

The Un-audited financial results of the Bank and Group for the period ended 30th June, 2023

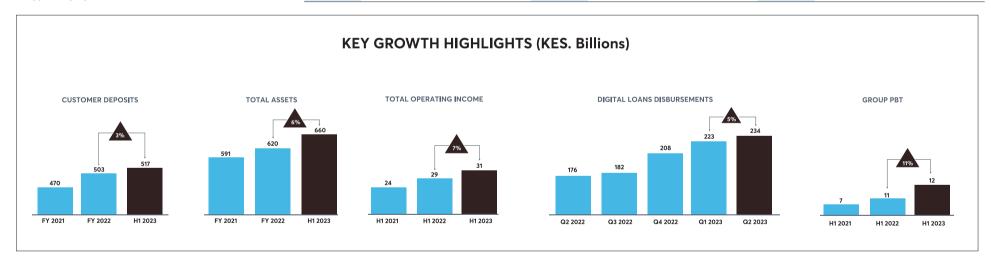
	CTATEMENT OF FINANCIAL POSITION					Jup IOI C						COLIDATED	
ľ	STATEMENT OF FINANCIAL POSITION	30th June,	BA		30th June,	20th lung	COMP		20th lune	20th lune	GROUP CON		30th June,
		2023	31st March, 2023	31st Dec, 2022	2022	30th June, 2023	31st March, 2023	31st Dec, 2022	30th June, 2022	30th June, 2023	31st March, 2023	31st Dec, 2022	2022
		Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000
A	ASSETS Cash (both Local & Foreign)	10,082,087	8,725,299	11,601,111	7,860,075	_	_	_	_	14,050,139	12,476,208	14,595,005	11,106,144
2	Balances due from Central Banks	15,231,575	16,510,241	19,269,770	19,257,679	-	-	-	-	19,230,217	20,696,663	24,031,104	26,711,162
3 4	Kenyan Government securities held for dealing purposes Financial assets at fair value through profit & loss	953,929	953,929	953,929	863,241	-	-	-	-	953,929	953,929	953,929	863,241
5	Investment Securities:	755,727	733,727	733,727	003,241					755,727	933,929	733,727	803,241
	a) Held to maturity: a. Kenya Government securities	123,575,059	126,067,708	123,454,078	123.468.291					123,575,059	126,067,708	123,454,078	123,468,291
	b. Other securities	5,780,628	5,697,499	5,803,816	9,085,396	-	-	-	-	25,248,142	22,170,912	18,367,609	23,560,952
	b) Available for sale:	70.744.040	04.052.045	04 040 0 44	70.050.007					70.7/4.0/0	04.052.045	04.040.0.44	70.050.027
	a. Kenya Government securities b. Other securities	78,761,868 51,092	81,053,945 50,929	81,918,941 50,769	79,958,937 49,848	-	-	-	-	78,761,868 4,093,897	81,053,945 5,024,207	81,918,941 5,036,976	79,958,937 5,093,369
6	Deposits and balances due from local banking institutions	9,832,834	2,193,105	4,659,010	2,066,161	-	-	-	-	9,832,834	2,193,105	4,659,010	1,811,083
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	36,382,028 13,163	19,720,850 271,306	14,223,438 2,068,011	27,549,518 3,433,720	54,544	-	11,093	58,312	47,894,787 218,395	26,565,060 451,141	21,033,832 2,231,441	37,856,475 3,933,022
9	Loans and advances to customers (net)	257,972,529	254,291,387	249,898,626	224,827,591	-	-	-	-	292,379,707	287,153,743	278,920,795	250,498,700
10 11	Balances due from banking institutions in the group Investments in associates	6,917,982 2,661,413	3,056,928 2,432,436	6,268,918 2,432,436	5,027,076 2,432,436	627,358 332,593	3,750,410 332,593	84,875 332,593	990,557 332,593	4,298,637	4,069,660	4,069,660	3,956,459
12	Investments in subsidiary companies	23,002	23,002	23,002	23,002	74,081,089	74,081,089	74,081,089	71,682,913	-	-	-	-
13 14	Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	1,864,770	1,731,397	1,822,073	1,938,237	-	-	-	-	2,340,201	2,165,372	2,357,377	2,518,881
16 17	Prepaid lease rentals Intangible assets	6,063 6,284,411	6,095 5,537,483	6,125 5,397,874	6,190 5,111,577	-	-	-	-	522,063 6,673,859	522,095 5,794,816	522,125 5,810,137	522,190 5,269,550
18	Deferred tax asset	9,761,626	9,831,611	9,019,522	8,629,206	64,783	71,731	59,219	24,491	11,199,845	11,182,375	10,300,722	8,720,282
19	Retirement benefit asset	25 225 025	27104.010	20.404.457	23,502,040	- (42.610	115 5 (4	- 0.021	-	10.051.270	20 205 120	21 200 002	-
20 21	Other assets TOTAL ASSETS	25,335,925 591,491,984	27,184,010 565,339,160	28,406,657 567,278,106	545,090,221	642,610 75,802,977	115,564 78,351,387	9,831 74,578,700	66,491 73,155,357	19,051,378 660,324,957	20,285,120 628,826,059	21,398,903 619,661,644	18,447,083 604,295,821
В	LIABILITIES		222222								2 2 2 2 2 2 2 2		
22 23	Balances due to Central Banks Customer deposits	459,464,879	3,000,000 447,741,252	458,619,230	420,636,110	-	-	-	-	516,637,807	3,000,000 499,735,948	502,675,954	468.489.119
24	Deposits and balances due to local banking institutions	10,307,971	5,866,199	961,345	16,681,125	-	-	-	-	10,307,972	5,866,200	2,540,687	19,618,047
25 26	Deposits and balances due to foreign banking institutions Other money market deposits	15,048,931 -	1,926,189	5,431,767 -	3,587,206	-	-	-	-	14,724,671 -	3,696,868	3,373,440	5,691,343 -
27	Borrowed funds	3,963,876	4,241,191	4,206,965	4,714,106	-	-	-	-	3,963,876	4,241,191	4,206,965	4,714,106
28 29	Balances due to banking institutions in the group Tax payable	657,500	1,275,086	210,943	1,153,698	9,336,130	9,158,197 16,171	8,959,800 <u>-</u>	9,572,971	865,398	- 576,721	- 626,510	420,834
30	Dividends payable	-	_	-	-	471,838	-	-	18,299	471,838	-	020,510	18,299
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-	-	83,710	-	-
33	Other liabilities	19,757,753	21,918,807	18,814,469	19,928,700	309,024	270,189	370,187	194,347	25,036,999	23,718,290	23,816,397	25,092,862
34	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	509,200,910	485,968,724	488,244,719	466,700,945	10,116,992	9,444,557	9,329,987	9,785,617	572,008,561	540,918,928	537,239,953	524,044,610
C 35	Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598
36	Share Premium	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322
37 38	Revaluation reserves Retained earnings	41,155,047	37,328,529	32,984,679	35,830,215	36,024,065	35,537,992	31,879,875	33,707,820	60,617,808	56,335,993	51.269.592	52,298,476
39	Statutory Ioan reserves	-	-	-	-	· · ·	-	-	-	-	-	-	48,292
40 41	Other reserves Proposed dividends	(3,129,379)	(2,223,499) -	(1,923,616) 3,706,918	(1,706,345) -	-	3,706,918	3,706,918	-	(1,963,332)	(1,797,700) 3,706,918	(2,216,739) 3,706,918	(1,830,054) -
42	Capital grants		-	-	-	-	-	-		-	-	-	<u>-</u>
40		82,291,074	79,370,436	79,033,387	78,389,276	65,685,985	68,906,831			88,316,396	87,907,131	82,421,691	80,178,634
43	Non-controlling interests	-	-	-	-	-	-	65,248,713	63,369,740	-	-	-	72,577
44	TOTAL SHAREHOLDERS' FUNDS	82,291,074 501,401,084	79,370,436 565 339160	79,033,387	78,389,276	65,685,985	68,906,831	65,248,713	63,369,740	88,316,396	87,907,131	82,421,691 619,661,644	72,577 80,251,211
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	82,291,074 591,491,984	79,370,436 565,339,160	-	-	-	-	-	-	-	-	82,421,691 619,661,644	
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME			79,033,387	78,389,276	65,685,985	68,906,831	65,248,713	63,369,740	88,316,396	87,907,131		80,251,211
44 45 II 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		565,339,160	79,033,387	78,389,276	65,685,985	68,906,831	65,248,713	63,369,740	88,316,396 660,324,957	87,907,131 628,826,059		80,251,211
44 45 II 1 1.1 1.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	591,491,984 14,474,225 11,986,762	6,847,413 6,038,322	79,033,387 567,278,106 23,351,803 22,823,692	78,389,276 545,090,221 11,111,812 10,942,609	65,685,985 75,802,977	- 68,906,831 78,351,387 - -	- 65,248,713 74,578,700 - -	63,369,740 73,155,357	88,316,396 660,324,957 16,484,986 13,250,686	87,907,131 628,826,059 7,820,698 6,634,056	26,837,485 24,776,746	80,251,211 604,295,821 12,756,573 11,877,986
44 45 II 1.1 1.2 1.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	591,491,984 14,474,225 11,986,762 479,230	6,847,413 6,038,322 204,424	79,033,387 567,278,106 23,351,803 22,823,692 583,194	78,389,276 545,090,221 11,111,812 10,942,609 223,607	65,685,985	68,906,831	65,248,713	63,369,740	88,316,396 660,324,957 16,484,986 13,250,686 531,398	87,907,131 628,826,059 7,820,698 6,634,056 219,843	26,837,485 24,776,746 642,800	80,251,211 604,295,821 12,756,573 11,877,986 224,348
44 45 II 1 1.1 1.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	591,491,984 14,474,225 11,986,762	6,847,413 6,038,322	79,033,387 567,278,106 23,351,803 22,823,692	78,389,276 545,090,221 11,111,812 10,942,609	65,685,985 75,802,977	- 68,906,831 78,351,387 - -	- 65,248,713 74,578,700 - -	63,369,740 73,155,357	88,316,396 660,324,957 16,484,986 13,250,686	87,907,131 628,826,059 7,820,698 6,634,056	26,837,485 24,776,746	80,251,211 604,295,821 12,756,573 11,877,986
44 45 II 1.1 1.2 1.3 1.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	14,474,225 11,986,762 479,230 74,959	6,847,413 6,038,322 204,424 37,272	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398	65,685,985 75,802,977	68,906,831 78,351,387	65,248,713 74,578,700	63,369,740 73,155,357 - - 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812	26,837,485 24,776,746 642,800 147,195 52,404,226	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351
11 1.1 1.2 1.3 1.4 1.5 2 2.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits	14,474,225 11,986,762 479,230 74,959 27,015,176	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054	65,685,985 75,802,977	68,906,831 78,351,387	65,248,713 74,578,700	63,369,740 73,155,357 - - 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956	7,820,698 6,634,056 219,843 39,812 14,714,409	26,837,485 24,776,746 642,800 147,195 52,404,226	12,756,573 11,877,986 224,348 72,351 24,931,258
44 45 1 1 1.1 1.2 1.3 1.4 1.5 2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE	14,474,225 11,986,762 479,230 74,959 27,015,176	6,847,413 6,038,322 204,424 37,272 13,127,431	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426	65,685,985 75,802,977	68,906,831 78,351,387	65,248,713 74,578,700	63,369,740 73,155,357 - - 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409	26,837,485 24,776,746 642,800 147,195 52,404,226	12,756,573 11,877,986 224,348 72,351 24,931,258
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593	65,685,985 75,802,977 - - 58,436 - 58,436	68,906,831 78,351,387 - 2,049 - 2,049	65,248,713 74,578,700 33,214 - 33,214	63,369,740 73,155,357	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695	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
1 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239	65,685,985 75,802,977	68,906,831 78,351,387 - - 2,049 - 2,049	65,248,713 74,578,700 - - 33,214 - 33,214	63,369,740 73,155,357 - - 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841	78,389,276 545,090,221 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	65,685,985 75,802,977 - - 58,436 - 58,436	68,906,831 78,351,387 - 2,049 - 2,049	65,248,713 74,578,700 33,214 - 33,214	63,369,740 73,155,357	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208	26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889	78,389,276 545,090,221 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	65,685,985 75,802,977 - - 58,436 - 58,436	68,906,831 78,351,387 - 2,049 - 2,049	65,248,713 74,578,700 33,214 - 33,214	63,369,740 73,155,357	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	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
11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841	78,389,276 545,090,221 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	58,436 - 58,436	2,049 2,049 2,049	33,214 - 33,214 - 33,214	63,369,740 73,155,357	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419	78,389,276 545,090,221 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	58,436 	2,049 	33,214 - - 33,214 - - 33,214 - - - 11,859,000 273,054	63,369,740 73,155,357 	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 -1,190,132	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905	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
1 1.1 1.2 2 1.3 1.4 1.5 2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6 4.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206	5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,628 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639	78,389,276 545,090,221 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	65,685,985 75,802,977 - - - - - - - - - - - - - - - - - -	68,906,831 78,351,387 	33,214 	63,369,740 73,155,357 10,943 - 10,943 - - - 10,943 - - - - - 6,559,000 189,891 6,748,891	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 -2,504,905 30,256,633	90,251,211 604,295,821 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
1 11 1.2 2 1.3 2.4 3 4.4 4.5 4.6 5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419	78,389,276 545,090,221 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	58,436 	2,049 	33,214 - - 33,214 - - 33,214 - - - 11,859,000 273,054	63,369,740 73,155,357 	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 -1,190,132	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905	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
1 1.1 1.2 2 1.3 1.4 1.5 2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6 4.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,628 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639	78,389,276 545,090,221 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	58,436 58,436 - 58,436 - - 58,436 - - 4,203,585 171,734 4,375,319 4,433,755	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 	63,369,740 73,155,357 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 -2,504,905 30,256,633	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
1 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 3 4 4.4 5.5 6 6.1 6.2 6.6 1.6 2.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480	78,389,276 545,090,221 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	58,436 - 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 - 33,214 - 33,214 - 33,214 - 11,859,000 273,054 12,132,054 12,165,268	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	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164	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
1 11 1.1 1.2 2 1.1 3 1.4 4.5 2 2.1 3 2.4 3 4 4.1 4.5 5 6 6.1 6.2 6.3 6.6 3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480	78,389,276 545,090,221 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	58,436 58,436 - 58,436 - - 58,436 - - 4,203,585 171,734 4,375,319 4,433,755	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 33,214 33,214 33,214 - 33,214 - 11,859,000 273,054 12,132,054 12,165,268	63,369,740 73,155,357 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164	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
1 11 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 4 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 - 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997	78,389,276 545,090,221 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	65,685,985 75,802,977 - 58,436 - 58,436 - - - 58,436 - - - - 4,203,585 171,734 4,375,319 4,433,755	68,906,831 78,351,387 2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 33,214 33,214 33,214 	63,369,740 73,155,357 10,943 10,943 10,943 10,943 10,943 10,943 10,943 10,943 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435	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
1 11 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 4 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 4,968 4,968 4,968 4,38,451	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 154	65,685,985 75,802,977 - 58,436 - 58,436 - - - 58,436 - - - - 4,203,585 171,734 4,375,319 4,433,755	68,906,831 78,351,387 2,049 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,165,268	63,369,740 73,155,357 10,943 10,943 10,943 10,943 10,943 10,943 10,943 10,943 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842	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
1 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.6.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 19,239 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	65,685,985 75,802,977 	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646	33,214 33,214 33,214 33,214 	63,369,740 73,155,357 10,943 10,943 - 10,943 - 10,943 - 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 1,450,907 37,922,272	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
1 11 1.1 1.2 2 1.1 1.2 2.2 3.3 2.4 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 - 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346	78,389,276 545,090,221 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	65,685,985 75,802,977 58,436 58,436 - - 58,436 - - - 58,436 - - - 4,203,585 171,734 4,375,319 4,433,755 - 175,966 37,580 1,026 - - - - - - - - - - - - - - - - - - -	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823	33,214 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,165,268	63,369,740 73,155,357 10,943 10,943 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907	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
1 11 12 13 14 1.5 12 21 2.2 2.3 3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 - 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131	78,389,276 545,090,221 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	65,685,985 75,802,977 	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646	33,214 33,214 33,214 33,214 	63,369,740 73,155,357 10,943 10,943 - 10,943 - 10,943 - 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 23,012,892 22,288,327	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
1 11 1.2 2 2.1 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.5 5 6 6.6 6.7 6.8 6.7 7 8	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006	78,389,276 545,090,221 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	58,436 58,436 58,436 - 58,436 - 58,436 - 4,203,585 171,734 4,375,319 4,433,755 - 175,966 37,580 1,026 - 45,515 260,087 4,173,668 - 4,173,668	2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 -14,788 125,646 3,673,177 3,673,177	33,214 33,214 33,214 33,214 33,214 1,859,000 273,054 12,132,054 12,165,268 2,058 102,258 450,932 11,714,336	63,369,740 73,155,357 10,943 10,943 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 69,137 6,916,103 18,663,972 12,359,216	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 724,565	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
1 11 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 6.6 6.6 6.7 6.8 7 8 9 10 11 12	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 - 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 (2,653,475)	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589)	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,344 30,898,349 22,562,131 531,125 22,031,006 (5,088,712)	78,389,276 545,090,221 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 11,089,599 (11,489)	65,685,985 75,802,977 58,436 58,436 	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 14,788 125,646 3,673,177 3,673,177 2,7,571)	11,859,000 273,054 12,132,054 12,132,054 12,165,268 450,932 11,714,336	63,369,740 73,155,357 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 -1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 12,359,216 (3,139,878)	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 - 6,394,750 (1,943,296)	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,91,527 203,200 22,491,527 (5,763,209)	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)
1 1.1 1.2 2 2.1 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 6.5 6.6 6.7 6.8 9 10 11	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT /ILOSS) BEFORE TAX Current tax Deferred tax	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 10,604,974 10,604,974 218,869	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 [1,798,589] 683,567	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 -1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472)	78,389,276 545,090,221 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)	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513	11,859,000 273,054 12,165,268 260,236 86,380 2,058 450,932 11,714,336 (47,744)	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 12,359,216 [3,139,878) 128,878	87,907,131 628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 - 6,394,750 (1,943,296) 614,947	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,91,527 203,200 22,491,527 25,763,209) (2,950,292)	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)
1 11 1.1 1.2 2 1.1 3.1 1.4 1.5 2 2.1 1.2 2.2 3.3 2.4 3.4 4.5 5.6 6.6 6.6 6.7 6.8 9 10 11 12 13 11 14 15	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income:	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 - 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 (2,653,475)	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589)	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,344 30,898,349 22,562,131 531,125 22,031,006 (5,088,712)	78,389,276 545,090,221 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 11,089,599 (11,489)	65,685,985 75,802,977 58,436 58,436 	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 14,788 125,646 3,673,177 3,673,177 2,7,571)	33,214 33,214 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,165,268 260,236 86,380 2,058 102,258 450,932 11,714,336 11,714,336	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 6,589,891 6,748,891 6,759,834	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 (3,139,878) 128,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 5,45,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 (1,943,296) 614,947 5,066,401	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 23,012,892 24,91,527 (5,763,209) (2,950,292) 13,778,026	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
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.6 6.7 7 8 9 10 11 12 12 13 14 15 15.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 4,38,451 189,238 516,8211 15,400,238 10,604,974 10,604,974 2(6,653,475) 218,869 8,170,368	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 154	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513	11,859,000 273,054 12,165,268 260,236 86,380 2,058 450,932 11,714,336 (47,744)	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 12,359,216 12,359,216 (3,139,878) 128,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 6,394,750 6,394,750 614,947 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,91,527 26,763,209) (2,950,292) 13,778,026	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
1 1.1 1.2 2 1.3 1.4 1.5 2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 6.5 6 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 10,604,974 10,604,974 218,869	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 [1,798,589] 683,567	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 -1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472)	78,389,276 545,090,221 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)	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513	11,859,000 273,054 12,165,268 260,236 86,380 2,058 450,932 11,714,336 (47,744)	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 (3,139,878) 128,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 5,45,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 (1,943,296) 614,947 5,066,401	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 23,012,892 24,91,527 (5,763,209) (2,950,292) 13,778,026	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
1 11 12 13 14 1.5 2 2.1 12.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.2 15.5 15.1 15.2 15.5 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 4,38,451 189,238 516,8211 15,400,238 10,604,974 10,604,974 2(6,653,475) 218,869 8,170,368	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 154	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513	11,859,000 273,054 12,165,268 260,236 86,380 2,058 450,932 11,714,336 (47,744)	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 12,359,216 12,359,216 (3,139,878) 128,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 6,394,750 6,394,750 614,947 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,91,527 26,763,209) (2,950,292) 13,778,026	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
1 11 12 13 14 1.5 2 2.1 12.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.2 15.5 15.1 15.2 15.5 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 4,38,451 189,238 516,8211 15,400,238 10,604,974 10,604,974 2(6,653,475) 218,869 8,170,368	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 - 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822	78,389,276 545,090,221 11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 154	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513	11,859,000 273,054 12,165,268 260,236 86,380 2,058 450,932 11,714,336 (47,744)	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216 12,359,216 12,359,216 (3,139,878) 128,878 9,348,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 6,394,750 6,394,750 614,947 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 24,91,527 26,763,209) (2,950,292) 13,778,026	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
1 11 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.6 6.6 6.7 7 8 9 10 11 12 13 14 15 15.2 15.5 15.5 15.5 15.5 15.5 15.5 1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Pofit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive Income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 (2,653,475) 218,869 8,170,368 (1,205,763) 6,964,605	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 (1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 - 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,988,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822 (2,388,214) 11,690,608	78,389,276 545,090,221 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) 5,746,495	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 (27,571) 12,511 3,658,117	33,214 33,214 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,165,268 260,236 86,380 2,058 102,258 450,932 11,714,336 (47,744) 11,666,592	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 6,759,834 187,009 24,511 1,029 24,511 1,029 37,128 249,677 6,510,157 6,510,157 6,510,157 6,492,580	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 - 1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 6916,103 18,663,972 12,359,216 (3,139,878) 128,878 9,348,216 1,214,867 (961,459) 253,408 9,601,624	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 (1,943,296) 614,947 5,066,401 581,343 (162,303)	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 12,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 724,565 22,288,327 (5,763,209) (2,950,292) 13,778,026 305,230 (2,491,457) - (2,186,227) 11,591,799	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 11,180,266 (248,952) (248,952) (3,160,672) 7,770,642 124,418 (1,921,082) -1 (1,796,664) 5,973,978
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 3 4 4.4 5.5 6 6.6 6.7 8 8 9 10 11 12 12 13 13 14 15 15 15.1 15.1 15.1 15.1 15.1 15.1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Share of associate profit PROFITI/LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR RET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR REARINGS PER SHARE - DECLARED (Shs)	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 14,968 438,451 189,238 511,818 5,563,211 15,400,238 10,604,974 10,604,974 (2,653,475) 218,869 8,170,368	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 5,458,872 6,833,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,2863,472) 14,078,822	78,389,276 545,090,221 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	65,685,985 75,802,977	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513	11,859,000 273,054 12,132,054 12,132,054 12,132,058 450,932 11,714,336 (47,744) 11,666,592	63,369,740 73,155,357 10,943	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 -1,190,132 13,812,626 31,023,188 4,391,994 5,825,966 142,579 445,003 333,190 609,137 6916,103 18,663,972 12,359,216 -12,359,216 (3,139,878) 128,878 9,348,216 1,214,867 (961,459)	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 6,394,750 6,394,750 1,943,296) 614,947 5,066,401	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 724,565 22,288,327 243,200 22,491,527 (5,763,209) (2,950,292) 13,778,026	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 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 3 4 4.4 5.5 6 6.6 6.7 8 8 9 10 11 12 12 13 13 14 15 15 15.1 15.1 15.1 15.1 15.1 15.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR EARNINGS PER SHARE- BASIC & DILUTED (Shs)	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920 11,956,170 15,059,006 4,540,535 2,243,969 3,955,588 206,114 10,946,206 26,005,212 4,119,488 4,563,064 4,540,535 189,238 511,818 5,563,211 15,400,238 10,604,974 (2,653,475) 218,869 8,170,368 (1,205,763) 6,964,605 15.05	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 (1,798,589) 683,567 4,343,850	79,033,387 567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,125 22,031,006 (5,088,712) (2,863,472) 14,078,822 (2,388,214) (2,388,214) 11,690,608 25,93	78,389,276 545,090,221 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) 5,746,495	65,685,985 75,802,977 58,436 58,436 58,436 58,436 4,203,585 171,734 4,375,319 4,433,755 175,966 37,580 1,026 - 45,515 260,087 4,173,668 4,173,668 4,173,668 4,173,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,668 4,174,190 2,52	68,906,831 78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 (27,571) 12,511 3,658,117	11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 12,165,268 450,932 11,714,336 (47,744) 11,666,592 11,666,592 7.08	63,369,740 73,155,357 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 6,510,157 6,510,157 6,492,580 6,492,580	88,316,396 660,324,957 16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,135,394 17,210,562 5,771,935 2,537,666 4,312,893 1,190,132 13,812,626 31,023,188 4,391,994 45,825,966 142,579 445,003 333,190 609,137 6,916,103 18,663,972 12,359,216	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 - 545,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 (1,943,296) 614,947 5,066,401 581,343 (162,303) - 419,040 5,485,441 3.08	26,837,485 24,776,746 642,800 147,7195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 23,012,892 24,94,565 22,288,327 203,200 (2,950,292) 13,778,026 305,230 (2,491,457) - (2,186,227) 11,591,799 8,36	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 11,904,831 724,565 11,180,266 11,904,831 724,565 11,180,266 11,904,831 724,565 11,180,266 124,418 (1,921,082) 124,418 (1,921,082) 1,770,642 124,418 (1,921,082) 1,7796,6644 1,793,978 4,72

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The Un-audited financial results of the Bank and Group for the period ended 30th June, 2023

				t dilla Oi	COMPANY				GROUP CONSOLIDATED			
III OTHER DISCLOSURES		RA	NK			СОМР	ANY			GROUP CON	ISOLIDATED	
	30th June, 2023	31st March, 2023	31st Dec, 2022	30th June, 2022	30th June, 2023	31st March, 2023	31st Dec, 2022	30th June, 2022	30th June, 2023	31st March, 2023	31st Dec, 2022	30th June, 2022
	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited Shs '000	Un-audited	Audited	Un-audited
1 NON-PERFORMING LOANS AND ADVANCES	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	5ns 000	Shs '000	Shs '000	Shs '000
(a) Gross Non-performing loans and advances	38,303,400	36,102,498	35,299,943	33,077,771	_	-	_	-	42,634,961	39,748,351	39,130,983	37,204,976
(b) Less Interest in Suspense	8,679,811	7,797,428	6,970,900	8,377,426	-	-	_	-	8,999,670	8,062,573	7,276,183	8,691,219
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	29,623,589	28,305,070	28,329,043	24,700,345	-	-	_	-	33,635,291	31,685,778	31,854,800	28,513,757
(d) Less Loan Loss Provision	12,432,028	12,470,488	13,230,614	12,414,401	-	-	_	-	15,657,593	14,514,073	15,603,793	14,375,452
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	17,191,561	15,834,583	15,098,429	12,285,944	-	=	-	-	17,977,698	17,171,705	16,251,007	14,138,305
(f) Discounted Value of Securities	17,191,561	15,834,583	15,098,429	12,285,944	-	-	-	-	17,977,698	17,171,705	16,251,007	14,138,305
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	23,387,002	21,490,950	18,013,553	16,873,872	-	-	-	-	23,691,834	21,822,756	18,095,641	17,026,277
(b) Employees	5,992,466	5,387,286	5,083,949	4,853,114	-	-	-	-	6,657,215	6,039,870	5,797,856	5,551,436
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	29,379,468	26,878,236	23,097,502	21,726,985	-	-	-	-	30,349,049	27,862,626	23,893,497	22,577,713
3 OFF-BALANCE SHEET ITEMS												
(a) Letters of credit, guarantees, acceptances	57,091,200	44,891,121	53,501,383	55,136,347	_	_	_	_	64,747,959	51,262,561	58,585,015	61,172,584
(b) Forwards, Swaps and options	15,345,504	22,492,455	24,898,291	11,521,964	_	_	_	_	15,345,504	22,492,455	24,898,291	11,521,964
(c) Other contingent liabilities	-	,		-	_	_	_	_	2,623,421	1,816,029	2,074,597	3,327,530
(d)TOTAL CONTINGENT LIABILITIES	72,436,704	67,383,576	78,399,674	66,658,311	-	-	-	-	82,716,884	75,571,045	85,557,903	76,022,078
4 CAPITAL STRENGTH												
(a) Core capital	75,998,051	74,052,458	72,475,434	71,731,934	-	-	-	-	86,193,053	83,712,646	81,667,879	81,497,109
(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 (α-b)	74,998,051	73,052,458	71,475,434	70,731,934	-	-	-	-	85,193,053	82,712,646	80,667,879	80,497,109
(d) Supplementary Capital	-	-	-	-	-	-	_	-	243,316	285,262	265,766	-
(e) TOTAL CAPITAL (α+d)	75,998,051	74,052,458	72,475,434	71,731,934	-	-	_	-	86,436,369	83,997,909	81,933,645	81,497,109
(f)TOTAL RISK WEIGHTED ASSETS	431,172,212	424,508,500	404,040,200	373,293,480					481,286,503	471,853,264	444,759,800	412,693,545
(g) Core Capital / Total deposits liabilities	16.54%	16.54%	15.80%	17.05%	-	-	-	-	16.74%	16.79%	16.25%	19.37%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	8.54%	8.54%	7.80%	9.05%	-	-	-	-	8.74%	8.79%	8.25%	11.37%
(j) Core Capital / Total risk weighted assets	17.63%	17.44%	17.94%	19.22%	-	-	-	-	17.91%	17.74%	18.36%	19.75%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(I) Excess (j-k)	7.13%	6.94%	7.44%	8.72%	-	-	-	-	7.41%	7.24%	7.86%	9.25%
(m) Total Capital / Total risk weighted assets	17.63%	17.44%	17.94%	19.22%	-	-	-	-	17.96%	17.80%	18.42%	19.75%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	-	-	-	-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	3.13%	2.94%	3.44%	4.72%	-	-	-	-	3.46%	3.30%	3.92%	5.25%
(p) Adjusted Core Capital / Total deposits liabilities*	-	-	16.22%	17.70%	-	-	-	-	-	-	16.59%	19.96%
(q) Adjusted Core Capital / Total risk weighted assets*	-	-	18.41%	19.94%	-	-	-	-	-	-	18.75%	20.34%
(r) Adjusted Total Capital / Total risk weighted assets*	-	-	18.41%	19.94%	-	-	-	-	-	-	18.81%	20.34%
5 LIQUIDITY												
(a) Liquidity Ratio	55.39%	54.81%	55.61%	58.01%	-	-	-	-	54.69%	53.05%	53.20%	64.33%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	35.39%	34.81%	35.61%	38.01%	-	-	-	-	34.69%	33.05%	33.20%	44.33%



SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital Shs '000	Share Premium Shs '000	Statutory and Other Reserves Shs '000	Revenue Reserves Shs '000	Proposed Dividends Shs '000	Total Shs '000
At 1st January 2023	8,237,598	21,424,322	(2,216,739)	51,269,592	3,706,918	82,421,691
Profit for the period	-	-	-	9,348,216	-	9,348,216
Other comprehensive income	-	-	253,408	-	-	253,408
2022 Final Dividends paid	-	-	-	-	(3,706,918)	(3,706,918)
Balance as at 30th June 2023	8,237,598	21,424,322	(1,963,331)	60,617,808	-	88,316,397

SUMMARY CONSOLIDATED STATEMENT DF CASH FLOW	30th June, 2023 Un-audited Shs '000	31st Dec, 2022 Audited Shs '000
Cash flows generated from operating activities	18,812,595	8,479,836
Net cash used in investing activities	(167,481)	(25,298,784)
Net cash used in financing activities	(4,995,320)	(10,636,525)
Net increase/ (decrease) in cash and cash equivalents	13,649,794	(27,455,473)
Cash and cash equivalents at 1st January 2023	40,957,316	68,412,789
Cash and cash equivalents at 30th June 2023	54,607,110	40,957,316

* The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9. These ratios are no longer applicable.

MESSAGE FROM DIRECTORS

Interim Dividend

The Directors have approved payment of an interim dividend of Shs 1.75 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 $\frac{1}{2}$ 14th September, 2023 (the closing date for determination of entitlements) and will be paid on or immediately after 28th September, 2023

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 23rd August, 2023