

The Un-audited financial results of the Bank and Group for the period ended 30th June, 2022

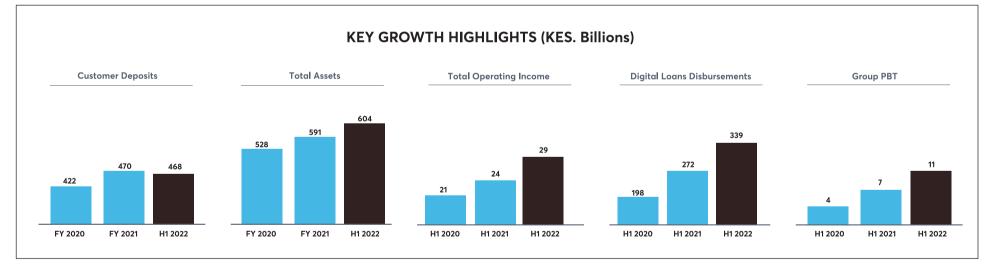
| I STATEMENT OF FINANCIAL POSITION | | ВА | NK | | | СОМЕ | PANY | | | GROUP CON | SOLIDATED | |
|--|---|--|--|---|---|---|---|--|--|--|--|---|
| | 30th June, | 31st March, | 31st Dec, | 30th June, | 30th June, | 31st March, | 31st Dec, | 30th June, | 30th June, | 31st March, | 31st Dec, | 30th June, |
| | 2022 Un-audited | 2022 Un-audited | 2021 Audited | 2021 Un-audited | 2022 Un-audited | 2022 Un-audited | 2021 Audited | 2021 Un-audited | 2022 Un-audited | 2022 Un-audited | 2021 Audited | 2021 Un-audited |
| A ASSETS | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 |
| 1 Cash (both Local & Foreign) | 7,860,075 | 6,320,360 | 8,926,168 | 6,147,069 | - | - | - | - | 11,106,144 | 9,331,983 | 10,643,165 | 7,923,369 |
| Balances due from Central Banks Kenyan Government securities held for dealing purposes | 19,257,679 | 20,298,474 | 28,387,550 | 26,395,810 | - | - | - | - | 26,711,162 | 25,276,948 | 32,511,158 | 29,513,400 |
| Kenyan Government securities held for dealing purposes Financial assets at fair value through profit & loss | 863,241 | 911,863 | 911,863 | 762,855 | - | - | - | - | 863,241 | 911,863 | 911,863 | 762,855 |
| 5 Investment Securities: | | | | | | | | | | | | |
| a) Held to Maturity a. Kenya Government securities | 123,468,291 | 121,267,146 | 123,164,457 | 102,693,726 | _ | = | _ | - | 123,468,291 | 121,267,146 | 123,164,457 | 102,693,726 |
| b. Other securities | 9,085,396 | 8,958,026 | 8,783,076 | 7,282,702 | - | - | - | - | 23,560,952 | 23,208,306 | 18,338,899 | 16,938,676 |
| b) Available for sale: a. Kenya Government securities | 79,958,937 | 73,660,740 | 72,887,496 | 69,704,013 | _ | _ | - | _ | 79,958,937 | 73,437,011 | 72,887,496 | 69,704,013 |
| b. Other securities | 49,848 | 49,686 | 49,526 | 55,475 | - | - | - | - | 5,093,369 | 5,245,388 | 4,418,432 | 1,454,665 |
| 6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad | 2,066,161 27,549,518 | 4,383,650 32,922,642 | 1,199,972 38,353,641 | 541,581 31,229,448 | - | - | - | - | 1,811,083 37,856,475 | 3,499,010 40,321,099 | 834,123 44,285,263 | 645,236 38,419,959 |
| 8 Tax recoverable | 3,433,720 | - | - | - | 58,312 | 40,541 | 36,212 | 62,464 | 3,933,022 | 395,518 | 390,080 | 356,142 |
| Loans and advances to customers (net) Balances due from banking institutions in the group | 224,827,591 5,027,076 | 218,405,637 1,291,766 | 220,019,614 2,145,868 | 215,519,221 2,087,961 | 990,557 | 61,256 | 9,650 | - 594,621 | 250,498,700 - | 243,899,340 | 244,037,961 | 239,601,335 |
| 11 Investments in associates | 2,432,436 | 2,432,436 | 2,432,436 | 2,765,028 | 332,593 | 332,593 | 332,593 | - | 3,956,459 | 3,928,937 | 3,956,460 | 3,866,973 |
| 12 Investments in subsidiary companies 13 Investments in joint ventures | 23,002 | 23,002 | 23,002 | 23,002 | 71,682,913 | 70,608,568 | 70,608,568 | 68,274,304 - | - | _ | - | - |
| 14 Investment properties | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Property and equipment 16 Prepaid lease rentals | 1,938,237 6,190 | 1,764,301 6,220 | 1,853,985 6,250 | 2,329,419 6,325 | - | - | - | - | 2,518,881 522,190 | 2,358,715 522,220 | 2,482,004 522,250 | 3,670,885 522,325 |
| 17 Intangible assets | 5,111,577 | 5,490,533 | 5,763,723 | 6,022,628 | - | - | - | - | 5,269,550 | 5,665,240 | 6,082,639 | 6,232,337 |
| 18 Deferred tax asset 19 Retirement benefit asset | 8,629,206 | 11,444,787 | 10,859,474 | 9,064,441 | 24,491 | 24,491 - | 24,491 | 23,466 | 8,720,282 - | 11,535,209 | 11,832,708 | 9,134,130 |
| 20 Other assets | 23,502,040 | 22,891,371 | 20,965,449 | 17,536,393 | 66,491 | 66,752 | 50,405 | 94,315 | 18,447,083 | 16,573,310 | 13,789,079 | 11,155,570 |
| 21 TOTAL ASSETS B LIABILITIES | 545,090,221 | 532,522,640 | 546,733,550 | 500,167,097 | 73,155,357 | 71,134,201 | 71,061,919 | 69,049,170 | 604,295,821 | 587,377,243 | 591,088,037 | 542,595,596 |
| 22 Balances due to Central Banks | - | - | - | - | - | - | - | - | - | - | - | - |
| Customer deposits Deposits and balances due to local banking institutions | 420,636,110 16,681,125 | 418,664,606 4,328,543 | 431,214,219 10,623,516 | 403,211,551 1,076,360 | - | - | - | - | 468,489,119 | 465,535,871 7,954,361 | 469,890,083 | 437,340,268 1,076,360 |
| Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions | 16,681,125 3,587,206 | 4,328,543 1,165,627 | 10,623,516 | 1,076,360 982,074 | - | - | - | - | 19,618,047 5,691,343 | 7,954,361 1,291,360 | 14,095,935 679,347 | 1,076,360 6,063,450 |
| 26 Other money market deposits | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 Borrowed funds28 Balances due to banking institutions in the group | 4,714,106 1,153,698 | 5,900,165 348,455 | 6,096,755 1,073,183 | 7,299,542 1,776,938 | 9,572,971 | 10,359,729 | 10,297,692 | 8,132,434 | 4,714,106 - | 5,900,165 - | 6,096,755 - | 7,299,542 - |
| 29 Tax payable | - | 3,942,908 | 2,437,351 | 460,989 | · · · - | · · · - | · · · · - | - | 420,834 | 4,302,101 | 2,761,211 | 528,413 |
| 30 Dividends payable 31 Deferred tax liability | - | - | - | - | 18,299 - | 18,622 - | 19,639 - | 32,588 - | 18,299 - | 18,622 - | 19,639 - | 32,588 20,589 |
| 32 Retirement benefit liability | 40,000,700 | - | - | - | - | - | 460.500 | - | - | - | 40.550.000 | - |
| 33 Other liabilities 34 TOTAL LIABILITIES | 19,928,700 466,700,945 | 23,229,510 457,579,814 | 14,663,533 468,090,771 | 11,058,986 425,866,440 | 194,347 9,785,617 | 181,006 10,559,357 | 160,508 10,477,839 | 2,285,230 10,450,252 | 25,092,862 524,044,610 | 22,069,587 507,072,067 | 19,558,038 513,101,008 | 15,798,166 468,159,376 |
| C SHAREHOLDERS' FUNDS | 40.050.204 | 40.050.204 | 40.050.204 | 40.050.204 | 0.007.500 | 0.227.500 | 0.007.500 | 0.007.507 | 0.007.500 | 0.227.500 | 0.227.500 | 0.227.500 |
| 35 Paid up /Assigned capital 36 Share Premium | 10,859,384 33,406,022 | 10,859,384 33,406,022 | 10,859,384 33,406,022 | 10,859,384 33,406,022 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,597 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 |
| 37 Revaluation reserves | - | - | - | - | - | - | - | - | - | - | - | - |
| 38 Retained earnings 39 Statutory Ioan reserves | 35,830,215 - | 31,167,641 | 27,912,775 - | 28,744,316 - | 33,707,820 - | 27,206,006 - | 27,215,242 | 28,936,999 - | 52,298,476 48,292 | 47,889,406 46,840 | 44,201,725 323,044 | 43,798,404 55,194 |
| 40 Other reserves | (1,706,345) | (490,221) | 464,598 | 1,290,935 | - | 2704.040 | 2704.040 | - | (1,830,054) | (1,123,842) | (30,512) | 749,511 |
| 41 Proposed dividends 42 Capital grants | - | - | 6,000,000 - | - - | - | 3,706,918 - | 3,706,918 - | - | - | 3,706,918 - | 3,706,918 - | <u> </u> |
| | 78,389,276 | 74.942.826 | 78,642,779 | 74,300,657 | 63,369,740 | 60,574,844 | 60,584,080 | 58,598,918 | 80,178,634 | 80,181,242 | 77,863,095 | 74,265,029 |
| 43 Non-controlling interests | _ | - 1,1,2 1,2,02.0 | - 10,042,117 | - 1,000,000 | - | - | - | - | | | | 171 101 |
| 43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS | 78,389,276 | 74,942,826 | 78,642,779 | 74,300,657 | 63,369,740 | 60,574,844 | 60,584,080 | 58,598,918 | 72,577 80,251,211 | 123,934 80,305,176 | 123,934 77,987,029 | 171,191 74,436,220 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 78,389,276 545,090,221 | - | - | - | - | - | - | - | 72,577 | 123,934 | 123,934 | |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME | | 74,942,826 | 78,642,779 | 74,300,657 | 63,369,740 | 60,574,844 | 60,584,080 | 58,598,918 | 72,577 80,251,211 | 123,934 80,305,176 | 123,934 77,987,029 | 74,436,220 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME | 545,090,221 | 74,942,826 532,522,640 | 78,642,779 546,733,550 | - 74,300,657 500,167,097 | 63,369,740 | 60,574,844 | 60,584,080 | 58,598,918 | 72,577 80,251,211 604,295,821 | 123,934 80,305,176 587,377,243 | 123,934 77,987,029 591,088,037 | 74,436,220 542,595,596 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME | | 74,942,826 | 78,642,779 | 74,300,657 | 63,369,740 | 60,574,844 | 60,584,080 | 58,598,918 | 72,577 80,251,211 | 123,934 80,305,176 | 123,934 77,987,029 | 74,436,220 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions | 11,111,812 10,942,609 223,607 | 5,473,074 5,357,741 89,007 | 78,642,779 546,733,550 22,404,477 19,192,854 479,473 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 | 63,369,740 | - 60,574,844 71,134,201 | 60,584,080 | 58,598,918 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 | 123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities | 545,090,221 11,111,812 10,942,609 | 74,942,826 532,522,640 5,473,074 5,357,741 | 78,642,779 546,733,550 22,404,477 19,192,854 | 74,300,657 500,167,097 11,482,714 8,707,686 | 63,369,740 73,155,357 | - 60,574,844 71,134,201 - - | - 60,584,080 71,061,919 | 58,598,918 69,049,170 - - | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 | 123,934 77,987,029 591,088,037 25,527,100 20,339,834 | 74,436,220 542,595,596 12,962,004 9,273,572 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income | 11,111,812 10,942,609 223,607 67,398 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 | 78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 | - 63,369,740 73,155,357 - - 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 - - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 | 123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits | 11,111,812 10,942,609 223,607 67,398 22,345,426 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 | 78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 | - 63,369,740 73,155,357 - - 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 - - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 | 123,934 77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 | 78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 | - 63,369,740 73,155,357 - - 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 - 13,470 - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 | - 63,369,740 73,155,357 - 10,943 - 10,943 | 60,574,844 71,134,201 | - 60,584,080 71,061,919 - 36,707 - 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 | 63,369,740 73,155,357 | 60,574,844 71,134,201 - - 426 - 426 | - 60,584,080 71,061,919 - - 36,707 - 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 | - 63,369,740 73,155,357 - 10,943 - 10,943 | 60,574,844 71,134,201 | - 60,584,080 71,061,919 - 36,707 - 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 5 Fees and commissions on loans and advances 4.2 Other fees and commissions | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 | - 63,369,740 73,155,357 - 10,943 - 10,943 | 60,574,844 71,134,201 - 426 - 426 426 | 36,707 - 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 | - 63,369,740 73,155,357 - 10,943 - 10,943 - - - 10,943 | 60,574,844 71,134,201 | 36,707 | 58,598,918 69,049,170 - 13,470 - - - 13,470 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 18 Loans and placement fom banking institutions 19 Loans and placement fom banking institutions 10 Loans and placement from banking institutions 11 Deposits and placement from banking institutions 12 Deposits and placement from banking institutions 13 Other interest expenses 14 TOTAL INTEREST EXPENSE 15 NET INTEREST INCOME 16 Pees and commissions on loans and advances 17 Other fees and commissions 18 Foreign exchange trading income 19 Other income | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 | - 63,369,740 73,155,357 - 10,943 - 10,943 10,943 - 10,943 | 60,574,844 71,134,201 | 36,707 - 36,707 - 36,707 - 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 - 13,470 - 2,815,000 104,044 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 -786,697 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Sees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 | - 63,369,740 73,155,357 10,943 - 10,943 10,943 10,943 10,943 10,943 10,943 10,943 | | - 60,584,080 71,061,919 - 36,707 - 36,707 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 - - 13,470 - - 2,815,000 104,044 2,919,044 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 17 Loans and placements with banking institutions 18 Other interest income 19 INTEREST EXPENSE 20 Loatsomer deposits 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 Pees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income 4 Other income 4 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 | - 63,369,740 73,155,357 - 10,943 - 10,943 10,943 - 10,943 | 60,574,844 71,134,201 | 36,707 - 36,707 - 36,707 - 36,707 | 58,598,918 69,049,170 - 13,470 - 13,470 - 13,470 - 2,815,000 104,044 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 -786,697 | 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 | 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 2,156,978 11,469,019 2,215,301 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 | 10,943 10,943 - 10,943 - 10,943 | 60,574,844 71,134,201 | 36,707 36,707 36,707 36,707 | 13,470 13,470 13,470 2,815,000 104,044 2,932,514 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 16 LOans and placement from banking institutions 17 Customer deposits 18 Deposits and placement from banking institutions 19 Other interest expenses 10 Other interest expenses 10 TOTAL INTEREST INCOME 11 Fees and commissions on loans and advances 12 Other fees and commissions 13 Foreign exchange trading income 14 Dividend income 15 Other income 16 TOTAL NON-INTEREST INCOME 17 TOTAL NON-INTEREST INCOME 18 TOTAL OPERATING INCOME 19 TOTAL OPERATING INCOME 19 TOTAL OPERATING INCOME 20 OPERATING EXPENSES 21 Loan loss provision 22 Loan loss provision | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 | - 63,369,740 73,155,357 - 10,943 - 10,943 - 10,943 - 10,943 6,559,000 189,891 6,748,891 6,759,834 | 60,574,844 71,134,201 | - 60,584,080 71,061,919 - 36,707 - 36,707 36,707 | 58,598,918 69,049,170 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,600 5,918,542 3,878,002 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 INTEREST INCOME 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 6 OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 -416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 | 10,943 10,943 - 10,943 - 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 13,470 13,470 13,470 2,815,000 104,044 2,932,514 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,999 13,149,884 2,525,048 2,161,127 94,464 219,531 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 16 LOastomer deposits 17 Deposits and placement from banking institutions 18 Other interest expenses 19 Customer deposits 10 Deposits and placement from banking institutions 10 Other interest expenses 11 Customer deposits 12 Deposits and placement from banking institutions 13 Other interest expenses 14 TOTAL INTEREST EXPENSE 15 NET INTEREST INCOME 16 NON - INTEREST INCOME 17 Fees and commissions on loans and advances 18 Other frees and commissions 19 Foreign exchange trading income 19 Other income 10 Other income 10 Other income 11 Coral Non-INTEREST INCOME 12 TOTAL NON-INTEREST INCOME 13 TOTAL OPERATING INCOME 14 TOTAL OPERATING INCOME 15 TOTAL OPERATING SES 16 Loan loss provision 17 Staff costs 18 Directors' emoluments 18 Rental charges 18 Depreciation charge on property and equipment | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 1,469,019 2,215,301 1,701,495 12,210 212,373 99,203 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 | - 63,369,740 73,155,357 - 10,943 - 10,943 | | 36,707 36,707 36,707 - 36,707 - 36,707 | 58,598,918 69,049,170 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 2- 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 16 Loans and placement from banking institutions 17 Customer deposits 18 Deposits and placement from banking institutions 19 Other interest expenses 10 Deposits and placement from banking institutions 10 Other interest expenses 10 Other interest expenses 11 TOTAL INTEREST INCOME 12 NON - INTEREST INCOME 13 Foreign exchange trading income 14 Dividend income 15 Other income 16 OTAL NON-INTEREST INCOME 17 TOTAL OPERATING INCOME 18 TOTAL OPERATING INCOME 19 OPERATING EXPENSES 19 Loan loss provision 10 Staff costs 10 Directors' emoluments 11 Fensal Charges 12 Depreciation charges 13 Directors' emoluments 14 Rental charges 15 Other operating expenses | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 | - 63,369,740 73,155,357 - 10,943 - 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 - 17,380 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,695 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.6 Other operating expenses 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 6,700,033 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 | 63,369,740 73,155,357 | 60,574,844 71,134,201 | 60,584,080 71,061,919 36,707 36,707 36,707 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,932,514 66,177 71,334 1,029 17,380 155,920 | 72,577 80,251,211 604,295,821 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13. Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 17 Loans and placements with banking institutions 18 Other interest income 19 INTEREST EXPENSE 10 Customer deposits 11 Customer deposits 12 Deposits and placement from banking institutions 13 Other interest expenses 14 TOTAL INTEREST EXPENSE 15 NET INTEREST INCOME 16 NON - INTEREST INCOME 17 Fees and commissions on loans and advances 18 Foreign exchange trading income 19 Other income 10 Other income 11 TOTAL NON-INTEREST INCOME 12 TOTAL OPERATING INCOME 13 TOTAL OPERATING INCOME 14 Fees and commissions 15 TOTAL OPERATING INCOME 16 OPERATING EXPENSES 17 Directors' emoluments 18 Exceptional items 18 Exceptional items 18 Exceptional items | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 | 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 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 | - 63,369,740 73,155,357 - 10,943 - 10,943 | 60,574,844 71,134,201 | 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 35,133 320,843 6,056,657 | 58,598,918 69,049,170 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,002 608,343 5,362,684 17,077,596 11,904,831 724,565 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 2,356,978 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,596 6,700,033 4,768,986 | 78,642,779 546,733,550 22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 558,585 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 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 | 63,369,740 73,155,357 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 36,707 36,707 36,707 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,932,514 66,177 71,334 1,029 17,380 155,920 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 - 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 18 INTEREST EXPENSE 20 Deposits and placement from banking institutions 21 Other interest expenses 22 TOTAL INTEREST EXPENSE 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Fees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income 4 Dividend income 4 Dividend income 4 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 Loan loss provision 6 Staff costs 6 Directors' emoluments 6 Rental charges 6 Depreciation charge on property and equipment 6 Amortisation charges 6 Other operating expenses 6 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT / (LOSS) BEFORE TAX | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 | 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 16,819,515 755,864 16,063,651 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 | - 63,369,740 73,155,357 - 10,943 - 10,943 - 10,943 10,943 | 60,574,844 771,134,201 | 60,584,080 71,061,919 36,707 36,707 36,707 - 36,707 - 36,707 - 36,707 - 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 92,584 2,058 92,584 2,058 6,056,657 - 6,056,657 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 -786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 | 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 2,114,303 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 16 LINTEREST EXPENSE 17 Customer deposits 18 Deposits and placement from banking institutions 19 Other interest expenses 10 Deposits and placement from banking institutions 10 Other interest expenses 11 TOTAL INTEREST EXPENSE 12 Deposits and placement from banking institutions 13 Other interest expenses 14 TOTAL INTEREST INCOME 15 NON - INTEREST INCOME 16 Pees and commissions on loans and advances 17 Other fees and commissions 18 Foreign exchange trading income 19 Dividend income 10 Dividend income 10 Other income 11 Dividend income 12 Other income 13 Other income 14 Dividend income 15 TOTAL OPERATING INCOME 16 OPERATING EXPENSES 17 Loan loss provision 17 Staff costs 18 Depreciation charges on property and equipment 18 Amortisation charges 18 TOTAL OPERATING EXPENSES 19 Profit before tax and exceptional items 10 Exceptional items 10 PROFIT (LOSS) BEFORE TAX 11 Current tax | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 4,584,318 | 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 10,79,919 8,1558,881 26,886,408 16,819,515 755,864 16,063,651 16,063,651 16,063,651 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 - 7,597,448 (2,416,633) | 63,369,740 73,155,357 10,943 | 60,574,844 71,134,201 | 60,584,080 71,061,919 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 35,133 320,843 6,056,657 6,056,657 (48,837) | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 - 11,180,266 (248,952) | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,695 13,149,884 2,552,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 (1,612,968) | 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 7,959,949 189,050 706,335 780,195 780,195 780,195 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) | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 16 Loans and placement from banking institutions 17 Customer deposits 18 Deposits and placement from banking institutions 19 Other interest expenses 10 Customer deposits 10 Deposits and placement from banking institutions 10 Other interest expenses 11 Customer deposits 12 Deposits and placement from banking institutions 13 Other interest expenses 14 TOTAL INTEREST EXPENSE 15 NET INTEREST INCOME 16 Fees and commissions on loans and advances 17 Other fees and commissions 18 Foreign exchange trading income 19 Dividend income 10 Other income 11 Dividend income 12 Other income 13 TOTAL OPERATING INCOME 14 Foreign exchange trading income 15 OTAL OPERATING INCOME 16 OPERATING EXPENSES 17 TOTAL OPERATING OPERATING INCOME 18 PROFIT Active for income 19 PROFIT Active for income 10 Operating expenses 10 Other operating expenses 11 OTAL OPERATING EXPENSES 12 Profit before tax and exceptional items 13 Exceptional items 14 PROFIT/ (LOSS) BEFORE TAX 15 Ourrent tax 16 Deferred tax 17 PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 | 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 16,819,515 755,864 16,063,651 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 | - 63,369,740 73,155,357 - 10,943 - 10,943 - 10,943 10,943 | 60,574,844 771,134,201 | 60,584,080 71,061,919 36,707 36,707 36,707 - 36,707 - 36,707 - 36,707 - 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 92,584 2,058 92,584 2,058 6,056,657 - 6,056,657 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 -786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 | 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 2,114,303 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 |
| 44 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 12 Loans and advances 13. Deposits and placements with banking institutions 14. Other interest income 15. TOTAL INTEREST INCOME 17. Customer deposits 18. Deposits and placement from banking institutions 19. Other interest expenses 10. Customer deposits 10. Deposits and placement from banking institutions 10. Other interest expenses 11. Customer deposits 12. Deposits and placement from banking institutions 13. Other interest expenses 14. TOTAL INTEREST EXPENSE 15. NET INTEREST INCOME 16. NON - INTEREST INCOME 17. Fees and commissions on loans and advances 18. Other fees and commissions 19. Foreign exchange trading income 19. Dividend income 19. Other income 19. Other income 19. TOTAL OPERATING INCOME 19. TOTAL OPERATING INCOME 19. TOTAL OPERATING INCOME 19. Dividend income 19. Dividend income 19. Dividend income 19. TOTAL OPERATING EXPENSES 19. TOTAL OPERATING EXPENSES 10. Directors' emoluments 10. Subjectors' emoluments 10. Amortisation charges 10. Other operating expenses 10. Other operating expenses 10. TOTAL OPERATING EXPENSES 10. Profit before tax and exceptional items 10. Exceptional items 10. PROFIT/ (LOSS) BEFORE TAX 11. PROFIT/ (LOSS) BEFORE TAX 12. Current tax 13. Deferred tax 14. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS 15. Other Comprehensive Income: | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,689 4,584,318 4,584,318 4,584,318 | 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 - 16,063,651 (5,970,200) 1,287,610 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 -7,597,448 (2,416,633) (128,965) | 63,369,740 73,155,357 10,943 10,759,834 187,009 24,511 1,029 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577) 1,7577) | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 11,451 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 (1,612,968) 176,105 3,411,478 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 |
| 4 TOTAL SHAREHOLDERS' FUNDS 4 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1 INTEREST INCOME 1 INTEREST INCOME 1 Loans and advances 1 Government securities 1 Deposits and placements with banking institutions 1 Other interest income 1 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2 Customer deposits 2 Deposits and placement from banking institutions 2 Other interest expenses 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Pees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income 4 Dividend income 4 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 Loan loss provision 6 Staff costs 6 Directors' emoluments 6 Rental charges 6 Depreciation charge on property and equipment 6 Amortisation charges 6 Other operating expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/ (LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Operatinges in available-for-sale financial assets | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,689 4,584,318 4,584,318 4,584,318 | 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 - 16,063,651 (5,970,200) 1,287,610 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 -7,597,448 (2,416,633) (128,965) | 63,369,740 73,155,357 10,943 10,759,834 187,009 24,511 1,029 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577) 1,7577) | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 11,451 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 - 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,555 11,180,266 (248,952) (3,160,672) | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 - 4,848,341 (1,612,968) 176,105 | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 (2,628,025) (128,965) |
| TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME I Loans and advances Government securities Government securities TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions TOTAL INTEREST EXPENSE INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Toral INTEREST INCOME NON - INTEREST INCOME Toral Governments Foreign exchange trading income Dividend income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Directors' emoluments Rental charges TOTAL OPERATINE EXPENSES Pofit before tax and exceptional items Exceptional items PROFIT/ (LOSS) BEFORE TAX Current tax Deferred tax PROFIT/ (LOSS) BEFORE TAX Current tax Deferred tax PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Char of cassociate profit PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Char of comprehensive Income: Exchange differences on translation of foreign operations Exchange differences on translation of foreign operations Exchange differences on translation of foreign operations Fax and the property, plant and equipment | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) 7,917,438 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 4,584,318 4,584,318 4,584,318 176,105 3,254,865 | 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 16,063,651 16,063,651 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633) (128,965) 5,051,850 | 63,369,740 73,155,357 10,943 10,759,834 187,009 24,511 1,029 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577) 1,7577) | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 1,7380 155,920 2,776,594 2,776,594 1,451 1,451 2,788,045 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 63,62,684 17,077,596 11,904,831 724,565 11,180,266 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 - 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) |
| 4 TOTAL SHAREHOLDERS' FUNDS 4 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 1 INTEREST INCOME 1 INTEREST INCOME 1 Loans and advances 1 Government securities 1 Deposits and placements with banking institutions 1 Other interest income 1 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 2 Customer deposits 2 Deposits and placement from banking institutions 2 Other interest expenses 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Pees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income 4 Dividend income 4 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 Loan loss provision 6 Staff costs 6 Directors' emoluments 6 Rental charges 6 Depreciation charge on property and equipment 6 Amortisation charges 6 Other operating expenses 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/ (LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Operatinges in available-for-sale financial assets | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) 7,917,438 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 4,584,318 4,584,318 4,584,318 176,105 3,254,865 | 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 16,063,651 16,063,651 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633) (128,965) 5,051,850 | 63,369,740 73,155,357 10,943 10,759,834 187,009 24,511 1,029 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577) 1,7577) | 60,574,844 71,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 1,7380 155,920 2,776,594 2,776,594 1,451 1,451 2,788,045 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 63,62,684 17,077,596 11,904,831 724,565 11,180,266 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 - 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) |
| TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INTEREST INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions TOTAL INTEREST INCOME INTEREST EXPENSE INTEREST EXPENSE Deposits and placement from banking institutions Other interest expenses A TOTAL INTEREST INCOME INTEREST EXPENSE INTEREST EXPENSE INTEREST EXPENSE INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Expenses Depreciation charges Depreciation charge on property and equipment Amortisation charges TOTAL OPERATING EXPENSES PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Charce of comprehensive income: Exchange differences on translation and equipment Andre of comprehensive income Exchange differences on translation and equipment Share of comprehensive income: | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) 7,917,438 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865 | 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 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061 | 74,300,657 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850 | 63,369,740 73,155,357 10,943 10,759,834 187,009 24,511 1,029 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577) 1,7577) | 60,574,844 71,134,201 | 60,584,080 71,061,919 36,707 36,707 36,707 6,115,000 25,793 6,340,793 6,377,500 191,068 92,584 2,058 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 010,40,04 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 11,451 2,788,045 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3160,672) 7,770,642 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 | 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 2,114,303 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) (296,782) |
| TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INTEREST INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions TOTAL INTEREST INCOME INTEREST EXPENSE Loatsomer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE INTEREST EXPENSE TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Total Pricipal State of Commissions TOTAL OPERATING EXPENSE TOTAL OPERATING EXPENSE Loan loss provision Compensions TOTAL OPERATING EXPENSE TOTAL OPERATING EXPENSE TOTAL OPERATING EXPENSES PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/ (LOSS) BEFORE TAX Current tax Deferred tax PROFIT/ (LOSS) BEFORE TAX Current tax Deferred tax PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Compensation of the comprehensive income of associates Total compensation of the comprehensive income of associates Income tax relating to components of other comprehensive income | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 - 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) 7,917,438 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865 | 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 16,063,651 16,063,651 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633) (128,965) 5,051,850 | - 63,369,740 73,155,357 - 10,943 - 10,943 - 10,943 | 60,574,844 71,134,201 | 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 92,584 2,058 6,056,657 6,056,657 (48,837) 1,025 6,008,845 | 58,598,918 69,049,170 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 2,776,594 2,776,594 11,451 2,788,045 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 63,62,684 17,077,596 11,904,831 724,565 11,180,266 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 - 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) | 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 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 - 7,414,161 - 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) |
| 4 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11 STATEMENT OF COMPREHENSIVE INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 16 LOADS INTEREST EXPENSE 17 Customer deposits 18 Deposits and placement from banking institutions 19 Other interest expenses 19 Other interest expenses 10 Other interest expenses 10 Other interest expenses 11 TOTAL INTEREST INCOME 11 Fees and commissions on loans and advances 12 Other fees and commissions on loans and advances 13 Other fees and commissions 14 Foreign exchange trading income 15 Other income 16 OTAL ON-INTEREST INCOME 17 TOTAL OPERATING INCOME 18 TOTAL OPERATING INCOME 19 TOTAL OPERATING INCOME 10 DEPOSITION OF TOTAL ONE OF TOTAL | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) 7,917,438 (2,170,943) | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 1,76,105 3,254,865 | 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 16,063,651 11,381,061 (1,105,905) (1,105,905) 10,275,156 20,96 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850 | - 63,369,740 73,155,357 - 10,943 - 10,943 - 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 1,029 24,511 1,029 - 37,128 249,677 6,510,157 - 6,510,157 (17,577) - 6,492,580 6,492,580 3,94 | 60,574,844 771,134,201 | 60,584,080 71,061,919 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594 11,451 2,788,045 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 | 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 6.21 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 - 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (1,187) (296,782) (297,969) |
| 4 TOTAL SHAREHOLDERS' FUNDS 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 Fees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 Loan loss provision 6 Staff costs 6 Depreciation charge on property and equipment 6 Amortisation charges 6 Depreciation charges 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFITY (LOSS) BEFORE TAX 12 Current tax 12 Deferred tax 13 Deferred tax 14 PROFITY (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15 Exchange differences on translation of foreign operations 15 Profit value changes in available-for-sole financial assets 15 Revaluation surplus on property, plant and equipment 15 Share of comprehensive income: 15 Income tax relating to components of other comprehensive income 16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX 17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR | 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 | 74,942,826 532,522,640 5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,988 4,584,318 (1,505,558) 176,105 3,254,865 | 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 | 74,300,657 500,167,097 500,167,097 11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633) (128,965) 5,051,850 (279,568) 4,772,282 | 63,369,740 73,155,357 | 60,574,844 71,134,201 | 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 | 58,598,918 69,049,170 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 2,776,594 2,776,594 2,776,594 2,776,594 11,451 2,788,045 | 72,577 80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 124,418 (1,921,082) 1,7796,664) 5,973,978 | 123,934 80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 - 786,697 6,056,959 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) (988,289) (1,093,330) 2,318,148 | 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 7,959,949 189,050 706,335 780,195 780,195 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) 9,145,652 | 74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) (296,782) (297,969) 4,359,202 |

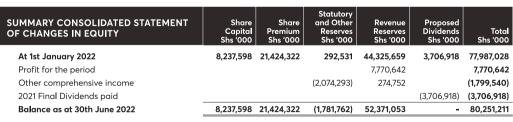
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The Un-audited financial results of the Bank and Group for the period ended 30th June, 2022

| III. OTHER RISCH COURTS | | BANK | | | | <u>. </u> | | | | GROUP CONSOLIDATED | | | |
|--|--|---|--|--|--|---|--|--|--|---|--|--|--|
| III OTHER DISCLOSURES | BANK | | | COMPANY | | | | GROUP CONSOLIDATED | | | | | |
| | 30th June, 2022 Un-audited Shs '000 | 31st March, 2022 Un-audited Shs '000 | 31st Dec, 2021 Audited Shs '000 | 30th June, 2021 Un-audited Shs '000 | 30th June, 2022 Un-audited Shs '000 | 31st March, 2022 Un-audited Shs '000 | 31st Dec, 2021 Audited Shs '000 | 30th June, 2021 Un-audited Shs '000 | 30th June, 2022 Un-audited Shs '000 | 31st March, 2022 Un-audited Shs '000 | 31st Dec, 2021 Audited Shs '000 | 30th June, 2021 Un-audited Shs '000 | |
| 1 NON-PERFORMING LOANS AND ADVANCES | | | | | | | | | | | | | |
| (a) Gross Non-performing loans and advances | 33,077,771 | 41,676,103 | 40,908,824 | 41,747,557 | - | - | - | - | 37,204,976 | 45,142,139 | 44,338,955 | 45,041,580 | |
| (b) Less Interest in Suspense | 8,377,426 | 8,338,104 | 7,946,907 | 7,286,763 | - | - | - | - | 8,691,219 | 8,579,114 | 8,250,128 | 7,575,093 | |
| (c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b) | 24,700,345 | 33,337,999 | 32,961,917 | 34,460,794 | - | - | - | - | 28,513,757 | 36,563,025 | 36,088,827 | 37,466,487 | |
| (d) Less Loan Loss Provision | 12,414,401 | 23,008,011 | 22,504,842 | 20,536,311 | - | - | - | _ | 14,375,452 | 24,180,388 | 24,400,779 | 23,041,786 | |
| (e) NET NON-PERFORMING LOANS AND ADVANCES(c-d) | 12,285,944 | 10,329,988 | 10,457,075 | 13,924,483 | - | - | - | - | 14,138,305 | 12,382,637 | 11,688,048 | 14,424,701 | |
| (f) Discounted Value of Securities | 12,285,944 | 10,329,988 | 10,457,075 | 13,924,483 | - | - | - | - | 14,138,305 | 12,382,637 | 11,688,048 | 14,424,701 | |
| (g) NET NPLS EXPOSURE (e-f) | - | - | - | - | - | - | - | - | - | - | - | - | |
| 2 INSIDER LOANS AND ADVANCES | | | | | | | | | | | | | |
| (a) Directors, shareholders and associates | 16,873,872 | 16,187,683 | 15,504,466 | 15,123,290 | - | - | - | _ | 17,026,277 | 16,621,180 | 15,936,887 | 15,302,603 | |
| (b) Employees | 4.853.114 | 4.789.782 | 4,735,411 | 4.875.279 | _ | - | - | - | 5.551.436 | 5,520,402 | 5,040,542 | 5,628,458 | |
| (c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES | 21,726,985 | 20,977,466 | 20,239,877 | 19,998,569 | - | - | - | - | 22,577,713 | 22,141,582 | 20,977,429 | 20,931,061 | |
| 3 OFF-BALANCE SHEET ITEMS | | | | | | | | | | | | | |
| (a) Letters of credit, guarantees, acceptances | 55,136,347 | 48,864,999 | 50,984,049 | 52,535,440 | _ | _ | _ | _ | 61,172,584 | 54,247,874 | 55,433,070 | 56,449,466 | |
| (b) Forwards, Swaps and options | 11,521,964 | 8,307,033 | 5,951,107 | 5,148,961 | _ | _ | _ | _ | 11,521,964 | 8,307,033 | 5,951,107 | 5,148,961 | |
| (c) Other contingent liabilities | | -,, | -,, | -,, | _ | _ | _ | _ | 3,327,530 | 1,336,892 | 1,663,074 | -,, | |
| (d)TOTAL CONTINGENT LIABILITIES | 66,658,311 | 57,172,032 | 56,935,156 | 57,684,401 | - | - | - | - | 76,022,078 | 63,891,799 | 63,047,251 | 61,598,427 | |
| 4 CAPITAL STRENGTH | | | | | | | | | | | | | |
| (a) Core capital | 71,731,934 | 65,956,858 | 64,567,328 | 63,910,525 | _ | _ | _ | _ | 81,497,109 | 71.685.985 | 70,901,653 | 70,728,934 | |
| (b) Minimum Statutory Capital | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | _ | - | - | - | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | |
| (c) Excess (a-b) | 70,731,934 | 64,956,858 | 63,567,328 | 62,910,525 | - | - | - | - | 80,497,109 | 70,685,985 | 69,901,653 | 69,728,934 | |
| (d) Supplementary Capital | - | 93,585 | 90,776 | 346,308 | - | - | - | - | - | 140,425 | 249,768 | 662,849 | |
| (e) TOTAL CAPITAL (a+d) | 71,731,934 | 66,050,443 | 64,658,104 | 64,256,833 | - | - | - | - | 81,497,109 | 71,826,410 | 71,151,421 | 71,391,784 | |
| (f)TOTAL RISK WEIGHTED ASSETS | 373,293,480 | 365,207,063 | 351,786,715 | 339,737,204 | | | | | 412,693,545 | 401,822,178 | 372,970,126 | 368,041,710 | |
| (g) Core Capital / Total deposits liabilities | 17.05% | 15.75% | 14.97% | 15.85% | - | - | - | - | 19.37% | 15.88% | 16.82% | 16.78% | |
| (h) Minimum statutory ratio | 8.00% | 8.00% | 8.00% | 8.00% | - | - | - | _ | 8.00% | 8.00% | 8.00% | 8.00% | |
| (I) Excess (g-h) | 9.05% | 7.75% | 6.97% | 7.85% | - | - | - | - | 11.37% | 7.88% | 8.82% | 8.78% | |
| (j) Core Capital / Total risk weighted assets | 19.22% | 18.06% | 18.35% | 18.81% | - | - | - | - | 19.75% | 18.03% | 19.01% | 19.22% | |
| (k) Minimum statutory ratio | 10.50% | 10.50% | 10.50% | 10.50% | - | - | _ | - | 10.50% | 10.50% | 10.50% | 10.50% | |
| (I) Excess (j-k) | 8.72% | 7.56% | 7.85% | 8.31% | - | - | - | - | 9.25% | 7.53% | 8.51% | 8.72% | |
| (m) Total Capital / Total risk weighted assets | 19.22% | 18.09% | 18.38% | 18.91% | - | - | - | - | 19.75% | 18.04% | 19.08% | 19.40% | |
| (n) Minimum statutory ratio | 14.50% | 14.50% | 14.50% | 14.50% | - | - | - | - | 14.50% | 14.50% | 14.50% | 14.50% | |
| (o) Excess (m-n) | 4.72% | 3.59% | 3.88% | 4.41% | - | - | - | - | 5.25% | 3.54% | 4.58% | 4.90% | |
| (p) Adjusted Core Capital / Total deposits liabilities* | 17.70% | 16.52% | 15.72% | 16.68% | - | - | - | - | 19.96% | 16.04% | 17.53% | 16.98% | |
| (q) Adjusted Core Capital / Total risk weighted assets* | 19.94% | 18.94% | 19.27% | 19.79% | - | - | - | _ | 20.34% | 18.58% | 19.81% | 19.44% | |
| (r) Adjusted Total Capital / Total risk weighted assets* | 19.94% | 18.96% | 19.30% | 19.89% | - | - | - | - | 20.34% | 18.61% | 19.87% | 19.62% | |
| 5 LIQUIDITY | | | | | | | | | | | | | |
| (a) Liquidity Ratio | 58.01% | 60.79% | 60.64% | 58.36% | _ | _ | _ | _ | 64.33% | 62.97% | 61.72% | 60.32% | |
| (b) Minimum statutory ratio | 20.00% | 20.00% | 20.00% | 20.00% | _ | _ | _ | _ | 20.00% | 20.00% | 20.00% | 20.00% | |
| (c) Excess (a-b) | 38.01% | 40.79% | 40.64% | 38.36% | - | _ | - | | 44.33% | 42.97% | 41.72% | 40.32% | |
| (-) () | 33.3170 | | 70.0770 | 55.55 /6 | | | | | 44.00 /0 | /U | →1.7 ≥ 70 | 70.02 /0 | |





| SUMMARY CONSOLIDATED STATEMENT OF CASH FLOW | 30th June, 2022 Un-audited Shs '000 | 31st Dec, 2021 Audited Shs '000 |
|---|---|---------------------------------------|
| Net cash (used in)/ generated from operating activities | (1,704,136) | 75,287,265 |
| Net cash used in investing activities | (7,840,407) | (52,943,873) |
| Net cash used in financing activities | (5,470,220) | (12,716,990) |
| Net (decrease)/ increase in cash and cash equivalents | (15,014,763) | 9,626,402 |
| Cash and cash equivalents at 1st January 2022 | 67,471,764 | 57,845,362 |
| Cash and cash equivalents at 30th June 2022 | 52,457,001 | 67,471,764 |

MESSAGE FROM DIRECTORS

Interim Dividend

The Directors have approved payment of an interim dividend of Shs 2 for every ordinary share of Shs.5 held. The interim dividend will be payable to the shareholders in the company's register at the close of business on 15th September 2022 (the closing date for determination of entitlements) and will be paid on or immediately after 30th September 2022.

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

BY ORDER OF THE BOARD WAWERU MATHENGE GROUP COMPANY SECRETARY NCBA GROUP PLC 24th August 2022

^{*} 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.