.13.11.12.13.11.15.11.15.11.15.15.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.16.6.6.7.15.5.5.5.16.6.6.7.15.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs 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/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income of associates Income tax relating to components of other COTHER COMPREHENSIVE INCOME FOR THE YEAR EARNINGS PER SHARE - BASIC & DILUTED (Shs)	78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	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 10,360,072 473,396 850,506 18,706,026 41,233,774 18,929,944 5,411,615 99,356 1,156,336 1,516,336 1,516,336 1,510,428 5,444,258 (2,798,894) 5,444,258 (2,798,894) 493,029 493,029 493,029 5,654,894	60,584,080 71,061,919	58,282,153 66,445,970	123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627 10,223,644 169,607 (1,247,599) (1,077,992) 9,145,652	199,779 72,548,297 527,953,979 26,663,501 16,826,815 579,386 174,929 44,244,631 17,192,258 3,02,548 1,256,533 18,751,339 25,493,292 10,839,575 3,338,124 4,735,403 20,943,361 46,436,653 20,441,270 7,235,776 249,178 1,219,596 833,224 1,116,643 8,937,744 40,033,431 6,403,222 1,579,181 4,824,041 157,880 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 4,981,921 (2,896,288) 5,485,234 4,570,867	

	OTHER DISCLOSURES	BANK		COMPANY		GROUP		
		31st Dec, 2021 Audited Shs '000	31st Dec, 2020 Audited Shs '000	31st Dec, 2021 Audited Shs '000	31st Dec, 2020 Audited Shs '000	31st Dec, 2021 Audited Shs '000	31st Dec, 2020 Audited Shs '000	
1	NON-PERFORMING LOANS AND ADVANCES							
	(a) Gross Non-performing loans and advances	40,908,824	35,995,056	-	-	44,338,955	40,056,838	
	(b) Less Interest in Suspense	7,946,907	6,161,738	_	_	8,250,128	6,568,430	
	(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	32,961,917	29,833,318	-	-	36,088,827	33,488,408	
	(d) Less Loan Loss Provision	22,504,842	16,925,353	-	-	24,400,779	17,838,366	
	(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	10,457,075	12,907,965	-	-	11,688,048	15,650,042	
	(f) Discounted Value of Securities	10,457,075	12,907,965	-	-	11,688,048	15,650,042	
	(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	
2	INSIDER LOANS AND ADVANCES							
	(a) Directors, shareholders and associates	15,504,466	16,083,174	-	-	15,936,887	16,214,870	
	(b) Employees	4,735,411	4,888,714	-	-	5,040,542	5,563,832	
	(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	20,239,877	20,971,888	-	-	20,977,429	21,778,702	
3	OFF-BALANCE SHEET ITEMS							
	(a) Letters of credit, guarantees, acceptances	50,984,049	57,988,237	_	_	55,433,070	63,540,666	
	(b) Forwards, Swaps and options	5,951,107	11,716,894	-	_	5,951,107	11,716,894	
	(c) Other contingent liabilities	· · · · -	-	_	_	1,663,074	_	
	(d)TOTAL CONTINGENT LIABILITIES	56,935,156	69,705,131	-	-	63,047,251	75,257,560	
4	CAPITAL STRENGTH							
~	(a) Core capital	64,567,328	60,706,729	_	_	70,901,653	64,833,212	
	(b) Minimum statutory capital	1,000,000	1,000,000	_	_	1,000,000	1,000,000	
	(c) Excess (a-b)	63,567,328	59,706,729			69,901,653	63,833,212	
	(d) Supplementary capital	90,776	525,824	_	_	249,768	654,922	
	(e) TOTAL CAPITAL (a+d)	64,658,104	61,232,553	_		71,151,421	65,488,134	
	(f)TOTAL RISK WEIGHTED ASSETS							
	* *	351,786,715	341,742,072			372,970,126	374,556,467	
	(g) Core capital / Total deposits liabilities	14.97%	15.59%	_	-	16.82%	15.38%	
	(h) Minimum statutory ratio	8.00%	8.00%		-	8.00%	8.00%	
	(i) Excess (g-h)	6.97%	7.59%	-		8.82%	7.38%	
	(j) Core capital / Total risk weighted assets	18.35%	17.76%	-	-	19.01%	17.31%	
	(k) Minimum statutory ratio	10.50%	10.50%	-	-	10.50%	10.50%	
	(I) Excess (j-k)	7.85%	7.26%	-	-	8.51%	6.81%	
	(m) Total capital / Total risk weighted assets	18.38%	17.92%	-	-	19.08%	17.48%	
	(n) Minimum statutory ratio	14.50%	14.50%	_	-	14.50%	14.50%	
	(o) Excess (m-n)	3.88%	3.42%	-	-	4.58%	2.98%	
	(p) Adjusted core capital / Total deposits liabilities*	15.72%	15.82%	-	-	17.53%	15.58%	
	(q) Adjusted core capital / Total risk weighted assets*	19.27%	18.03%	-	-	19.81%	17.53%	
	(r) Adjusted total capital / Total risk weighted assets*	19.30%	18.18%	-	-	19.87%	17.70%	
5	LIQUIDITY							
	(a) Liquidity ratio	60.64%	54.93%	-	-	61.72%	55.06%	
	(b) Minimum statutory ratio	20.00%	20.00%			20.00%	20.00%	
	(c) Excess (a-b)	40.64%	34.93%			41.72%	35.06%	

Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

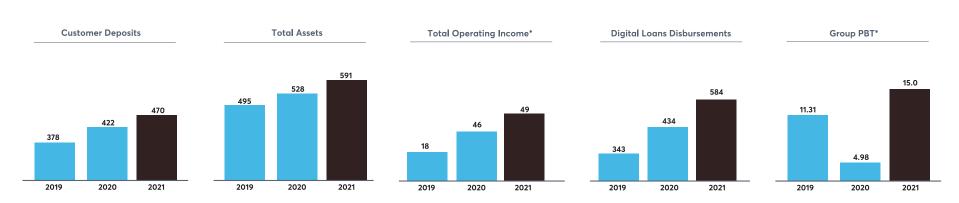


Go for it



Audited financial results of the Group and Bank for the year ended 31st December 2021

KEY GROWTH HIGHLIGHTS (KES Billions)



^{*}The completion of the merger of NIC Group PLC (NIC) and Commercial Bank of Africa Limited (CBA) having been achieved on 1 October 2019, the 2020 financial statements of the Bank were prepared on a prospective basis (a continuation of CBA), representing 12 months performance of NCBA Bank (merged bank) for 2020 while the 2019 comparatives represent the 9 months performance of CBA Bank and 3 months performance of NCBA Bank

MESSAGE FROM DIRECTORS

The Board has resolved to recommend to the shareholders at the forthcoming Annual General Meeting, scheduled for 5th May 2022, the payment of a final dividend for the year of Shs 2.25 per share which, together with the interim dividend of KShs0.75 per share paid on 12th October 2021, brings the total dividend for the year 2021 to KShs 3.00 per share (2020: first and final dividend of Shs 1.50 per share). The dividend will be payable to the shareholders registered on the Company's register at the close of business on 29th April 2022 and will be paid on or after 5th May 2022. These financial statements are extracts from the books of NCBA Group PLC as audited by Deloitte & Touche LLP and received an unqualified opinion. The complete set of audited 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.

The financial statements were approved by the board of directors on 23rd March 2022.

BY ORDER OF THE BOARD WAWERU MATHENGE GROUP COMPANY SECRETARY NCBA GROUP PLC

Audited financial results of the Companies for the year ended 31st December 2021

NCBA INVESTMENT BANK LIMITED

	31st Dec	31st Dec	
	2021	2020	
	Audited	Audited	
INCOME	Shs '000	Shs '000	
Brokerage Commissions	81,423	62,439	S
Advisory / Consultancy Fees	98,487	102,868	F
Interest income	38,672	33,421	F
Dividend income	77	406	F
Fund Management Fees	358,296	235,878	
Exchange gains	148	69	F
Unrealized loss on investments	(180)	(664)	F
Other income	2,765	1,294	T
Total income	579,688	435,712	N
Expenses			Ĺ
Professional Fees	14,945	8,616	
Employee costs	140,379	115,214	Т
Directors emoluments	(1,064)	5,099	(
Operational and Administartive			
expenses	71,764	72,253	
Depreciation Expenses	3,581	2,971	7
Amortization Expenses	5,634	3,112	P
Other Expenses	4,726	12,368	L
Total expenses	239,966	219,634	
Operating Profit	339,722	216,078	
Finance Costs	-		Т
Profit before tax and exceptional items	339,722	216,077	_
Exceptional Items	337,722		Т
Profit before tax	339,722	(12,978) 203,100	C
Tax charge	102,731	54,967	`
Profit after tax			1
	236,991	148,133	
Other comprehensive income net of tax	(1,024) 235,967	(7,167)	
Total comprehensive income	235,967	140,966	
STATEMENT OF FINANCIAL POSITION			
Non-current assets			2
Property Plant and Equipment	5,178	6 472	
Deferred tax asset		6,472	
	38,093	27,711	
Intangible assets	8,853	7,074	
Right of use assets	7,995	17,356	
Investments or deposits in CDSC/NSE	15,369	14,636	3
Total non-current assets	75,488	73,249	
Current assets			
Client debtors	4,387	4,446	
Other trade receivables	103,986	114,588	
Prepayments	67,802	26,660	
Investments in Equities / Fixed income			
securities	525,835	360,510	6
Total Clients cash and bank balances	91,548	114,037	
Office cash and bank balances	82,397	164,938	
Current tax asset	-	4,443	
Total current assets	875,955	789,622	
TOTAL ASSETS	951,443	862,871	
IOIAL ASSETS	751,443	002,0/1	

	31st Dec	31st Dec
	2021 Audited	2020 Audited
	Shs '000	
Share Carital And Bassass	3113 000	3113 000
Share Capital And Reserves		
Paid-up ordinary share capital	300,000	
Preference Share Capital	200,000	
Revenue reserves	6,793	38,802
Revaluation reserves	(3,781)	(2,757)
Proposed Dividends	269,000	140,000
Total shareholders funds	772,012	676,045
Non-Current liabilities		
Lease Liability	753	8,687
Total Non-Current liabilities	753	8,687
	755	0,007
Current liabilities	FF 000	04.406
Clients Creditors	55,822	94,486
Amounts due to related parties	6,250	19,634
Amounts due to other stockbrokers	1,902	1,845
Lease Liability	7,563	7,858
Current Tax Liability	28,437	
	78,704	54,316
Other current liabilities		
Other current liabilities Total current liabilities	178,678	178,139
Total current liabilities	178,678	178,139
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES	178,678	178,139
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength	178,678 951,443	178,139 862,871
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital	178,678 951,443 300,000	178,139 862,871 300,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required	178,678 951,443 300,000 250,000	178,139 862,871 300,000 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b)	178,678 951,443 300,000	178,139 862,871 300,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds	300,000 250,000 50,000	300,000 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds	178,678 951,443 300,000 250,000	178,139 862,871 300,000 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds	300,000 250,000 50,000	300,000 250,000 50,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required	300,000 250,000 50,000 772,012 250,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds	300,000 250,000 50,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required	300,000 250,000 50,000 772,012 250,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required c. Excess/(deficiency) (a-b)	300,000 250,000 50,000 772,012 250,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required c. Excess/(deficiency) (a-b) 3. Liquid capital a. Liquid capital	300,000 250,000 50,000 772,012 250,000 522,012	300,000 250,000 50,000 676,045 250,000 426,045
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required c. Excess/(deficiency) (a-b) 3. Liquid capital	300,000 250,000 50,000 772,012 250,000 522,012	300,000 250,000 50,000 426,045 381,767
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required c. Excess/(deficiency) (a-b) 3. Liquid capital a. Liquid capital b. Minimum liquid capital	300,000 250,000 50,000 772,012 250,000 522,012	300,000 250,000 50,000 676,045 250,000 426,045
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required c. Excess/(deficiency) (a-b) 3. Liquid capital a. Liquid capital b. Minimum liquid capital (the higher of Kshs 30M	300,000 250,000 50,000 772,012 250,000 522,012	300,000 250,000 50,000 426,045 381,767
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength	178,678 951,443 300,000 250,000 50,000 772,012 250,000 522,012 351,690 30,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000 426,045 381,767 30,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength	300,000 250,000 50,000 772,012 250,000 522,012 351,690 30,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000 426,045 381,767 30,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength a. Paid-up capital b. Minimum capital required c. Excess/(deficiency) (a-b) 2. Shareholders' funds a. Total shareholders' funds b. Minimum shareholders' funds required c. Excess/(deficiency) (a-b) 3. Liquid capital a. Liquid capital b. Minimum liquid capital (the higher of Kshs 30M and 8% of liabilities) c. Excess/(deficiency) (a-b) 6. Clients funds a. Total clients' creditors	178,678 951,443 300,000 250,000 50,000 772,012 250,000 522,012 351,690 30,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000 426,045 381,767 30,000
Total current liabilities TOTAL EQUITY AND LIABILITIES OTHER DISCLOSURES 1. Capital Strength	300,000 250,000 50,000 772,012 250,000 522,012 351,690 30,000	178,139 862,871 300,000 250,000 50,000 676,045 250,000 426,045 381,767 30,000

STATEMENT OF FINANCIAL POSITION CONTINUED

NCBA UNIT TRUST FUNDS

A) STATEMENT OF COMPREHENSIVE INCOME	EQUITY FUND		FIXED INCOME FUND		DOLLAR FIXED INCOME FUND	
INCOME	31st Dec, 2021 Audited Shs '000	31st Dec, 2020 Audited Shs '000	31st Dec, 2021 Audited Shs '000	31st Dec, 2020 Audited Shs '000	31st Dec, 2021 Audited Usd	31st Dec, 2020 Audited Usd
Interest income Dividend income	1,157 2,838	1,660 2,590	1,292,548	852,290 -	688,636 <u>-</u>	468,136 <u>-</u>
Total income	3,995	4,250	1,292,548	852,290	688,636	468,136
Fair value gains /(loss) on investments	7,304	(10,090)	(6,843)	27,505	(352,559)	(73,523)
Total comprehensive income	11,299	(5,840)	1,285,705	879,795	336,077	394,613
OPERATING EXPENSES						
Professional fees	3,050	2,669	357,214	227,636	284,932	149,355
Operational and Administrative expenses	8	4	3,436	1,068	490	293
Total expenses	3,058	2,673	360,650	228,704	285,422	149,648
Operating Profit/(Loss)	8,241	(8,513)	925,055	651,091	50,655	244,965
Provision for impaired assets Profit(loss) before income tax expense	- 8,241	(8,513)	925,055	- 651,091	50,655	244,965
Income tax expense Profit (loss) after income tax expense	8,241	(8,513)	925,055	651,091	50,655	244,965
		(0,313)	723,033	031,071	30,033	244,703
B) STATEMENT OF FINANCIAL POSITIO						
	31st Dec, 2021 Audited	31st Dec, 2020 Audited	31st Dec, 2021 Audited	31st Dec, 2020 Audited	31st Dec, 2021 Audited	31st Dec, 2020 Audited
ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Usd	Usd
Non-current assets						
Investment in quoted securities	64,128	57,648 2.054	10,765,632	6,791,739	9 700 170	4 555 222
Investment in government securities Investment in corporate bonds	-	2,054	324,432	290,949	8,702,173	4,555,323 -
Investment in bank deposits	16,598	19,843	4,042,915	3,888,923	15,646,506	9,357,200
Off Shore Investments	· -		· · ·		515,988	-
Total non-current assets	80,726	79,545	15,132,979	10,971,611	24,864,667	13,912,523
Current assets Clients cash and bank balances	500	251	16,980	1,089	4,945	3,335
Client debtors	208	1	-	-	-	-
Total current assets	708	252	16,980	1,089	4,945	3,335
TOTAL ASSETS	81,434	79,797	15,149,959	10,972,700	24,869,612	13,915,858
Non-current liabilities						
Unit holders' funds	81,189	79,558	15,115,008	10,948,714	24,809,184	13,877,127
Total non-current liabilities	81,189	79,558	15,115,008	10,948,714	24,809,184	13,877,127
Current liabilities						
Accrued expenses Total current liabilities	245 245	239 239	34,951 34,951	23,986 23,986	60,428 60,428	38,731 38,731
TOTAL UNIT HOLDERS' FUNDS AND LIABILITIES	81,434	79,797	15,149,959	10,972,700	24,869,612	13,915,858