

The Un-audited financial results of the Bank and Group for the period ended 30th June, 2024.

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I STATEMENT OF FINANCIAL POSITION	30th June,		NK 31st Dec,	30th June,	30th June,	COMP	ANY 31st Dec,	30th June.	30th June,	GROUP CON 31st March,	ISOLIDATED 31st Dec,	30th June.
	2024 Un-audited	31st March, 2024 Un-audited	2023 Audited	2023 Un-audited	2024 Un-audited	31st March, 2024 Un-audited	2023 Audited	2023 Un-audited	2024 Un-audited	2024 Un-audited	2023 Audited	2023 Un-audited
A ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
1 Cash (both Local & Foreign) 2 Balances due from Central Banks	12,150,347 29,783,639	13,556,296 28,228,946	12,361,809 23,494,013	10,082,087 15,231,575	-	-	-	-	15,713,476 35,000,159	17,472,157 33,351,559	14,691,059 28,636,824	14,050,139 19,230,217
3 Kenyan Government securities held for dealing purposes 4 Financial assets at fair value through profit & loss	73,995	1,593,894	1,593,894	953,929	-	-	-	-	73,995	1,593,894	1,593,894	953,929
5 Investment Securities: a) Held to maturity:	70,775	1,0,0,0,4	1,0,0,0,4	,00,,2,					70,770	1,00,004	1,000,004	700,727
a. Kenya Government securities	111,144,622	109,370,987	125,115,542	123,575,059	-	-	-	-	111,144,622	109,370,987	125,115,542	123,575,059
b. Other securitiesb) Available for sale:	10,563,670	10,412,251	10,209,845	5,780,628	-	-	-	-	31,109,755	28,584,636	30,544,782	25,248,142
 a. Kenya Government securities b. Other securities 	71,460,491 55,277	68,678,702 56,669	78,300,630 59,097	78,761,868 51,092	-	-	-	-	71,460,491 5,160,545	68,678,702 5,935,189	78,300,630 5,819,962	78,761,868 4,093,897
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad	8,120,532 43,834,577	9,463,973 42,658,639	2,018,797 53,644,449	9,832,834 36,382,028	-	-	-	-	8,120,532 51,228,115	9,463,973 50,034,291	2,018,797 64,730,268	9,832,834 47,894,787
8 Tax recoverable 9 Loans and advances to customers (net)	272,873,193	<u>-</u> 282,692,834	- 296,400,293	13,163 257,972,529	52,947 -	-	2,786 -	54,544 -	240,334 309,662,546	146,792 320,505,401	59,291 337,018,150	218,395 292,379,707
10 Balances due from banking institutions in the group 11 Investments in associates	10,983,053 2,661,412	14,556,814 2,661,412	11,367,471 2,661,412	6,917,982 2,661,413	334,160 332,593	447,151 332,593	418,622 332,593	627,358 332,593	4,223,674	4,223,674	4,223,674	4,298,637
12 Investments in subsidiary companies 13 Investments in joint ventures	23,002	23,002	23,002	23,002	74,081,089	74,081,089	74,081,089	74,081,089	-	-	-	-
14 Investment properties	2725040	4.044.077	1051606	1064770	-	-	-	-	2242222	2 224 252	2 254 222	-
15 Property and equipment16 Prepaid lease rentals	2,735,949 5,940	1,914,377 5,970	1,851,606 6,000	1,864,770 6,063	-	-	-	-	3,243,320 521,940	2,221,252 521,970	2,251,830 522,000	2,340,201 522,063
17 Intangible assets18 Deferred tax asset	7,263,149 10,033,275	8,004,500 11,099,465	7,397,170 10,644,111	6,284,411 9,761,626	83,295	103,040	92,453	64,783	7,504,193 11,350,524	8,411,082 12,357,540	7,779,007 12,274,664	6,673,859 11,199,845
19 Retirement benefit asset20 Other assets	26,679,619	29,160,315	- 24,594,711	- 25,335,925	- 651,891	- 336,224	350,697	- 642,610	23,319,307	- 21,999,252	- 19,041,034	- 19,051,378
21 TOTAL ASSETS B LIABILITIES	620,445,742	634,139,046	661,743,852	591,491,984	75,535,975	75,300,097	75,278,240	75,802,977	689,077,528	694,872,351	734,621,408	660,324,957
22 Balances due to Central Banks 23 Customer deposits	- 473,518,794	499,968,190	19,040,257 514,607,655	- 459,464,879	-	-	-	-	528,885,189	- 548,067,671	19,040,257 579,401,918	- 516,637,807
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions	18,363,891 2,156,278	11,194,826 1,623,798	3,628,415 10,868,020	10,307,971 15,048,931	-	-	-	<u>-</u>	18,363,892 1,792,993	11,194,827 1,632,142	5,262,935 2,377,367	10,307,972 14,724,671
26 Other money market deposits 27 Borrowed funds	9,346,516	3,330,458	4,208,323	3,963,876	-	-	-	-	9,496,056	4,982,330	6,411,971	3,963,876
28 Balances due to banking institutions in the group	399,386	995,771	599,971	657,500	9,198,292	9,261,881	9,079,786	9,336,130	-	-	-	-
29 Tax payable30 Dividends payable	1,105,590 -	1,416,498 -	133,646 -	-	636,201	31,439 231,374	241,316	471,838	1,240,294 636,201	1,455,108 231,374	207,735 241,316	865,398 471,838
31 Deferred tax liability 32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities 34 TOTAL LIABILITIES	21,598,807 526,489,262	28,628,120 547,157,661	20,840,508 573,926,795	19,757,753 509,200,910	288,055 10,122,548	342,930 9,867,624	458,619 9,779,721	309,024 10,116,992	27,259,279 587,673,904	28,531,666 596,095,118	25,014,731 637,958,230	25,036,999 572,008,561
C SHAREHOLDERS' FUNDS 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 37 Revaluation reserves	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
38 Retained earnings 39 Statutory loan reserves	51,629,222	47,807,671 -	43,243,209	41,155,047	35,751,507	30,827,996	30,894,042	36,024,065 -	74,715,793	70,202,508	64,900,509	60,617,808
40 Other reserves	(1,938,148)	(5,091,692)	(4,691,558)	(3,129,379)	-	- 4,942,557	- 4,942,557	-	(2,974,089)	(6,029,752)	(2,841,808) 4,942,557	(1,963,332)
41 Proposed dividends 42 Capital grants	-	-	5,000,000	-		-	<u> </u>	-	-	4,942,557	-	-
43 Non-controlling interests 44 TOTAL SHAREHOLDERS' FUNDS	93,956,480	86,981,385	87,817,057 -	82,291,074	65,413,427 -	65,432,473	65,498,519	65,685,985	101,403,624	98,777,233	96,663,178	88,316,396
44 TOTAL STIAKETIOEDERS TOTALS	93 956 480	86 981 385	87 817 057	82 201 074	65 /13 /27	65 /32 /73	65 /08 510	65 685 085	101 403 624	98 777 233	96 663 178	88 316 306
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	93,956,480 620,445,742	86,981,385 634,139,046	87,817,057 661,743,852	82,291,074 591,491,984	65,413,427 75,535,975	65,432,473 75,300,097	65,498,519 75,278,240	65,685,985 75,802,977	101,403,624 689,077,528	98,777,233 694,872,351	96,663,178 734,621,408	88,316,396 660,324,957
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME												
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	20,933,907	634,139,046 10,382,775	661,743,852 31,854,989	591,491,984 14,474,225					689,077,528 23,317,842	694,872,351 11,576,101	734,621,408 36,388,225	660,324,957 16,484,986
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME	620,445,742	634,139,046	661,743,852	591,491,984					689,077,528	694,872,351	734,621,408	660,324,957
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	20,933,907 11,325,617 1,573,293 82,929	10,382,775 5,898,703 708,472 41,465	31,854,989 24,496,757 1,359,117 152,272	14,474,225 11,986,762 479,230 74,959	75,535,975 - - 13,654	75,300,097	75,278,240 - - 85,228	75,802,977 - - 58,436	23,317,842 13,002,982 1,656,570 85,698	11,576,101 6,746,085 739,857 42,767	36,388,225 27,169,670 1,507,704 158,542	16,484,986 13,250,686 531,398 78,886
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE	20,933,907 11,325,617 1,573,293 82,929 33,915,746	10,382,775 5,898,703 708,472 41,465 17,031,415	31,854,989 24,496,757 1,359,117 152,272 57,863,135	14,474,225 11,986,762 479,230 74,959 27,015,176	75,535,975	75,300,097	75,278,240	75,802,977 - -	23,317,842 13,002,982 1,656,570 85,698 38,063,092	11,576,101 6,746,085 739,857 42,767 19,104,810	36,388,225 27,169,670 1,507,704 158,542 65,224,141	16,484,986 13,250,686 531,398 78,886 30,345,956
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME	20,933,907 11,325,617 1,573,293 82,929	10,382,775 5,898,703 708,472 41,465	31,854,989 24,496,757 1,359,117 152,272	14,474,225 11,986,762 479,230 74,959	75,535,975 - - 13,654	75,300,097	75,278,240 - - 85,228	75,802,977 - - 58,436	23,317,842 13,002,982 1,656,570 85,698	11,576,101 6,746,085 739,857 42,767	36,388,225 27,169,670 1,507,704 158,542	16,484,986 13,250,686 531,398 78,886
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits	20,933,907 11,325,617 1,573,293 82,929 33,915,746	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366	31,854,989 24,496,757 1,359,117 152,272 57,863,135	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829	75,535,975 - - 13,654	75,300,097	75,278,240 - - 85,228	75,802,977 - - 58,436	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472	16,484,986 13,250,686 531,398 78,886 30,345,956
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME Loans and advances Loans and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Lustomer deposits Deposits and placement from banking institutions Other interest income TOTAL INTEREST EXPENSE Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST EXPENSE	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225	14,474,225 11,986,762 479,230 74,959 27,015,176 11,046,829 587,421 321,920	75,535,975 - 13,654 - 13,654	75,300,097 - - 8,213 - 8,213	75,278,240 - - 85,228 - 85,228	75,802,977 58,436 58,436	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225	16,484,986 13,250,686 53,398 78,886 30,345,956 12,124,391 689,083 321,920
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 5 Fees and commissions on loans and advances	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895	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	75,535,975 - 13,654 - 13,654	75,300,097 - - 8,213 - 8,213	75,278,240 - 85,228 - 85,228	75,802,977 - - 58,436 - - - - -	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500	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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME Loans and advances Loans and placements with banking institutions Other interest income INTEREST EXPENSE Lustomer deposits Deposits and placement from banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NOTAL INTEREST EXPENSE NET INTEREST INCOME	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895	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	75,535,975 - 13,654 - 13,654	75,300,097 - - 8,213 - 8,213	75,278,240 - 85,228 - 85,228	75,802,977 - - 58,436 - - - - -	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500	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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME Loans and advances Loans and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Lustomer deposits Deposits and placement from banking institutions TOTAL INTEREST INCOME INTEREST EXPENSE TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME TOTAL INTEREST INCOME Other fees and commissions on loans and advances Cother fees and commissions Foreign exchange trading income Joividend income	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729	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	75,535,975 - 13,654 - 13,654 - 13,654 - 5,000,000	75,300,097 8,213 8,213 8,213	75,278,240 	58,436 - 58,436 - - - - 58,436	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941	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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1. Loans and advances 1. Loans and advances 1. Deposits and placements with banking institutions 1. Other interest income 1. TOTAL INTEREST INCOME INTEREST EXPENSE 2. Customer deposits 2. Deposits and placement from banking institutions 2. Other interest expenses 2. TOTAL INTEREST EXPENSE 3. NET INTEREST INCOME INTEREST EXPENSE 4. NON - INTEREST INCOME 4. NON - INTEREST INCOME 4. Fees and commissions on loans and advances 4. Other fees and commissions 4. Foreign exchange trading income 4. Dividend income 4. Other income 4. Other income 4. Other income 4. TOTAL NON-INTEREST INCOME	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227	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	75,535,975	75,300,097 8,213 8,213 105,796 105,796	75,278,240 - 85,228 - 85,228 - - - - 85,228 - - - - - - - - - - - - -	75,802,977 58,436 58,436 4,203,585 171,734 4,375,319	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 -3,257,777 29,078,138	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
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Loans and advances Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Loustomer deposits Deposits and placement from banking institutions Other interest expenses Loustomer deposits Deposits and placement from banking institutions Other interest expenses INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122	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	13,654 13,654 	75,300,097 8,213 8,213 105,796	75,278,240 	58,436 - 58,436 - - - 58,436 - - - - - - - - - - - - - - - - - - -	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638	16,484,986 13,250,686 531,398 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
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Loans and advances Deposits and placements with banking institutions Other interest income ISTOTAL INTEREST INCOME INTEREST EXPENSE Deposits and placement from banking institutions Other interest expenses Deposits and placement from banking institutions Other interest expenses INTINITEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Other fees and commissions Foreign exchange trading income Other income Other income Other income Other income TOTAL NON-INTEREST INCOME	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227	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	75,535,975	75,300,097 8,213 8,213 105,796 105,796	75,278,240 - 85,228 - 85,228 - - - - 85,228 - - - - - - - - - - - - -	75,802,977 58,436 58,436 4,203,585 171,734 4,375,319	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 -3,257,777 29,078,138	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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1. Loans and advances 1. Loans and advances 1. Deposits and placements with banking institutions 1. Other interest income 1. TOTAL INTEREST INCOME 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3. NET INTEREST INCOME 4. NON - INTEREST INCOME 4. NON - INTEREST INCOME 4. Fees and commissions on loans and advances 4. Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 781,179 11,591,059 25,661,684	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585	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	75,535,975	75,300,097 8,213 8,213 8,213 105,796 105,796 114,009	75,278,240 85,228 85,228 85,228 7,086,744 488,902 7,575,646 7,660,874	- 58,436 - 58,436 - - - - 58,436 - - - - - - - - - - - - - - - - - - -	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 	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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1. Loans and advances 12. Government securities 13. Deposits and placements with banking institutions 14. Other interest income 15. TOTAL INTEREST INCOME 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST EXPENSE 3. NET INTEREST EXPENSE 4. NON - INTEREST INCOME 4. NON - INTEREST INCOME 4. Pees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240	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	75,535,975 13,654 13,654 13,654 13,654 5,000,000 163,069 5,163,069 5,176,723	75,300,097	75,278,240 85,228 85,228 7,086,744 488,902 7,575,646 7,660,874	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 9,155,838 12,114,668 306,588 904,860 872,544	16,484,986 13,250,686 531,398 78,886 30,345,956 12,124,391 689,083 321,920 13,155,394 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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1. Loans and advances 1. Loans and advances 1. Deposits and placements with banking institutions 1. Other interest income 1. TOTAL INTEREST INCOME 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2. Other interest expenses 2. TOTAL INTEREST EXPENSE 3. NET INTEREST INCOME 4. NON - INTEREST INCOME 4. NON - INTEREST INCOME 4. Fees and commissions on loans and advances 4. Other fees and commissions 4. Foreign exchange trading income 4. Dividend income 4. Dividend income 4. TOTAL NON-INTEREST INCOME 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080	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	75,535,975	75,300,097	75,278,240 85,228 85,228 85,228 7,086,744 488,902 7,575,646 7,660,874 449,022 103,371 2,052 174,015	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 9,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909	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
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 5 TOTAL INTEREST INCOME 6 OPERATING EXPENSE 7 Profit before tax and exceptional items 10 Loan loss provision 11 Costs 12 Costs 13 Costs 14 Costs 15 Costs 16 Costs 17 Costs 18 Costs 19 Costs 19 Costs 10 Costs 10 Costs 10 Costs 11 Costs 12 Costs 13 Costs 14 Costs 15 Costs 16 Costs 17 Costs 18 Costs 19 Costs 19 Costs 10 Costs 10 Costs 10 Costs 11 Costs 12 Costs 13 Costs 14 Costs 15 Costs 16 Costs 17 Costs 18 Costs 19 Costs 10 Costs 10 Costs 10 Costs 11 Costs 12 Costs 13 Costs 14 Costs 15 Costs 16 Costs 17 Costs 18 Costs 19 Costs 19 Costs 10 Costs 10 Costs 10 Costs 11 Costs 11 Costs 12 Costs 13 Costs 14 Costs 15 Costs 16 Costs 17 Costs 18 Costs 19 Costs 19 Costs 10 Costs 10 Costs 10 Costs 10 Costs 11 Costs 11 Costs 12 Costs 13 Costs 14 Costs 15 Costs 16 Costs 17 Costs 18 Costs 19 Costs 19 Costs 19 Costs 10 Costs 10	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 146,361 1257,929	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729	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	75,535,975	75,300,097 8,213 8,213 8,213 105,796 105,796 114,009 93,852 38,319 513	75,278,240 85,228 85,228 85,228 7,086,744 488,902 7,575,646 7,660,874 449,022 103,371 2,052	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 	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 60,9137
II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 41 Fees and commissions on loans and advances 42 Other fees and commissions 43 Foreign exchange trading income 44 Dividend income 45 Other income 46 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 61 Loan loss provision 62 Staff costs 63 Directors' emoluments 64 Rental charges 65 Depreciation charge on property and equipment 66 Amortisation charges 67 Other operating expenses 68 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 6 Exceptional items 6 PROFIT AFTER EXCEPTIONAL ITEMS	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591 7,551,987	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 31,141,407	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	75,535,975	75,300,097	75,278,240 85,228 85,228 85,228 7,086,744 488,902 7,575,646 7,660,874 449,022 103,371 2,052 174,015 728,460	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 9,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202	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
II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 11 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSE 7 TOTAL NON-INTEREST INCOME 7 TOTAL NON-INTEREST INCOME 8 TOTAL OPERATING INCOME 9 TOTAL OPERATING INCOME 1 Foreign exchange trading income 15 TOTAL OPERATING INCOME 16 OPERATING EXPENSES 17 Loan loss provision 18 Staff costs 19 Depreciation charge on property and equipment 19 Amortisation charges 10 Other operating expenses 10 TOTAL OPERATING EXPENSES 11 TOTAL OPERATING EXPENSES 12 TOTAL OPERATING EXPENSES 13 Directors' emoluments 14 Rental charges 15 Depreciation charge on property and equipment 16 Amortisation charges 17 Other operating expenses 18 TOTAL OPERATING EXPENSES 18 TOTAL OPERATING EXPENSES 19 Profit before tax and exceptional items 20 Exceptional items 21 PROFIT/(LOSS) BEFORE TAX	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 5,563,445	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 - 21,699,715	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	75,535,975	75,300,097	75,278,240	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 - 12,164,528	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 	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 6,916,103 18,663,972 12,359,216 12,359,216
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 1 Fees and commissions on loans and advances 4 2 Other fees and commissions 4 3 Foreign exchange trading income 4 5 Other income 4 5 Other income 4 6 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 1 Loan loss provision 6 2 Staff costs 6 3 Directors' emoluments 6 Rental charges 6 6 Other operating expenses 6 7 Other operating expenses 6 7 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 10,226,845 (2,410,030) 569,198	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 5,563,445 (1,282,852) 283,869	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 21,699,715 (3,996,354) 438,328	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	75,535,975	75,300,097	75,278,240 85,228 85,228 - 85,228 - 85,228 7,086,744 488,902 7,575,646 7,660,874 - 449,022 103,371 2,052 - 174,015 728,460 6,932,414 - 6,932,414 - 6,932,414 (125,764) 33,233	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 12,164,528 (2,916,536) 567,292	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 6,537,447 (1,580,861) 345,413	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698) 544,425	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
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Loans and advances Deposits and placements with banking institutions Other interest income Interest	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 - 10,226,845 (2,410,030)	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 - 5,563,445 (1,282,852)	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 - 21,699,715 (3,996,354)	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)	75,535,975	75,300,097	75,278,240	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 - 12,164,528 - 12,164,528 (2,916,536)	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 - 6,537,447 (1,580,861)	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 91,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698)	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 6,916,103 18,663,972 12,359,216 - 12,359,216 (3,139,878)
II STATEMENT OF COMPREHENSIVE INCOME I INTEREST INCOME 1 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 2 INTEREST EXPENSE 21 Customer deposits 22 Deposits and placement from banking institutions 23 Other interest expenses 24 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 Fees and commissions on loans and advances 4 Other fees and commissions 4 Foreign exchange trading income 4 Dividend income 4 TOTAL NON-INTEREST INCOME 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 Loan loss provision 6 Staff costs 6 Directors' emoluments 6 Rental charges 6 Depreciation charge on property and equipment 6 Amortisation charges 6 Other operating expenses 6 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 10,226,845 (2,410,030) 569,198	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 5,563,445 (1,282,852) 283,869	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 21,699,715 (3,996,354) 438,328	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	75,535,975	75,300,097	75,278,240 85,228 85,228 - 85,228 - 85,228 7,086,744 488,902 7,575,646 7,660,874 - 449,022 103,371 2,052 - 174,015 728,460 6,932,414 - 6,932,414 - 6,932,414 (125,764) 33,233	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 12,164,528 (2,916,536) 567,292	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 - 6,537,447 (1,580,861) 345,413 5,301,999 (2,730,233)	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698) 544,425	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
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Loans and advances Deposits and placements with banking institutions Other interest income Interest in	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 (2,410,030) 569,198 8,386,013	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754 13,115,432 1,220,644 2,479,313 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 5,563,445 (1,282,852) 283,869 4,564,462	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 - 21,699,715 (3,996,354) 438,328 18,141,689	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 (2,653,475) 218,869 8,170,368	75,535,975	75,300,097	75,278,240 85,228 85,228 - 85,228 - 85,228 7,086,744 488,902 7,575,646 7,660,874 - 449,022 103,371 2,052 - 174,015 728,460 6,932,414 - 6,932,414 - 6,932,414 (125,764) 33,233	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 - 12,164,528 12,164,528 12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111)	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 - 6,537,447 (1,580,861) 345,413 5,301,999	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 91,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698) 544,425 21,456,633 2,035,026	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 6,9137 6,916,103 18,663,972 12,359,216 - 12,359,216 12,359,216 (3,139,878) 128,878 9,348,216
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Covernment securities Deposits and placements with banking institutions Deposits and placement from banking institutions INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions NON - INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Dividend income Dividend income Dividend income Cother in	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 - 10,226,845 (2,410,030) 569,198 8,386,013	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 1,220,644 2,479,313 15,332 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 (1,282,852) 283,869 4,564,462	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 - 21,699,715 (3,996,354) 438,328 18,141,689	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	75,535,975 13,654 13,654 13,654 13,654 5,000,000 5,163,069 5,163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991	75,300,097	75,278,240 85,228 85,228 85,228 7,086,744 488,902 7,575,646 7,660,874 174,015 728,460 6,932,414 (125,764) 33,233 6,839,883	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 - 12,164,528 - 12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 - 6,537,447 - 6,537,447 (1,580,861) 345,413 5,301,999 (2,730,233) (457,711)	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 9,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698) 544,425 21,456,633 2,035,026 (2,660,095)	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 6,142,579 445,003 333,190 6,916,103 18,663,972 12,359,216 - 12,359,216 (3,139,878) 128,878 9,348,216 1,214,867 (961,459)
II STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances 12 Government securities 13 Deposits and placements with banking institutions 14 Other interest income 15 TOTAL INTEREST INCOME 1 INTEREST EXPENSE 2 INTEREST EXPENSE 2 Deposits and placement from banking institutions 2 Other interest expenses 2 TOTAL INTEREST EXPENSE 3 NET INTEREST EXPENSE 3 NET INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 4 NON - INTEREST INCOME 5 Other fees and commissions on loans and advances 2 Other fees and commissions 4 Dividend income 5 TOTAL OPERATING INCOME 6 OPERATING EXPENSES 6 Loan loss provision 6 Staff costs 6 Directors' emoluments 6 Rental charges 6 Depreciation charge on property and equipment 6 Amortisation charges 6 Other operating expenses 6 TOTAL OPERATING EXPENSES 7 Profit before tax and exceptional items 8 Exceptional items 9 PROFIT AFTER EXCEPTIONAL ITEMS 10 Share of associate profit 11 PROFIT/(LOSS) BEFORE TAX 12 Current tax 13 Deferred tax 14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 15 Other Comprehensive Income: 15 Exchange differences on translation of foreign operations 15 Pair value changes in available-for-sale financial assets 15 Revaluation surplus on property, plant and equipment 15 Share of comprehensive income of associates	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 (2,410,030) 569,198 8,386,013	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754 13,115,432 1,220,644 2,479,313 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 5,563,445 (1,282,852) 283,869 4,564,462	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 - 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 - 21,699,715 (3,996,354) 438,328 18,141,689	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 (2,653,475) 218,869 8,170,368	75,535,975	75,300,097	75,278,240	75,802,977	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 - 12,164,528 12,164,528 12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111)	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 91,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698) 544,425 21,456,633 2,035,026	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 6,9137 6,916,103 18,663,972 12,359,216 - 12,359,216 12,359,216 (3,139,878) 128,878 9,348,216
II STATEMENT OF COMPREHENSIVE INCOME 1 INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 TOTAL INTEREST INCOME 1. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 TOTAL INTEREST INCOME 4 NON - INTEREST INCOME 5 Other income trading income 6 Other income 6 Other income 7 Other income 7 OTAL OPERATING INCOME 8 TOTAL OPERATING INCOME 9 OPERATING EXPENSES 1 Loan loss provision 1 Staff costs 1 Loan loss provision 1 Staff costs 1 Depreciation charges 1 Other operating expenses 1 Other operating expenses 1 Other operating expenses 1 Other operating expenses 1 OTAL OPERATING EXPENSES 1 Profit before tax and exceptional items 1 Exceptional items 1 PROFIT AFTER EXCEPTIONAL ITEMS 1 Deferred tax 1 PROFIT AFTER EXCEPTIONAL ITEMS 1 Other Operating expensive income 1 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS 1 Other Comprehensive income 1 Share of cassociates profit operations assets 1 Revoluction surplus on property, plant and equipment 2 Share of cosponensive income of associates 1 Income tax relating to components of other comprehensive income 1 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 (2,410,030) 569,198 8,386,013	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 226,851 6,059,754 13,115,432 1,220,644 2,479,313 249,817 146,361 257,929 3,182,591 7,551,987 5,563,445 5,563,445 (1,282,852) 283,869 4,564,462	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225 27,932,240 29,930,895 9,179,040 4,912,424 7,543,729 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508 11,030,080 31,141,407 21,699,715 21,699,715 (3,996,354) 438,328 18,141,689	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	75,535,975 13,654 13,654 13,654 13,654 5,000,000 163,069 5,163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 (43,368) (9,158) 4,857,465	75,300,097 8,213 8,213 8,213 8,213 105,796 105,796 114,009 93,852 38,319 513 22,500 155,184 (41,175) - (41,175	75,278,240	75,802,977 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 4,173,668 4,173,668 (35,041) 4,173,668 (35,041)	23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830	11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689 10,837,219 8,267,591 3,039,725 1,614,030 2,336,712 718,621 7,709,088 15,976,679 1,350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 - 6,537,447 - 6,537,447 (1,580,861) 345,413 5,301,999 (2,730,233) (457,711) (3,187,944)	36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 - 3,257,777 29,078,138 63,679,638 91,155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698) 544,425 21,456,633 2,035,026 (2,660,095)	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 6,91,37 6,916,103 18,663,972 12,359,216 - 12,359,216



The Un-audited financial results of the Bank and Group for the period ended 30th June, 2024.

III OTHER DISCLOSURES	BANK			COMPANY			GROUP CONSOLIDATED					
	30th June, 2024 Un-audited Shs '000	31st March, 2024 Un-audited Shs '000	31st Dec, 2023 Audited Shs '000	30th June, 2023 Un-audited Shs '000	30th June, 2024 Un-audited Shs '000	31st March, 2024 Un-audited Shs '000	31st Dec, 2023 Audited Shs '000	30th June, 2023 Un-audited Shs '000	30th June, 2024 Un-audited Shs '000	31st March, 2024 Un-audited Shs '000	31st Dec, 2023 Audited Shs '000	30th June, 2023 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES		,	'			,	'					
(a) Gross Non-performing loans and advances	37,441,396	36,543,860	40,462,270	38,303,400	-	-	-	-	40,896,454	40,171,644	44,554,298	42,634,961
(b) Less Interest in Suspense	10,629,248	9,476,336	8,696,675	8,679,811	-	-	-	-	10,998,164	9,819,140	9,076,681	8,999,670
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	26,812,148	27,067,524	31,765,595	29,623,589	-	-	-	-	29,898,290	30,352,504	35,477,617	33,635,291
(d) Less Loan Loss Provision	10,785,201	10,852,128	13,015,658	12,432,028	-	-	-	-	13,456,054	12,576,486	15,526,274	15,657,593
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	16,026,947	16,215,396	18,749,937	17,191,561	-	-	_	-	16,442,236	17,776,018	19,951,343	17,977,698
(f) Discounted Value of Securities	16,026,947	16,215,396	18,749,937	17,191,561	-	-	-	-	16,442,236	17,776,018	19,951,343	17,977,698
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	21,537,602	23,891,939	27,359,737	23,387,002	-	-	-	-	21,673,689	24,479,723	27,559,490	23,691,834
(b) Employees	7,053,827	6,774,284	6,708,789	5,992,466	-	-	-	-	7,625,712	7,298,441	7,453,403	6,657,215
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	28,591,429	30,666,223	34,068,527	29,379,468	-	-	-	-	29,299,401	31,778,164	35,012,893	30,349,049
3 OFF-BALANCE SHEET ITEMS												
(a) Letters of credit, guarantees, acceptances	57,944,452	53,739,230	60,133,300	57,091,200	-	-	-	-	65,971,746	61,637,025	69,234,601	64,747,959
(b) Forwards, Swaps and options	5,982,220	9,852,947	5,464,955	15,345,504	-	-	-	-	5,982,220	9,852,947	5,464,955	15,345,504
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	1,904,082	2,085,562	2,178,265	2,623,421
(d)TOTAL CONTINGENT LIABILITIES	63,926,672	63,592,177	65,598,255	72,436,704	-	-	-	-	73,858,048	73,575,534	76,877,821	82,716,884
4 CAPITAL STRENGTH												
(a) Core capital	88,080,101	83,392,159	82,120,807	75,998,051	-	-	-	-	99,663,261	94,756,405	94,204,351	86,193,053
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess (a-b)	87,080,101	82,392,159	81,120,807	74,998,051	-	-	-	-	98,663,261	93,756,405	93,204,351	85,193,053
(d) Supplementary Capital	-	-	-	-	-	-	-	-	279,970	271,390	315,163	243,316
(e) TOTAL CAPITAL (α+d)	88,080,101	83,392,159	82,120,807	75,998,051	-	-	-	-	99,943,231	95,027,795	94,519,514	86,436,369
(f)TOTAL RISK WEIGHTED ASSETS	452,177,364	465,087,108	468,837,218	431,172,212					501,421,301	512,396,066	524,611,420	481,286,503
(g) Core Capital / Total deposits liabilities	18.60%	16.68%	15.96%	16.54%	-	-	=	-	18.84%	17.06%	16.26%	16.74%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	10.60%	8.68%	7.96%	8.54%	-	-	-	-	10.84%	9.06%	8.26%	8.74%
(j) Core Capital / Total risk weighted assets	19.48%	17.93%	17.52%	17.63%	-	-	=	-	19.88%	18.49%	17.96%	17.91%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(I) Excess (j-k)	8.98%	7.43%	7.02%	7.13%	-	-	-	-	9.38%	7.99%	7.46%	7.41%
(m) Total Capital / Total risk weighted assets	19.48%	17.93%	17.52%	17.63%	-	-	-	-	19.93%	18.55%	18.02%	17.96%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	-	-	-	-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	4.98%	3.43%	3.02%	3.13%	-	-	-	-	5.43%	4.05%	3.52%	3.46%
5 LIQUIDITY												
(a) Liquidity Ratio	56.42%	54.60%	52.30%	55.39%	-	-	-	-	53.61%	51.60%	52.90%	54.69%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	36.42%	34.60%	32.30%	35.39%	-	-	-	-	33.61%	31.60%	32.90%	34.69%

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital Shs '000	Share Premium Shs '000	Other Reserves Shs '000	Revenue Reserves Shs '000	Proposed Dividends Shs '000	Total Shs '000
At 1st January 2024	8,237,598	21,424,322	(2,841,808)	64,900,508	4,942,557	96,663,177
Profit for the period	-	-		9,815,284		9,815,284
Other comprehensive income	-	-	(132,280)	-		(132,280)
2023 Final Dividends paid	-	-			(4,942,557)	(4,942,557)
Balance as at 30th June 2024	8,237,598	21,424,322	(2,974,088)	74,715,792	-	101,403,624

	Shs '000
(11,917,366)	45,769,418
21,079,726	(14,273,602)
(2,225,014)	(6,050,196)
6,937,345	25,445,620
69,042,140	40,957,316
(1,854,242)	2,639,204
74,125,243	69,042,140
	21,079,726 (2,225,014) 6,937,345 69,042,140 (1,854,242)

MESSAGE FROM DIRECTORS

Interim Dividend

The Directors have approved payment of an interim dividend of Shs 2.25 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 11th September, 2024 (the closing date for determination of entitlements) and will be paid on or immediately after 25th September, 2024

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

KATHRYNE MAUNDU

GROUP COMPANY SECRETARY

NCBA GROUP PLC

21 August 2024

