

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

The Un-audited financial results of the Bank and Group for the period ended 30th September, 2024.																
1	STATEMENT OF FINANCIAL POSITION			BANK					COMPANY				GROU	JP CONSOLIDA	ATED	
		30th Sep, 2024	30th June, 2024	31st March, 2024	31st Dec, 2023	30th Sep, 2023	30th Sep, 2024	30th June, 2024	31st March, 2024	31st Dec, 2023	30th Sep, 2023	30th Sep, 2024	30th June, 2024	31st March, 2024	31st Dec, 2023	30th Sep, 2023
		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	Un-audited Shs '000	Audited Shs '000	Un-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)	12,653,780	12,150,347	13,556,296	12,361,809	10,132,702	_	_	_	_	_	17,857,243	15,713,476	17,472,157	14,691,059	14,019,652
2	Balances due from Central Banks Kenyan Government securities held for dealing purposes	27,364,534	29,783,639	28,228,946	23,494,013	21,517,000	-	-	-	-	-	33,091,419	35,000,159	33,351,559	28,636,824	26,327,935
4	Financial assets at fair value through profit & loss	73,995	73,995	1,593,894	1,593,894	953,929	-	-	-	-	-	73,995	73,995	1,593,894	1,593,894	953,929
5	Investment Securities: a) Held to maturity:															
	a. Kenya Government securities b. Other securities	104,997,258 11,952,873	111,144,622 10,563,670	109,370,987 10,412,251	125,115,542 10,209,845	125,630,263 5,731,700	-	-	-	-	-	105,018,009 34,390,148	111,144,622 31,109,755	109,370,987 28,584,636	125,115,542 30,544,782	125,630,263 25,973,277
	b) Available for sale:		71,460,491	68,678,702	78,300,630	75,124,578						73,401,875	71,460,491	68,678,702	78,300,630	75,124,578
	a. Kenya Government securities b. Other securities	71,503,705 56,040	55,277	56,669	59,097	55,838	-	-	-	-	-	4,701,211	5,160,545	5,935,189	5,819,962	3,917,164
7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	8,543,956 35,353,366	8,120,532 43,834,577	9,463,973 42,658,639	2,018,797 53,644,449	6,754,455 34,982,365	-	-	-	-	-	8,928,433 46,098,383	8,120,532 51,228,115	9,463,973 50,034,291	2,018,797 64,730,268	6,754,455 44,854,465
8	Tax recoverable Loans and advances to customers (net)	268,280,555	- 272,873,193	- 282,692,834	- 296,400,293	519,216 270,633,374	47,936	52,947	-	2,786	36,980	202,885 303,453,025	240,334 309,662,546	146,792 320,505,401	59,291 337,018,150	679,477 308,700,725
10 11	Balances due from banking institutions in the group Investments in associates	10,585,951	10,983,053	14,556,814	11,367,471	11,046,316	126,820	334,160 332,593	447,151 332,593	418,622 332,593	909,870 332,593	3,302,441	4,223,674	4,223,674	4,223,674	4,298,637
12	Investments in subsidiary companies	2,661,412 23,002	2,661,412 23,002	2,661,412 23,002	2,661,412 23,002	2,661,413 23,002	75,488,682	74,081,089	74,081,089	74,081,089	74,081,089	3,302,441	4,223,674	4,223,674	4,223,674	4,290,037
13 14	Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 16	Property and equipment Prepaid lease rentals	2,770,205 5,910	2,735,949 5,940	1,914,377 5,970	1,851,606 6,000	1,847,061 6,032	-	-	-	-	-	3,757,302 521,910	3,243,320 521,940	2,221,252 521,970	2,251,830 522,000	2,305,877 522,032
17	Intangible assets	7,159,314	7,263,149	8,004,500	7,397,170	7,258,726	- 32,935	83,295	-	- 92,453	- 70,495	7,748,039	7,504,193	8,411,082	7,779,007	7,629,781
18 19	Deferred tax asset Retirement benefit asset	10,361,082	10,033,275	11,099,465 -	10,644,111	10,725,408	-	-	103,040	-	-	11,762,732	11,350,524 -	12,357,540	12,274,664 -	12,076,470 -
20 21	Other assets TOTAL ASSETS	25,654,336 600,001,274	26,679,619 620,445,742	29,160,315 634,139,046	24,594,711 661,743,852	25,829,361 611,432,739	2,710,879 78,407,252	651,891 75,535,975	336,224 75,300,097	350,697 75,278,240	391,157 75,822,184	24,522,803 678,831,853	23,319,307 689,077,528	21,999,252 694,872,351	19,041,034 734,621,408	19,023,884 678,792,601
B 22	LIABILITIES Balances due to Central Banks	_	_	_	19,040,257	_	_	_	_	_	_	_	_	_	19,040,257	_
23 24	Customer deposits Deposits and balances due to local banking institutions	462,910,663 13,700,842	473,518,794 18,363,891	499,968,190 11,194,826	514,607,655 3,628,415	489,527,841 1,855,230	-	-	-	-	-	515,109,138 13,700,843	528,885,189 18,363,892	548,067,671 11,194,827	579,401,918 5,262,935	548,134,487 3,763,298
25	Deposits and balances due to foreign banking institutions	2,548,107	2,156,278	1,623,798	10,868,020	13,415,053	-	-	-	-	-	4,089,101	1,792,993	1,632,142	5,262,935 2,377,367	3,763,298 7,559,580
26 27	Other money market deposits Borrowed funds	- 8,957,083	- 9,346,516	- 3,330,458	4,208,323	- 3,912,120	-	-	-	-	-	- 11,699,203	- 9,496,056	- 4,982,330	- 6,411,971	- 3,912,120
28 29	Balances due to banking institutions in the group Tax payable	300,912 3,112	399,386 1,105,590	995,771 1,416,498	599,971 133,646	1,210,698	9,442,432 43,454	9,198,292	9,261,881 31,439	9,079,786	9,565,253	32,550	1,240,294	1,455,108	207,735	- 757,171
30 31	Dividends payable Deferred tax liability	-	-		-	-	852,991	636,201	231,374	241,316	276,615	852,991	636,201	231,374	241,316	276,615
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 34	Other liabilities TOTAL LIABILITIES	21,734,245 510,154,964	21,598,807 526,489,262	28,628,120 547,157,661	20,840,508 573,926,795	19,943,366 529,864,308	327,758 10,666,635	288,055 10,122,548	342,930 9,867,624	458,619 9,779,721	335,381 10,177,249	33,537,034 579,020,860	27,259,279 587,673,904	28,531,666 596,095,118	25,014,731 637,958,230	25,874,986 590,278,257
C 35	SHAREHOLDERS' FUNDS Paid up /Assigned capital	10,859,384	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	8,237,598	8,237,598
36	Share Premium	33,406,022	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	21,424,322	21,424,322
37 38	Revaluation reserves Retained earnings	50,460,560	51,629,222	- 47,807,671	- 43,243,209	- 42,666,074	38,078,697	- 35,751,507	- 30,827,996	30,894,042	- 35,983,016	- 76,291,440	- 74,715,793	70,202,508	- 64,900,509	63,032,929
39 40	Statutory loan reserves Other reserves	(4,879,656)	(1,938,148)	(5,091,692)	- (4,691,558)	(5,363,049)	-	-	-	-	-	(6,142,367)	(2,974,089)	(6,029,752)	(2,841,808)	- (4,180,505)
41 42	Proposed dividends Capital grants	- 11 -			5,000,000		0	-	4,942,557	4,942,557	-	- 11 -		4,942,557	4,942,557	
72	Capital grants															
42	Non-controlling interests	89,846,310	93,956,480	86,981,385	87,817,057	81,568,431	67,740,617	65,413,427	65,432,473	65,498,519	65,644,936	99,810,993	101,403,624	98,777,233	96,663,178	88,514,344
43 44	Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	89,846,310	93,956,480	86,981,385	- 87,817,057	81,568,431	67,740,617	65,413,427	65,432,473	65,498,519	65,644,936	99,810,993	101,403,624	98,777,233	96,663,178	88,514,344
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	-	-	-	-	-	-		-	-	-	-	-	-	-	
44 45	TOTAL SHAREHOLDERS' FUNDS	89,846,310	93,956,480	86,981,385	- 87,817,057	81,568,431	67,740,617	65,413,427	65,432,473	65,498,519	65,644,936	99,810,993	101,403,624	98,777,233	96,663,178	88,514,344
44 45 II 1 1.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	89,846,310 600,001,274 31,790,079	93,956,480 620,445,742 20,933,907	86,981,385 634,139,046 10,382,775	87,817,057 661,743,852 31,854,989	81,568,431 611,432,739 22,696,860	67,740,617	65,413,427	65,432,473	65,498,519	65,644,936	99,810,993 678,831,853 35,284,480	101,403,624 689,077,528 23,317,842	98,777,233 694,872,351 11,576,101	96,663,178 734,621,408 36,388,225	- 88,514,344 678,792,601 25,884,216
1 1 1.1 1.2 1.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	89,846,310 600,001,274 31,790,079 16,794,270 2,488,854	93,956,480 620,445,742 20,933,907 11,325,617 1,573,293	86,981,385 634,139,046 10,382,775 5,898,703 708,472	31,854,989 24,496,757 1,359,117	22,696,860 17,980,783 870,720	67,740,617 78,407,252 29,953	65,413,427	65,432,473	65,498,519	65,644,936	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374	101,403,624 689,077,528 23,317,842 13,002,982 1,656,570	98,777,233 694,872,351 11,576,101 6,746,085 739,857	- 96,663,178 734,621,408 36,388,225 27,169,670 1,507,704	25,884,216 20,010,851 954,957
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	89,846,310 600,001,274 31,790,079 16,794,270	93,956,480 620,445,742 20,933,907 11,325,617	86,981,385 634,139,046 10,382,775 5,898,703	31,854,989 24,496,757	- 81,568,431 611,432,739 22,696,860 17,980,783	- 67,740,617 78,407,252	65,413,427 75,535,975	- 65,432,473 75,300,097	- 65,498,519 75,278,240	- 65,644,936 75,822,184	99,810,993 678,831,853 35,284,480 19,390,489	101,403,624 689,077,528 23,317,842 13,002,982	98,777,233 694,872,351 11,576,101 6,746,085	96,663,178 734,621,408 36,388,225 27,169,670	- 88,514,344 678,792,601 25,884,216 20,010,851
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	31,790,079 16,794,270 2,488,854 125,612 51,198,815	93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,929 33,915,746	86,981,385 634,139,046 10,382,775 5,898,703 708,472 41,465 17,031,415	37,817,057 661,743,852 31,854,989 24,496,757 1,359,117 152,272 57,863,135	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312	- 67,740,617 78,407,252	65,413,427 75,535,975	65,432,473 75,300,097	- 65,498,519 75,278,240 - - 85,228	- 65,644,936 75,822,184	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089	101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698 38,063,092	98,777,233 694,872,351 11,576,101 6,746,085 739,857 42,767 19,104,810	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542 65,224,141	25,884,216 20,010,851 954,957 118,153 46,968,177
1 11 1.2 1.3 1.4 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits	89,846,310 600,001,274 31,790,079 16,794,270 2,488,854 125,612	93,956,480 620,445,742 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	22,696,860 17,980,783 870,720 112,949	- 67,740,617 78,407,252	65,413,427 75,535,975	65,432,473 75,300,097	- 65,498,519 75,278,240 - - 85,228	- 65,644,936 75,822,184	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746	101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698	98,777,233 694,872,351 11,576,101 6,746,085 739,857 42,767	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153
1 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 Deposits and placement from banking institutions Other interest expenses	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267	93,956,480 620,445,742 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	37,817,057 661,743,852 31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 681,225	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012	- 67,740,617 78,407,252	65,413,427 75,535,975	65,432,473 75,300,097	- 65,498,519 75,278,240 - - 85,228	- 65,644,936 75,822,184	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267	101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860	98,777,233 694,872,351 11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,689	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944 681,225	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012
11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227	93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,929 33,915,746 18,655,123 779,138	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682	37,817,057 661,743,852 31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957	67,740,617 78,407,252	65,413,427 75,535,975 - - 13,654 - 13,654	65,432,473 75,300,097	- 65,498,519 75,278,240 - - 85,228 - 85,228	65,644,936 75,822,184 - - 73,394 - 73,394	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089	101,403,624 689,077,528 23,317,842 13,002,962 1,656,570 85,698 38,063,092 20,271,359 929,600	98,777,233 694,872,351 11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542 65,224,141 28,407,472 1,533,944	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081
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	31,790,079 16,794,270 2,488,854 125,612 27,688,313 1,152,227 709,267 29,549,807 21,649,008	93,956,480 620,445,742 20,933,907 11,325,617 1573,293 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 4,261,071 29,930,895	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329	29,953 29,953	65,413,427 75,535,975 - 13,654 - 13,654	65,432,473 75,300,097	85,228 85,228	75,822,184 - 73,394 - 73,394	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 7,09,267 32,283,559 25,141,530	101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,800 21,611,819 16,451,273	98,777,233 694,872,351 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	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433
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	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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008	93,956,480 620,445,742 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	37,817,057 661,743,852 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039	29,953 29,953	65,413,427 75,535,975 - 13,654 - 13,654	65,432,473 75,300,097	85,228 85,228	75,822,184 - 73,394 - 73,394	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895	101,403,624 689,077,528 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	98,777,233 694,872,351 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	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433
1 1 1 1 1 1 2 1 3 3 1 4 4 1 1 5 2 2 2 3 3 4 4 4 1 4 2 4 3 3 4 4 4 4 1 4 2 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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	31,790,079 16,794,270 2,488,854 125,612 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284	93,956,480 620,445,742 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	86,981,385 634,139,046 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 4,212,240 29,930,895 9,179,040 4,912,424 7,543,729	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761	29,953 - 29,953 - 29,953 	13,654 - 13,654 - 13,654 	8,213 8,213 	85,228 85,228	73,394 - 73,394 - 73,394 - 73,394 - 73,394	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308	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 6142,129 3,119,514 3,681,783	98,777,233 694,872,351 11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 910,837,219 8,267,591 3,039,725 1,614,030 2,336,712	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433
11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 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 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008	93,956,480 620,445,742 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	37,817,057 661,743,852 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039	29,953 29,953 - 29,953	13,654 - 13,654 - 13,654	65,432,473 75,300,097	85,228 85,228	73,394 - 73,394 - 73,394	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308	101,403,624 689,077,528 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	98,777,233 694,872,351 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 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 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218	93,956,480 620,445,742 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	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	22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610	- 67,740,617 78,407,252 - 29,953 - 29,953 	- 65,413,427 75,535,975 - - 13,654 - - - 13,654 - - - - 13,654	65,432,473 75,300,097 8,213 	- 65,498,519 75,278,240 85,228 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308	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	98,777,233 694,872,351 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	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612
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 4.4.5 4.6 4.6 4.6 4.5 4.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547	93,956,480 620,445,742 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	86,981,385 634,139,046 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	37,817,057 661,743,852 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	22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389	- 67,740,617 78,407,252 29,953 - 29,953 		65,432,473 75,300,097 	- 65,498,519 75,278,240 85,228 	75,822,184 	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525	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 61,42,129 3,119,514 3,681,783 1,965,259 14,908,685	98,777,233 694,872,351 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	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282
1 1.1 1.2 2.1 2.2 2.3 3 4 4.4 5.5 6 6.1 6.2 6.6 1.6 2.2 6.2 6.1 6.2 6.2 6.2 6.2 6.2 6.2 6.2 6.2 6.2 6.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NOT 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555	93,956,480 620,445,742 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	9,460,366 353,682 11,0382,775 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718	- 67,740,617 78,407,252 29,953 - 29,953 - 29,953 	- 65,413,427 75,535,975 - 13,654 - 13,654 13,654 	65,432,473 75,300,097 	85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055	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 1,965,259 14,908,685 31,359,958	98,777,233 694,872,351 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	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715
1 11 12 13 14 1.5 12 2 2.3 3 4 4.1 4.5 5 6 6.1 6.2 6.3 6.4	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	31,790,079 16,794,270 2,488,854 125,612 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,121 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489	20,933,907 11,325,617 15,73,293 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 3,0222 30,222 512,606	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 22,7932,240 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241	29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349	13,654 - 13,654 - 13,654 - 13,654 - 13,654 - 13,654 - 13,654 - 13,654	8,213 8,213 	85,228 85,228 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055	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 6142,129 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	98,777,233 694,872,351 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	96,663,178 734,621,408 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 29,078,138 63,679,638 9,155,838 12,114,668 306,588 904,860	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715
1 1.1 1.2 2 2.1 2.2 2.3 3 4 4.1 4.5 5 6 6.1 6.2 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 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,92,67 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 - 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634	20,933,907 11,325,617 15,73,293 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 -781,79 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797	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 2,268,51 6,059,754 13,115,432 1,220,644 2,479,313 15,332 2,49,817 146,361 257,929	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 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 895,335 549,240 1,032,508	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844	29,953 29,953 29,953 29,953 	13,654 - 14,050 - 170,504 - 1	65,432,473 75,300,097 	85,228 85,228 85,228 - 85,228 - - - - - - - - - - - - -	73,394 73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 927,903	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 61,42,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,04 519,657 490,812 616,634	1,576,101 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 10,149 250,463 231,381 312,042	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 - 29,078,138 63,679,638 9,155,838 12,114,668 306,588 904,860 872,544 1,245,029	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224
1 11 12 13 14 1.5 12 22 23 3 4 4.1 4.2 4.6 6.5 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 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	31,790,079 16,794,270 2,488,854 125,612 27,688,313 1,152,227 709,267 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 4,3120 736,489 527,218	93,956,480 620,445,742 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 3,0,222 512,606 330,251	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 1,032,508 11,030,080	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349	65,413,427 75,535,975 13,654 13,654 	65,432,473 75,300,097 	85,228 85,228 85,228 - - - - - - - - - - - - -	73,394 73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 - 2,995,616 21,816,525 46,958,055	23,317,842 13,002,982 1,656,579 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 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	98,777,233 694,872,351 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	96,663,178 734,621,408 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521
1 1.1 1.2 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 6.6 6.7 6.8 7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 7,09,267 29,549,807 21,649,008 4,136,182 4,465,284 4,465,284 5,111,12,18 16,617,547 38,266,555 3,664,533 7,807,977 431,20 736,489 5,27,218 789,634 9,375,474	20,933,907 11,325,617 15,73,293 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 - 781,79 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 9,460,366 353,662 161,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 26,851 13,115,432 1,220,644 2,479,313 1,5332 2,49,817 146,361 257,929 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720	- 29,953 - 29,953 - 29,953 - 29,953 	- 13,654 - 13,654 - 13,654 - 13,654 	65,432,473 75,300,097 	- 65,498,519 75,278,240 - 85,228 - 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 927,903	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 61,42,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,04 519,657 490,812 616,634	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 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 29,078,138 63,679,638 9155,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224
1 11 12 13 14 1.5 12 2 2.3 3 3 4 4.1 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 NON-INTEREST INCOME 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 Exceptional items Exceptional items Exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS	31,790,079 16,794,270 2,488,854 125,612 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 789,634 789,634 789,634 22,944,445	93,956,480 620,445,742 20,933,907 11,325,617 15,73,293 32,929 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 3,269,385 2,516,684 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 9,460,366 353,682 151,689 9,975,737 7,055,678 2,264,107 1,457,926 2,110,870 - 226,851 6,059,754 13,115,432 12,20,644 2,479,313 15,332 2,49,817 146,361 257,929 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 49,12424 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349 261,255 57,422 1,539 67,214	13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654	65,432,473 75,300,097 8,213 8,213 8,213 	85,228 85,228 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994	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 6142,129 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	98,777,233 694,872,351 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 1350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,133 9,439,232	36,388,225 27,169,670 1,507,704 15,542 15,33,944 681,225 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	88,514,344 678,792,601 25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559
1 1.1 1.2 2 2.1 3.3 2.4 4.5 5 6 6.6.6 6.7 6.8 9 10 11	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Porfit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,92,67 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 - 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 9,375,474 22,944,445 15,322,110 - 15,322,110	20,933,907 11,325,617 15,73,293 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 -781,79 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	10,382,775 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 2,268,51 6,059,754 13,115,432 1,220,644 2,479,313 15,332 2,49,817 146,361 257,929 3,182,591 7,551,987 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003	67,740,617 78,407,252 29,953 29,953 29,953	5,000,000 13,654 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	65,432,473 75,300,097 	85,228 85,228 85,228 85,228 	73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 - 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 21,060 18,412,054	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 61,42,129 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	1,576,101 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 10,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 - 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 - 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156
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 6.4 6.5 6.6 6.7 7 8 9 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,9267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 - 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 9,375,474 22,944,445 15,322,110 - 15,322,110 (2,241,118)	20,933,907 11,325,617 15,73,293 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 - 781,79 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)	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,662 161,689 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 2,49,817 146,361 257,929 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 11,032,508 11,032,080 31,141,407 21,699,715 21,699,715 3,996,354)	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 15,679,003 (3,333,318)	67,740,617 78,407,252 29,953 29,953 29,953 29,953 - 11,144,600 247,796 11,392,396 11,392,396 11,422,349 - 261,255 57,422 1,539 - 67,214 387,429 11,034,920 11,034,920 (83,827)	5,000,000 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 14,000,000 163,069 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	65,432,473 75,300,097 8,213 8,213 8,213 	65,498,519 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 (125,764)	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 - 2,995,616 21,816,525 46,958,055 40,79,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 21,060 18,412,054 (2,658,710)	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 61,42,129 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)	98,777,233 694,872,351 11,576,101 6,746,085 739,857 42,767 19,104,810 10,275,359 400,171 161,683,219 8,267,591 3,039,725 1,614,030 2,336,712 - 718,621 7,709,088 15,976,679 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 -	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542 1533,944 681,225 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156 - 18,570,156 - 18,570,156 (4,039,383)
1 1.1 1.2 2.1 1.3 1.4 1.5 2.2 2.3 3.4 4.4 4.5 5.6 6.6 6.7 6.8 9.10 11 12 13 14	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,92,67 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 - 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 9,375,474 22,944,445 15,322,110 - 15,322,110	20,933,907 11,325,617 15,73,293 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 -781,79 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	10,382,775 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 2,268,51 6,059,754 13,115,432 1,220,644 2,479,313 15,332 2,49,817 146,361 257,929 3,182,591 7,551,987 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003	67,740,617 78,407,252 29,953 29,953 29,953	5,000,000 13,654 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	65,432,473 75,300,097 	85,228 85,228 85,228 85,228 	73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 7374,240 62,223 1,539 1,539 1,539 7,039,734 7,039,734 7,039,734 (64,708)	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 - 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 21,060 18,412,054	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 61,42,129 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	1,576,101 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 29,078,138 63,679,638 91,55,838 12,114,688 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,481,906 (4,569,698)	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156
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 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15 15 15 15 15	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 111,181 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 15,322,110	93,956,480 620,445,742 20,933,907 11,325,617 15,73,293 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 2,793 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 10,226,845 10,226,845 11,226,845 11,226,845 11,226,845 12,246,030 569,198 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 - 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 22,161,071 22,161,071 22,161,071 22,179,32,240 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 21,699,715 21,699,715	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349 261,255 57,422 1,539 1,539 11,034,920 11,034,920 11,034,920 11,034,920 (83,820) (59,518)	5,000,000 163,069 5,176,723 170,504 18,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 10,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 4,909,991 (4,3368) (9,158)	65,432,473 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) (41,175) (41,175) (10,586	85,228 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 (125,764) 33,233	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 40,79,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 21,060 18,412,054 (2,658,710) (655,494) 15,097,850	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 6142,129 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 6164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 (2,976,536) (2,870,111)	98,777,233 694,872,351 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 1350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542 158,542 1533,944 681,225 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156 - 18,570,156 (4,039,383) 115,723 14,646,496
1 11 12 13 14 1.5 15 15 15 15 15 15 15 15 15 15 15 15 15	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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:	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 22,944,445 15,322,110 - 15,322,110 - 15,322,110 - 15,322,110 (2,241,118) (363,641)	20,933,907 11,325,617 15,73,293 32,929 33,915,746 18,655,123 77,9138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 3,269,385 3,269,385 3,269,385 3,269,385 3,269,385 3,269,385 3,269,385 3,269,385 1,2797 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 10,226,845 10,226,845 10,226,845 10,226,845 10,226,845 10,226,845 10,226,845 10,226,845 10,226,845	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,682 151,689 19,757,737 7,055,678 2,264,107 1,457,926 2,110,870 2,268,51 6,059,754 13,115,432 12,20,644 2,479,313 15,332 2,49,817 146,361 2,579,29 3,182,591 7,551,987 5,563,445 5,563,445 5,563,445 1,1282,852) 1,283,869	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 9179,040 4,912,424 7,543,729 1,275,034 22,910,227 52,841,122 8,275,183 9,322,476 36,585 39,533 549,240 1,032,508 11,030,080 31,141,407 21,699,715 21,699,715 21,699,715 (3,996,354) 438,328	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 15,679,003 15,679,003 (3,333,318,68)	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349 261,255 57,422 1,539 1,539 11,034,920 11,034,920 11,034,920 11,034,920 (83,820) (59,518)	5,000,000 163,069 5,176,723 170,504 18,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 10,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 4,909,991 (4,3368) (9,158)	65,432,473 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) (41,175) (41,175) (10,586	- 65,498,519 75,278,240 85,228 85,228 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 - 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 21,060 18,412,054 (2,658,710) (655,494) 15,097,850	23,317,842 13,002,982 1,656,579 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 61,42,129 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	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	96,663,178 734,621,408 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 29,078,138 63,679,638 91,55,838 12,114,668 306,588 904,860 872,544 1,245,029 13,639,909 38,239,436 25,440,202 41,704 25,440,202 41,709 25,440,202 41,745,633	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156 (4,039,383) 115,723 14,646,496
1 1.1 1.2 2.1 3.3 1.4 1.5 2.2 2.3 2.4 4.3 3.4 4.4 5.5 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 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 PORTI 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 111,181 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 15,322,110	93,956,480 620,445,742 20,933,907 11,325,617 15,73,293 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 2,793 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 10,226,845 10,226,845 11,226,845 11,226,845 11,226,845 12,246,030 569,198 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 - 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 22,161,071 22,161,071 22,161,071 22,179,32,240 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 21,699,715 21,699,715	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003 - 15,679,003	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349 261,255 57,422 1,539 1,539 11,034,920 11,034,920 11,034,920 11,034,920 (83,820) (59,518)	5,000,000 163,069 5,176,723 170,504 18,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 10,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 4,909,991 (4,3368) (9,158)	65,432,473 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) (41,175) (41,175) (10,586	- 65,498,519 75,278,240 85,228 85,228 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 40,79,044 10,139,692 215,489 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 21,060 18,412,054 (2,658,710) (655,494) 15,097,850	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 6142,129 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 6164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 12,164,528 (2,976,536) (2,870,111)	98,777,233 694,872,351 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 1350,901 3,254,159 101,149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 	96,663,178 734,621,408 36,388,225 27,169,670 1,507,704 158,542 158,542 1533,944 681,225 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	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156 - 18,570,156 (4,039,383) 115,723 14,646,496
1 1.1 1.2 2 2.1 1.3 2.4 4.3 3 4 4.4 5.5 6 6.6 6.7 6.8 9 10 11 12 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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 PORTI 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	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,92,67 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 9,375,474 22,944,445 15,322,110 (2,241,118) (36,36,41) 12,717,351	20,933,907 11,325,617 15,73,293 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 -781,779 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 30,251 524,797 6,255,422 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 2,268,51 6,059,754 13,115,432 1,220,644 2,479,313 15,332 2,49,817 146,361 257,929 3,182,591 7,551,987 5,563,445 (1,282,852) 2,83,869 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	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 (3,333,318) 218,869 12,564,554	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349 261,255 57,422 1,539 1,539 11,034,920 11,034,920 11,034,920 11,034,920 (83,820) (59,518)	5,000,000 163,069 5,176,723 170,504 18,654 13,654 13,654 13,654 13,654 13,654 13,654 13,654 10,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 4,909,991 (4,3368) (9,158)	65,432,473 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) (41,175) (41,175) (10,586	- 65,498,519 75,278,240 85,228 85,228 85,228 	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 32,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 18,412,054 (2658,710) (655,494) 15,097,850	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 61,42,129 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 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830	1,576,101 6,746,085 739,857 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 10,1149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 (1,580,861) 3,45,413 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 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 25,440,202 25,440,202 25,440,202 21,704 25,481,906 (4,569,698) 524,425 21,456,633	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 9,27,224 10,499,521 28,126,559 18,570,156 (4,039,383) 115,723 14,646,496 1,374,805 (3,338,569)
1 1.1 1.2 1.3 1.4 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sole financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income OTHAX	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,92,67 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 9,375,474 22,944,445 15,322,110 (2,241,118) (363,641) 12,717,351	20,933,907 11,325,617 15,73,293 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 -781,79 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 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 2,268,51 6,059,754 13,115,432 1,220,644 2,479,313 15,332 2,49,817 146,361 257,929 3,182,591 7,551,987 5,563,445 (1,282,852) 2,83,869 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 1,299,354 4,38,328 18,141,689	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 (3,333,318) 218,869 12,564,554 (3,439,433)	67,740,617 78,407,252 29,953 29,953 29,953	5,000,000 13,654	65,432,473 75,300,097 8,213 8,213 8,213 8,213 8,213 8,213 8,213 8,213	75,278,240 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 (125,764) 33,233 6,839,883	73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734 (64,708) 11,275 6,986,300	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 18,412,054 (2658,710) (655,494) 15,097,850 (3,095,901) (204,658)	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 61,42,129 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 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830	1,576,101 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 10,1149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 (1,580,861) 3,5301,999 (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 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 25,440,202 25,440,202 25,440,202 25,440,202 21,456,633 2,035,026 (2,660,095) (625,069)	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 (4,039,383) 115,723 14,646,496 1,374,805 (3,338,569) (1,963,764)
1 1.1 1.2 2 2.1 1.2 2.2 2.3 3 4 4.1 4.2 4.3 4.4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 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 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 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR EARNINGS PER SHARE-BASIC & DILUTED (Shs)	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 70,92,67 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 789,634 9,375,474 22,944,445 15,322,110 (2,241,118) (36,36,41) 12,717,351	20,933,907 11,325,617 15,73,293 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 -781,779 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 30,251 524,797 6,255,422 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 2,268,51 6,059,754 13,115,432 1,220,644 2,479,313 15,332 2,49,817 146,361 257,929 3,182,591 7,551,987 5,563,445 (1,282,852) 2,83,869 4,564,462	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 1,512,272 27,932,240 29,930,895 9179,040 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 11,032,508 11,030,080 31,141,407 21,699,715 3,996,354) 438,328 18,141,689	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 (3,333,318) 218,869 12,564,554	29,953 29,953 29,953 29,953 29,953 11,144,600 247,796 11,392,396 11,422,349 261,255 57,422 1,539 1,539 11,034,920 11,034,920 11,034,920 11,034,920 (83,820) (59,518)	5,000,000 163,069 5,176,723 17,050 18,680 266,732 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991 4,909,991	65,432,473 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) (41,175) (41,175) (10,586	- 65,498,519 75,278,240 - 85,228 - 85,228	73,394 - 73,394 - 73,394 - 73,394 - 73,394 - 7,086,744 356,275 7,443,019 7,516,413 - 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734	99,810,993 678,831,853 35,284,480 19,390,489 2,617,374 32,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 2,995,616 21,816,525 46,958,055 4,079,044 10,139,692 215,489 756,820 772,135 756,820 772,135 927,903 11,675,978 28,567,061 18,390,994 18,412,054 (2658,710) (655,494) 15,097,850	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 6142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,6536) 567,292 9,815,284 (2,870,111) 2,737,830 (132,281) 9,683,003 5,96	1,576,101 6,746,085 739,857 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 10,1149 250,463 231,381 312,042 3,939,137 9,439,232 6,537,447 (1,580,861) 3,45,413 5,301,999 (2,730,233) (457,711)	36,388,225 27,169,670 1,507,704 158,542 158,542 1533,944 681,225 30,622,641 34,601,500 11,924,964 5,518,456 8,376,941 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) (625,069) 20,831,564 13,02	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 927,224 10,499,521 28,126,559 18,570,156 - 18,570,156 - 18,570,156 (4,039,383) 115,723 14,646,496 1,374,805 (3,338,569) (1,963,764) 12,682,732 8,89
1 1.1 1.2 1.3 1.4 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME 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 Income tax relating to components of other comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR	31,790,079 16,794,270 2,488,854 125,612 51,198,815 27,688,313 1,152,227 709,267 29,549,807 21,649,008 6,904,863 4,136,182 4,465,284 - 1,111,218 16,617,547 38,266,555 3,664,533 7,807,977 43,120 736,489 527,218 16,322,110 - 15,322,110 (2,241,118) (363,641) 12,717,351 - (188,098) - (188,098) 12,529,253	20,933,907 11,325,617 15,73,293 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 - 781,79 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 (2,410,030) 569,198 8,386,013	10,382,775 5,898,703 708,472 41,465 17,031,415 9,460,366 353,662 161,689 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 (400,134) 4,164,328	31,854,989 24,496,757 1,359,117 152,272 57,863,135 25,989,944 1,261,071 22,7932,240 29,930,895 9179,040 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 (3,996,354) 438,328 18,141,689	81,568,431 611,432,739 22,696,860 17,980,783 870,720 112,949 41,661,312 17,639,014 935,957 498,012 19,072,983 22,588,329 6,810,979 3,572,039 5,426,761 283,610 16,093,389 38,681,718 5,709,275 7,126,045 25,655 667,241 287,935 774,844 8,411,720 23,002,715 15,679,003 15,679,003 (3,333,318) 218,869 12,564,554	67,740,617 78,407,252 29,953 29,953 29,953	5,000,000 13,654	65,432,473 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)	65,498,519 75,278,240 85,228 85,228 85,228	73,394 73,394 73,394 73,394 73,394 7,086,744 356,275 7,443,019 7,516,413 374,240 62,223 1,539 - 38,678 476,680 7,039,734 - 7,039,734 (64,708) 11,275 6,986,300	99,810,93 678,831,853 678,831,853 35,284,480 19,390,489 2,617,374 132,746 57,425,089 30,187,634 1,386,658 709,267 32,283,559 25,141,530 9,177,706 4,543,895 5,099,308 - 2,995,616 21,816,525 46,958,055 40,79,044 10,139,692 215,489 756,820 772135 927,903 11,675,978 28,567,061 18,390,994 21,056 18,390,994 21,060 18,412,054 (2,658,710) (655,494) 15,097,850 (3,095,901) (204,658)	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 61,42,129 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 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830	1,576,101 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 (1,580,861) 345,413 5,301,999 (2,730,233) (457,711) (3,187,944) 2,114,055	96,663,178 734,621,408 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 29,078,138 63,679,638 91,55,838 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) (625,069) 20,831,564	25,884,216 20,010,851 954,957 118,153 46,968,177 19,387,651 1,125,081 498,012 21,010,744 25,957,433 8,821,017 4,020,739 6,044,914 - 1,852,612 20,739,282 46,696,715 6,073,054 9,253,117 190,092 674,517 509,034 9,275,317 190,092 674,517 509,034 9,275,214 10,499,521 28,126,559 18,570,156 (4,039,383) 115,723 14,646,496 1,374,805 (3,338,569) (1,963,764) 12,682,732

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

The off addited infancial results of the Bank and						order for the period ended both beptember, 2024.										
III OTHER DISCLOSURES	BANK							COMPANY			GROUP CONSOLIDATED					
	30th Sep, 2024 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 Sep, 2023 Un-audited Shs '000	30th Sep, 2024 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 Sep, 2023 Un-audited Shs '000	30th Sep, 2024 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 Sep, 2023 Un-audited Shs '000	
1 NON-PERFORMING LOANS AND ADVANCES																
(a) Gross Non-performing loans and advances	38,777,456	37,441,396	36,543,860	40,462,270	39,336,086	-	-	-	-	-	41,147,316	40,896,454	40,171,644	44,554,298	43,013,656	
(b) Less Interest in Suspense	11,622,573	10,629,248	9,476,336	8,696,675	9,629,711	-	-	-	-	-	11,911,841	10,998,164	9,819,140	9,076,681	9,984,478	
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	27,154,883	26,812,148	27,067,524	31,765,595	29,706,375	-	-	-	-	-	29,235,475	29,898,290	30,352,504	35,477,617	33,029,178	
(d) Less Loan Loss Provision	11,010,221	10,785,201	10,852,128	13,015,658	12,899,856	-	-	-	-	-	12,660,832	13,456,054	12,576,486	15,526,274	14,826,443	
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	16,144,662	16,026,947	16,215,396	18,749,937	16,806,519	-	-	-	-	-	16,574,643	16,442,236	17,776,018	19,951,343	18,202,735	
(f) Discounted Value of Securities	16,144,662	16,026,947	16,215,396	18,749,937	16,806,519	-	-	-	-	-	16,574,643	16,442,236	17,776,018	19,951,343	18,202,735	
(g) NET NPLS EXPOSURE (e-f)	-			-	-	-		-		-	-		-	-	<u> </u>	
2 INSIDER LOANS AND ADVANCES																
(a) Directors, shareholders and associates	22,056,724	21,537,602	23,891,939	27,359,737	25,778,570	-	-	-	-	-	22,125,693	21,673,689	24,479,723	27,559,490	25,987,150	
(b) Employees	7,232,218	7,053,827	6,774,284	6,708,789	6,407,067	-	-	-	-	-	7,854,668	7,625,712	7,298,441	7,453,403	7,114,220	
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	29,288,942	28,591,429	30,666,223	34,068,527	32,185,637	-	-	-	-	-	29,980,361	29,299,401	31,778,164	35,012,893	33,101,370	
3 OFF-BALANCE SHEET ITEMS																
(a) Letters of credit, guarantees, acceptances	48,662,424	57,944,452	53,739,230	60,133,300	55,444,999	_	_	_	_	_	57,548,841	65,971,746	61,637,025	69,234,601	64,241,791	
(b) Forwards, Swaps and options	4,250,857	5,982,220	9,852,947	5,464,955	7,941,297	_	_	_	_	_	4,250,857	5,982,220	9,852,947	5,464,955	7,941,297	
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	1,981,283	1,904,082	2,085,562	2,178,265	2,124,016	
(d)TOTAL CONTINGENT LIABILITIES	52,913,281	63,926,672	63,592,177	65,598,255	63,386,296	-	-	-	-	-	63,780,981	73,858,048	73,575,534	76,877,821	74,307,104	
4 CAPITAL STRENGTH																
(a) Core capital	84,084,531	88,080,101	83,392,159	82,120,807	74,279,598	_	_	_	_	_	95.913.571	99,663,261	94,756,405	94,204,351	85,455,292	
(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	1.000.000	1,000,000	
(c) Excess (a-b)	83,084,531	87,080,101	82,392,159	81,120,807	73.279.598	-	-	-	-	-	94,913,571	98,663,261	93,756,405	93,204,351	84,455,292	
(d) Supplementary Capital	-	-	-	-	-	-	_	-	-	-	260,145	279,970	271,390	315,163	284,536	
(e) TOTAL CAPITAL (a+d)	84,084,531	88,080,101	83,392,159	82,120,807	74,279,598	-	-	-	-	-	96,173,716	99,943,231	95,027,795	94,519,514	85,739,828	
(f)TOTAL RISK WEIGHTED ASSETS	441,219,673	452,177,364	465,087,108	468,837,218	445,588,426						489,465,962	501,421,301	512,396,066	524,611,420	497,653,480	
(g) Core Capital / Total deposits liabilities	18.16%	18.60%	16.68%	15.96%	15.17%	-	-	-	-	-	18.51%	18.84%	17.06%	16.26%	15.58%	
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%	-		-		-	8.00%	8.00%	8.00%	8.00%	8.00%	
(I) Excess (g-h)	10.16%	10.60%	8.68%	7.96%	7.17%	-	-	-	-	-	10.51%	10.84%	9.06%	8.26%	7.58%	
(j) Core Capital / Total risk weighted assets	19.06%	19.48%	17.93%	17.52%	16.67%	-	-	-	-	-	19.60%	19.88%	18.49%	17.96%	17.17%	
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%	-	_	-	_	-	10.50%	10.50%	10.50%	10.50%	10.50%	
(I) Excess (j-k)	8.56%	8.98%	7.43%	7.02%	6.17%	-	-	-	-	-	9.10%	9.38%	7.99%	7.46%	6.67%	
(m) Total Capital / Total risk weighted assets	19.06%	19.48%	17.93%	17.52%	16.67%	-	-	-	-	-	19.65%	19.93%	18.55%	18.02%	17.23%	
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%	-		-	-	-	14.50%	14.50%	14.50%	14.50%	14.50%	
(o) Excess (m-n)	4.56%	4.98%	3.43%	3.02%	2.17%			-	-	-	5.15%	5.43%	4.05%	3.52%	2.73%	
5 LIQUIDITY																
(a) Liquidity Ratio	55.09%	56.42%	54.60%	52.30%	54.90%	-	-	-	-	-	53.65%	53.61%	51.60%	52.90%	52.49%	
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%	-	_	-	_	-	20.00%	20.00%	20.00%	20.00%	20.00%	
(c) Excess (a-b)	35.09%	36.42%	34.60%	32.30%	34.90%	-	-	-	-	-	33.65%	33.61%	31.60%	32.90%	32.49%	

MESSAGE FROM DIRECTORS

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

