

The Un-audited financial results of the Bank and Group for the period ended 30 June, 2025.

| | | | TC3ult3 O | | | | | | | - | | | |
|--|--|--|--|---|---|--|---|---|--|---|--|---|---|
| <u>'</u> | STATEMENT OF FINANCIAL POSITION | | BAN | | | | СОМ | | | | GROUP CON | · | |
| | | 30 June, 2025 Un-audited | 31 March,2025 Un-audited | 31 Dec, 2024 Audited | 30 June, 2024 Un-audited | 30 June, 2025 Un-audited | 31 March,2025 Un-audited | 31 Dec, 2024 Audited | 30 June, 2024 Un-audited | 30 June, 2025 Un-audited | 31 March,2025 Un-audited | 31 Dec, 2024 Audited | 30 June, 2024 Un-audited |
| | | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 |
| A | ASSETS | | | | | | | ' | | | | | |
| 1 | Cash (both Local & Foreign) | 14,130,057 | 13,241,096 | 15,293,915 | 12,150,347 | - | - | - | - | 19,263,577 | 17,248,792 | 19,635,938 | 15,713,476 |
| 2 | Balances due from Central Banks Kenyan Government securities held for dealing purposes | 19,349,395 | 15,773,767 | 19,874,324 | 29,783,639 | | - | - | _ | 24,411,209 | 20,424,935 | 24,043,443 | 35,000,159 |
| 4 | Financial assets at fair value through profit & loss | 100,055 | 122,166 | 122,006 | 73,995 | - | - | - | - | 100,055 | 122,166 | 122,006 | 73,995 |
| 5 | Investment Securities: | | | | | | | | | | | | |
| | a) Held to maturity: a. Kenya Government securities | 103,744,236 | 103,649,583 | 104,079,427 | 111,144,622 | _ | _ | _ | _ | 103,744,236 | 103,649,583 | 104,079,427 | 111,144,622 |
| | b. Other securities | 5,542,847 | 5,782,188 | 8,595,174 | 10,563,670 | - | - | - | - | 30,611,761 | 28,968,103 | 30,674,858 | 31,109,755 |
| | b) At Fair Value through Other Comprehensive Income: | | | | | | | | | | | | |
| | a. Kenya Government securities b. Other securities | 76,399,245 60,207 | 83,823,136 60,045 | 76,757,416 57,294 | 71,460,491 55,277 | - | - | - | - | 76,399,245 5,678,034 | 83,823,136 5,821,112 | 76,757,416 5,481,610 | 71,460,491 5,160,545 |
| 6 | Deposits and balances due from local banking institutions | 17,609,476 | 3,907,860 | 15,980,924 | 8,120,532 | | - | - | _ | 17,998,956 | 4,362,393 | 16,023,908 | 8,120,532 |
| 7 | Deposits and balances due from banking institutions abroad | 36,720,869 | 42,089,623 | 25,994,168 | 43,834,577 | - | - | - | - | 47,861,771 | 50,743,730 | 36,932,172 | 51,228,115 |
| 8 9 | Tax recoverable | - | 735,809 | 1,396,786 | - | 20,910 | - | - | 52,947 | 458,650 | 1,020,243 | 1,880,967 | 240,334 |
| 10 | Loans and advances to customers (net) Balances due from banking institutions in the group | 255,339,576 6,868,565 | 254,882,850 6,309,813 | 269,145,919 6,445,165 | 272,873,193 10,983,053 | 792,301 | 1,343,171 | - 1,333,377 | 334,160 | 288,084,748 | 287,015,561 | 302,077,630 | 309,662,546 |
| 11 | Investments in associates | 2,661,412 | 2,661,412 | 2,661,412 | 2,661,412 | - | - | - | 332,593 | 3,366,767 | 3,366,767 | 3,366,767 | 4,223,674 |
| 12 | Investments in subsidiary companies | 23,002 | 23,002 | 23,002 | 23,002 | 75,488,682 | 75,488,682 | 75,488,682 | 74,081,089 | - | - | - | - |
| 13 14 | Investments in joint ventures Investment properties | - | - | - | - | | _ | - | | - | - | - | - |
| 15 | Property and equipment | 3,581,476 | 3,194,601 | 3,322,958 | 2,735,949 | - | - | - | - | 4,882,678 | 4,371,857 | 4,333,185 | 3,243,320 |
| 16 | Prepaid lease rentals | 5,815 | 5,845 | 5,875 | 5,940 | - | - | - | - | 521,815 | 521,845 | 521,875 | 521,940 |
| 17 18 | Intangible assets Deferred tax asset | 6,524,931 5,884,473 | 6,650,620 7,082,948 | 6,862,354 7,931,017 | 7,263,149 10,033,275 | 73,376 | 99,886 | 88,406 | 83,295 | 7,100,181 7,404,687 | 7,250,975 8,612,691 | 7,455,118 10,014,063 | 7,504,193 11,350,524 |
| 19 | Retirement benefit asset | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Other assets | 23,178,243 | 28,759,877 | 24,153,605 | 26,679,619 | 798,144 | 684,500 | 713,020 | 651,891 | 25,070,678 | 28,650,053 | 22,543,381 | 23,319,307 |
| 21 B | TOTAL ASSETS LIABILITIES | 577,723,880 | 578,756,241 | 588,702,741 | 620,445,742 | 77,173,413 | 77,616,239 | 77,623,485 | 75,535,975 | 662,959,048 | 655,973,942 | 665,943,764 | 689,077,528 |
| 22 | Balances due to Central Banks | - | - | - | - | - | - | - | - | - | - | - | - |
| 23 | Customer deposits | 439,526,985 | 442,623,252 | 449,487,692 | 473,518,794 | - | - | - | - | 496,970,384 | 495,669,606 | 502,016,493 | 528,885,189 |
| 24 25 | Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions | 1,118,819 4,517,297 | 1,644,860 2,126,380 | 11,572,512 1,316,820 | 18,363,891 2,156,278 | - | | - | - | 1,118,819 4,723,776 | 1,644,860 2,349,056 | 11,572,512 1,835,146 | 18,363,891 1,792,993 |
| 25 26 | Other money market deposits | 4,317,277 | 2,126,380 | 1,310,820 | 2,130,278 | | _ | - | - | 4,723,770 | Z,J47,UJ0 - | 1,033,140 | 1,174,773 - |
| 27 | Borrowed funds | 7,002,370 | 7,739,413 | 8,567,382 | 9,346,516 | - | - | | - | 8,458,032 | 7,889,106 | 10,172,225 | 9,496,056 |
| 28 | Balances due to banking institutions in the group | 489,984 62,889 | 191,896 | 272,662 | 399,386 1,105,590 | 5,626,623 | 7,903,423 26,828 | 7,892,756 1,372 | 9,198,292 | 29,031 | 126,333 | - 7,697 | - 1,240,294 |
| 29 30 | Tax payable Dividends payable | 02,889 | - | - | 1,105,590 | 772,413 | 633,139 | 1,372 674,530 | 636,201 | 772,413 | 633,139 | 7,697 674,530 | 636,201 |
| 31 | Deferred tax liability | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 33 | Retirement benefit liability Other liabilities | 23,159,855 | - 29,160,892 | 20,925,497 | - 21,598,807 | 285,768 | - 354,502 | 300,082 | 288,055 | 32,440,919 | 31,338,913 | - 29,950,411 | - 27,259,279 |
| 34 | TOTAL LIABILITIES | 475,878,199 | 483,486,693 | 492,142,565 | 526,489,262 | 6,684,804 | 8,917,892 | 8,868,740 | 10,122,548 | 544,513,374 | 539,651,013 | 556,229,015 | 587,673,904 |
| С | SHAREHOLDERS' FUNDS | | | | | | | | | | | | |
| 35 36 | Paid up /Assigned capital Share Premium | 10,859,384 33,406,022 | 10,859,384 33,406,022 | 10,859,384 33,406,022 | 10,859,384 33,406,022 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 | 8,237,598 21,424,322 |
| 37 | Revaluation reserves | 106,020 | 106,020 | 106,020 | - | 21,424,322 | 21,424,322 | - 21,424,322 | 21,424,322 | 106,020 | 106,020 | 106,020 | - 21,424,322 |
| 38 | Retained earnings | 56,496,791 | 52,032,319 | 47,576,616 | 51,629,222 | 40,826,690 | 33,681,989 | 33,738,387 | 35,751,507 | 88,772,857 | 83,204,458 | 77,720,291 | 74,715,793 |
| 39 40 | Statutory loan reserves Other reserves | 977,464 | - (1,134,197) | (2,387,866) | (1,938,148) | | - | - | _ | (74,527) | (1,986,955) | (3,112,548) | (2,974,089) |
| 41 | Proposed dividends | 777,404 | (1,154,177) | 7,000,000 | (1,750,140) | - | 5,354,438 | 5,354,438 | - | (74,327) | 5,354,438 | 5,354,438 | (2,774,007) |
| 42 | Capital grants | 101,845,681 | - | 96,560,176 | - | - | - | 68,754,745 | 65,413,427 | - | - | - | 101,403,624 |
| | | 101,043,001 | 95,269,548 | | 93,956,480 | 70,488,610 | 68,698,347 | | | 118,466,270 | 116,339,881 | 109,730,121 | |
| 43 | Non-controlling interests | - | - | - | - | - | - | - | - | (20,596) | (16,952) | (15,372) | |
| 44 | TOTAL SHAREHOLDERS' FUNDS | 101,845,681 577,723,880 | 95,269,548 578,756,241 | 96,560,176 | 93,956,480 | 70,488,610 | 68,698,347 77,616,239 | 68,754,745 | - 65,413,427 | 118,445,674 | (16,952) 116,322,929 | 109,714,749 | 101,403,624 |
| 44 45 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 101,845,681 577,723,880 | 95,269,548 578,756,241 | | - | - | 68,698,347 77,616,239 | | - | | (16,952) | | - |
| 44 45 II | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME | | | 96,560,176 | 93,956,480 | 70,488,610 | | 68,754,745 | - 65,413,427 | 118,445,674 | (16,952) 116,322,929 | 109,714,749 | 101,403,624 |
| 44 45 II | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME | 577,723,880 | 578,756,241 | 96,560,176 588,702,741 | 93,956,480 620,445,742 | 70,488,610 | | 68,754,745 | - 65,413,427 | 118,445,674 662,959,048 | (16,952) 116,322,929 655,973,942 | 109,714,749 665,943,764 | - 101,403,624 689,077,528 |
| 44 45 II | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances | 577,723,880 17,958,753 | 578,756,241 9,247,495 | 96,560,176 588,702,741 42,021,625 | 93,956,480 620,445,742 20,933,907 | 70,488,610 | | 68,754,745 | - 65,413,427 | 118,445,674 | (16,952) 116,322,929 655,973,942 10,285,414 | 109,714,749 665,943,764 46,498,076 | 101,403,624 689,077,528 23,317,842 |
| 44 45 II 1 1.1 | 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 | 17,958,753 10,789,044 1,230,106 | 9,247,495 5,421,827 530,899 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 | 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 | 70,488,610 | | - 68,754,745 77,623,485 | - 65,413,427 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 | 101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 |
| 1 1 1.1 1.2 1.3 1.4 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income | 17,958,753 10,789,044 1,230,106 17,528 | 9,247,495 5,421,827 530,899 16,379 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 | 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,929 | 70,488,610 77,173,413 - - 51,441 | 77,616,239 - - 25,723 - | 68,754,745 77,623,485 | - 65,413,427 75,535,975 - - 13,654 | 20,003,162 12,604,461 1,343,242 22,687 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 | 101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698 |
| 1 1 1.1 1.2 1.3 1.4 1.5 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME | 17,958,753 10,789,044 1,230,106 | 9,247,495 5,421,827 530,899 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 | 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 | 70,488,610 77,173,413 | 77,616,239 | - 68,754,745 77,623,485 | - 65,413,427 75,535,975 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 | 101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 |
| 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 | 9,247,495 5,421,827 530,899 16,379 15,216,600 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 | 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,929 33,915,746 | 70,488,610 77,173,413 - - 51,441 | 77,616,239 - - 25,723 - | 68,754,745 77,623,485 | - 65,413,427 75,535,975 - - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 | 101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698 38,063,092 |
| 1 1 1.1 1.2 1.3 1.4 1.5 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits | 17,958,753 10,789,044 1,230,106 17,528 | 9,247,495 5,421,827 530,899 16,379 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 | 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,929 | 70,488,610 77,173,413 - - 51,441 | 77,616,239 - - 25,723 - | 68,754,745 77,623,485 | - 65,413,427 75,535,975 - - 13,654 | 20,003,162 12,604,461 1,343,242 22,687 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 | 101,403,624 689,077,528 23,317,842 13,002,982 1,656,570 85,698 |
| 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 | 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 | 70,488,610 77,173,413 - - 51,441 - 51,441 | 77,616,239 25,723 - 25,723 | 68,754,745 77,623,485 - 39,878 - 39,878 | 65,413,427 75,535,975 | 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 | 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 |
| 11 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 | 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 | 70,488,610 77,173,413 - 51,441 - 51,441 | 77,616,239 25,723 - 25,723 | 68,754,745 77,623,485 - 39,878 - 39,878 | - 65,413,427 75,535,975 - 13,654 - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 |
| 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 | 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 | 70,488,610 77,173,413 - - 51,441 - 51,441 | 77,616,239 25,723 - 25,723 | 68,754,745 77,623,485 - 39,878 - 39,878 | 65,413,427 75,535,975 | 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 | 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 |
| 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 35,262,483 1,559,157 951,235 37,772,875 29,981,020 | 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 | 70,488,610 77,173,413 - 51,441 - 51,441 | 77,616,239 25,723 - 25,723 | 68,754,745 77,623,485 - 39,878 - 39,878 | - 65,413,427 75,535,975 - 13,654 - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,896,713 41,173,285 34,514,684 | 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 |
| 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 | 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 | 70,488,610 77,173,413 - 51,441 - 51,441 | 77,616,239 25,723 - 25,723 | 68,754,745 77,623,485 - 39,878 - 39,878 | - 65,413,427 75,535,975 - 13,654 - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 | 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 |
| 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 | 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 | 70,488,610 77,173,413 - 51,441 - 51,441 - - - 51,441 | 77,616,239 - 25,723 - 25,723 | 68,754,745 77,623,485 39,878 39,878 | - 65,413,427 75,535,975 - 13,654 - - - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 | 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 |
| 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 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 EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 | 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 | 70,488,610 77,173,413 - - 51,441 - - - 51,441 - - - - - - - - - - - - - - - - - - | 77,616,239 - 25,723 25,723 | 39,878 39,878 - 12,144,600 | - 65,413,427 75,535,975 - 13,654 - - 13,654 - - - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 34,173,285 34,514,684 12,310,323 6,130,801 6,249,764 | 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 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 | 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 | 70,488,610 77,173,413 - 51,441 - 51,441 - - - 51,441 | 77,616,239 - 25,723 - 25,723 | 68,754,745 77,623,485 39,878 39,878 | - 65,413,427 75,535,975 - 13,654 - - - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 | 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 |
| 1 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 | 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 | 70,488,610 77,173,413 - - - 51,441 - - - - - 51,441 - - - - - - - - - - - - - - - - - - | 77,616,239 - 25,723 25,723 - 25,723 - 25,723 | 39,878 - 39,878 - 39,878 - 12,144,600 305,279 | - 65,413,427 75,535,975 - - 13,654 - - 13,654 - - - - - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 | 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 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 4.4.5 4.6 4.6 4.5 4.6 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 - 378,825 9,773,893 28,351,315 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 | 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 - 781,799 11,591,059 25,661,684 | 70,488,610 77,173,413 51,441 51,441 51,441 7,218,000 142,126 7,360,126 | 77,616,239 25,723 - 25,723 | 39,878 | - 65,413,427 75,535,975 - 13,654 - 13,654 - - - 13,654 - - - - - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 |
| 1 11 12 13 14 1.5 2 21 2.2 2.4 3 4 4.1 4.5 4.6 5 6 6.1 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 | 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 | 70,488,610 77,173,413 | 77,616,239 - 25,723 - 25,723 - 25,723 | 39,878 39,878 39,878 2 39,878 2 12,144,600 305,279 12,449,879 | 13,654 13,654 13,654 - 13,654 - 13,654 - 13,654 - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 | 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 6,142,129 3,119,514 3,681,783 -1,965,259 14,908,685 31,359,958 |
| 1 11 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.4 4.5 5 6 6.1 6.2 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 | 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 | 70,488,610 77,173,413 - 51,441 - 51,441 - 51,441 - 51,441 - 7,218,000 142,126 7,360,126 7,411,567 | 77,616,239 | 39,878 39,878 - 39,878 - 39,878 - 12,144,600 305,279 12,449,879 12,489,757 | 65,413,427 75,535,975 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 3,492,297 28,183,185 62,697,869 | 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 6,142,129 3,119,514 3,681,783 -1,965,259 14,908,685 31,359,958 |
| 1 11 12 13 14 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 | 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 INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 - 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 | 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 30,222 512,666 | 70,488,610 77,173,413 | 77,616,239 - 25,723 - 25,723 - 25,723 | 39,878 39,878 39,878 2 39,878 2 12,144,600 305,279 12,449,879 | 13,654 13,654 13,654 - 13,654 - 13,654 - 13,654 - 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 |
| 1 11 12 2 13 14 1.5 2 2 11 2.2 2.3 3 4 4.1 4.2 4.3 4.6.5 6 6.1 6.2 6.3 6.4 6.5 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 2,126,188 2,704,058 6,033,841 37,403 614,188 549,466 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 | 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 30,222 512,606 330,251 | 70,488,610 77,173,413 - 51,441 - 51,441 51,441 7,218,000 142,126 7,360,126 7,411,567 | 77,616,239 25,723 - 25,723 73,168 73,168 98,891 - 70,901 36,811 | 39,878 39,878 - 39,878 - 39,878 | - 65,413,427 75,535,975 - 13,654 - 13,654 - - - 13,654 - - - - - - - - - - - - - - - - - - - | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 | 101,403,621 689,077,528 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 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 |
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| 1 11 12 13 14 1.5 12 2 21 2.2 23 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 6.8 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 991,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 | 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 2 39,878 2 39,878 2 12,144,600 305,279 12,449,879 12,449,879 12,489,757 | 5,000,000 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 -1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 | 101,403,621 689,077,528 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 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 19,195,430 |
| 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 - 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 62,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721 | 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 30,222 512,606 330,251 524,797 6,255,422 | 70,488,610 77,173,413 - 51,441 - 51,441 - - - 51,441 - - - 7,218,000 142,126 7,360,126 7,411,567 - 162,754 48,997 1,026 - - - - - - - - - - - - - - - - - - - | 77,616,239 - 25,723 - 25,723 | 68,754,745 77,623,485 77,623,485 39,878 39,878 - - - 39,878 12,144,600 305,279 12,449,879 12,489,757 | 5,000,000 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 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 |
| 1 11 12 13 14 1.5 12 2 21 2.2 23 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 6.6 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 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 991,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 10,74,794 | 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 2 39,878 2 39,878 2 12,144,600 305,279 12,449,879 12,449,879 12,489,757 | 5,000,000 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 -1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 | 101,403,621 689,077,528 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 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 19,195,430 |
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| 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 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 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 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721 30,456,527 20,762,572 - 20,762,572 - 20,762,572 - | 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 39,878 - 39,878 - 39,878 12,144,600 305,279 12,449,879 12,489,757 - 304,664 98,634 2,052 - 55,436 460,786 12,028,971 - 12,028,971 | 5,000,000 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 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 6,831,632 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 -3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 25,054,023 87,025 25,141,048 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 |
| 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.6.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT /ILOSS) BEFORE TAX Current tax Deferred tax | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 10,980,264 (14,55,830) (604,259) | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 5,423,273 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 99,1235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,74,794 41,074,794 10,74,794 10,74,794 10,74,794 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 | 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 39,878 12,144,600 305,279 12,449,879 12,489,757 304,664 98,634 2,052 55,436 460,786 12,028,971 12,028,971 (19,222) (4,047) | 5,413,427 75,535,975 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 - 13,550,546 (1,883,914) (619,289) | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 -1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 -6,831,632 -6,831,632 -6,831,632 -6,831,632 -6,831,632 -1,049,742) ((299,303) | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,4992 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 25,054,023 25,054,023 87,025 25,141,048 (2,22,211,048) | 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 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 12,164,528 12,164,528 (2,916,536) 567,292 |
| 1 1.1 1.2 2 1.3 1.4 1.5 2 2 1.2 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 9 10 11 12 13 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 PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 - 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 - 10,980,264 (1,455,830) | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 (656,788) | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721 30,456,527 20,762,572 20,762,572 (1,248,805) | 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 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 (2,410,030) | 70,488,610 77,173,413 | 77,616,239 | 68,754,745 77,623,485 77,623,485 39,878 39,878 | 5,000,000 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 4,909,991 (43,368) | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 13,550,546 (1,883,914) | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 6,831,632 6,831,632 (1,049,742) | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 -3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,222,212) | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 - 12,164,528 (2,916,536) |
| 1 1.1 1.2 2 2.1 1.3 1.4 1.5 2 2.4 3 4 4.1 4.2 4.3 4.4.5 5 6 6.1.6 6.6 6.7 6.8 7 8 9 10 11 12 13 11 14 15 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME 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: | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 10,980,264 (14,55,830) (604,259) | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 5,423,273 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 1,559,157 99,1235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,74,794 41,074,794 10,74,794 10,74,794 10,74,794 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 20,762,572 | 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 39,878 12,144,600 305,279 12,449,879 12,489,757 304,664 98,634 2,052 55,436 460,786 12,028,971 12,028,971 (19,222) (4,047) | 5,413,427 75,535,975 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 (1,883,914) (619,289) 11,047,343 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 - 6,831,632 (1,049,742) (299,303) 5,482,587 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 -3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,222,212) (1,053,069) 21,865,767 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 (2,916,536) 567,292 9,815,284 |
| 1 11 1.1 1.2 2 1.3 1.4 1.5 2 2 1.1 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 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 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 Foir value changes in financial assets at FVOCI | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 10,980,264 (14,55,830) (604,259) | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 5,423,273 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,359,333 39,281 10,74,794 41,074,794 20,762,572 20,762,572 20,762,572 (1,248,805) 17,833,407 | 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 39,878 12,144,600 305,279 12,449,879 12,489,757 304,664 98,634 2,052 55,436 460,786 12,028,971 12,028,971 (19,222) (4,047) | 5,413,427 75,535,975 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 - 13,550,546 (1,883,914) (619,289) | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 -1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 -6,831,632 -6,831,632 -6,831,632 -6,831,632 -6,831,632 -1,049,742) ((299,303) | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 1,93,001 2,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,22,212) (1,053,069) 21,865,767 (2,597,810) 2,327,070 | 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 6,142,129 3,119,514 3,681,783 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 12,164,528 12,164,528 12,164,528 (2,916,536) 567,292 |
| 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 2.4 4.1 4.2 4.3 4.4 5.5 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 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 Exclange in financial assets at FVOCI Revoluction surplus on property, plant and equipment | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 - 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 - 5,423,273 - 5,423,273 - 656,788) (310,782) 4,455,703 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721 20,762,572 - 20,762,572 (1,248,805) 17,833,407 - 2,303,692 106,020 | 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 30,252 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 39,878 12,144,600 305,279 12,449,879 12,489,757 304,664 98,634 2,052 55,436 460,786 12,028,971 12,028,971 (19,222) (4,047) | 5,413,427 75,535,975 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 - 13,550,546 - 13,550,546 (1,883,914) (619,289) 11,047,343 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 366,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 - 6,831, | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,222,212) (1,053,069) 21,865,767 | 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 6,142,129 3,119,514 3,681,783 -1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 -12,164,528 -12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111) |
| 1 11 12 13 14 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.3 15.4 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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 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 Erair value changes in financial assets at FVOCI Revaluation surplus on property, plant and equipment Share of comprehensive income of associates | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 - 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 - 10,980,264 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 - 5,423,273 - 5,423,273 - 656,788) (310,782) 4,455,703 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,359,333 39,281 10,74,794 41,074,794 20,762,572 20,762,572 20,762,572 (1,248,805) 17,833,407 | 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 30,252 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 | 70,488,610 77,173,413 | 77,616,239 | 39,878 39,878 39,878 39,878 12,144,600 305,279 12,449,879 12,489,757 304,664 98,634 2,052 55,436 460,786 12,028,971 12,028,971 (19,222) (4,047) | 5,413,427 75,535,975 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 - 13,550,546 - 13,550,546 (1,883,914) (619,289) 11,047,343 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 366,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 - 6,831, | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 1,93,001 2,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,22,212) (1,053,069) 21,865,767 (2,597,810) 2,327,070 | 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 6,142,129 3,119,514 3,681,783 -1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 -12,164,528 -12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111) |
| 1 11 12 13 14 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.3 15.4 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST 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: Exchange differences on translation of foreign operations Exclange in financial assets at FVOCI Revoluction surplus on property, plant and equipment | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 (656,788) (310,782) 4,455,703 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721 30,456,527 20,762,572 (1,248,805) (1,680,360) 17,833,407 | 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 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 (2,410,030) 569,198 8,386,013 | 70,488,610 77,173,413 | 77,616,239 | 68,754,745 77,623,485 77,623,485 39,878 39,878 | 5,413,427 75,535,975 13,654 13,654 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 - 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 - 13,550,546 - 13,550,546 (1,883,914) (619,289) 11,047,343 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 - 6,831,632 (1,049,742) (299,303) 5,482,587 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 -3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 936,799 1,193,001 15,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,222,212) (1,053,069) 21,865,767 (2,597,810) 2,327,070 106,020 | 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 6,142,129 3,119,514 3,681,783 -1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 -12,164,528 -12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111) |
| 1 11 12 13 14 1.5 2 2.1 12.2 2.3 3 4 4.1 4.5 4.6 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15.5 15.5 15.5 15.5 15.5 15.5 15.5 1 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT JAFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in financial assets at FVOCI 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 10,980,264 (1,455,830) (604,259) 8,920,175 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 (656,788) (310,782) 4,455,703 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 -1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,359,333 39,281 10,374,794 41,074,794 20,74,794 20,762,572 20,762,572 (1,248,805) 17,833,407 | 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 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 - 2,753,410 - 2,753,410 - 11,139,423 | 70,488,610 77,173,413 | 77,616,239 | 68,754,745 77,623,485 77,623,485 39,878 39,878 | 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 13,654 13,654 13,654 13,654 14,009,000 163,069 5,176,723 170,504 46,522 1,026 1,0 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 (1,883,914) (619,289) 11,047,343 (457,984) 3,496,006 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 - 6,831,632 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 296,799 1,193,001 15,314,188 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 21,053,069 21,865,767 (2,597,810) 2,327,070 106,020 - (164,720) 21,701,047 | 101,403,621 689,077,528 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 6142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 163,634 164,528 12,164,528 12,164,528 12,164,528 (2,870,111) 2,737,830 - (132,281) 9,683,003 |
| 1 11 12 13 14 1.5 12 2 11 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.6 6.6 6.7 8 9 10 11 12 13 13 14 15 15.1 15.1 15.2 15.3 15.5 15.5 16 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive income: Exchange differences on translation of foreign operations Fair value changes in financial assets at FVOC! 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 EARNINGS PER SHARE-BASIC & DILUTED (Shs) | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 10,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 11,980,264 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 - 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 (656,788) (656,788) (1,253,669 1,253,669 1,253,669 5,709,372 8,21 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020 9,173,241 5,448,326 5,414,649 - 1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721 30,456,527 20,762,572 (1,248,805) (1,680,360) 17,833,407 | 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 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 - 2,753,410 - 2,753,410 | 70,488,610 77,173,413 | 77,616,239 | 68,754,745 77,623,485 77,623,485 39,878 39,878 | 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 (43,368) (9,158) 4,857,465 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 (1,883,914) (619,289) 11,047,343 (457,984) 3,496,006 3,038,021 14,085,364 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 -3,492,297 28,183,185 62,697,869 5,480,392 275,733 1,037,241 275,733 1,037,241 2936,799 1,193,001 15,314,188 37,643,846 25,054,023 87,025 25,141,048 (2,222,212) (1,053,069) 21,865,767 (2,597,810) 2,327,070 106,020 -(164,720) 21,701,047 | 23,317,842 13,002,982 1,656,570 85,698 38,063,092 20,271,359 929,600 410,860 21,611,819 16,451,273 6,142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 519,657 490,812 616,634 7,837,134 19,195,430 12,164,528 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830 - (132,281) 9,683,003 5,96 |
| 1 11 12 13 14 1.5 12 21 12 22 33 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.6 6.6 6.7 8 9 10 11 12 13 13 14 15 15.1 15.2 15.3 15.4 15.5 16 16 | TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSE Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT JAFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in financial assets at FVOCI 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 | 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359 11,418,009 18,577,422 4,549,737 2,719,143 2,126,188 378,825 9,773,893 28,351,315 2,704,058 6,033,841 37,403 614,188 549,466 422,442 7,009,653 17,371,051 10,980,264 10,980,264 (1,455,830) (604,259) 8,920,175 | 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110 151,427 6,380,714 8,835,886 2,238,259 1,296,532 1,020,131 200,305 4,755,227 13,591,113 1,274,007 2,817,534 18,808 306,492 267,221 224,019 3,259,759 8,167,840 5,423,273 - 5,423,273 (656,788) (310,782) 4,455,703 | 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483 1,559,157 951,235 29,981,020 9,173,241 5,448,326 5,414,649 -1,201,863 21,238,079 51,219,099 5,206,348 10,359,333 39,281 10,359,333 39,281 10,374,794 41,074,794 20,74,794 20,762,572 20,762,572 (1,248,805) 17,833,407 | 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 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 - 2,753,410 - 2,753,410 - 11,139,423 | 70,488,610 77,173,413 | 77,616,239 | 68,754,745 77,623,485 77,623,485 39,878 39,878 | 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 13,654 13,654 13,654 13,654 14,009,000 163,069 5,176,723 170,504 46,522 1,026 1,0 | 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552 12,240,647 570,490 314,887 13,126,024 20,847,528 6,255,754 2,979,414 2,431,052 2,816,622 14,482,842 35,330,370 3,226,683 7,739,194 141,695 666,963 731,866 518,447 8,754,976 21,779,824 13,550,546 (1,883,914) (619,289) 11,047,343 (457,984) 3,496,006 | (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787 6,586,030 431,662 184,955 7,202,647 9,971,140 3,104,120 1,418,425 1,177,768 - 1,661,936 7,362,249 17,333,389 1,624,505 3,691,213 86,288 335,931 356,211 270,602 4,137,007 10,501,757 6,831,632 - 6,831,632 | 109,714,749 665,943,764 46,498,076 25,639,817 3,376,028 174,048 75,687,969 38,215,547 1,866,713 1,091,025 41,173,285 34,514,684 12,310,323 6,130,801 6,249,764 - 3,492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733 1,037,241 296,799 1,193,001 15,314,188 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 25,054,023 - 21,053,069 21,865,767 (2,597,810) 2,327,070 106,020 - (164,720) 21,701,047 | 101,403,621 689,077,528 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 6142,129 3,119,514 3,681,783 - 1,965,259 14,908,685 31,359,958 2,709,741 6,859,248 162,204 163,634 164,528 12,164,528 12,164,528 12,164,528 (2,870,111) 2,737,830 - (132,281) 9,683,003 |

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The Un-audited financial results of the Bank and Group for the period ended 30 June, 2025.

| III OTHER DISCLOSURES | | BAN | ıĸ | K COMPANY | | | | GROUP CONSOLIDATED | | | | |
|--|---|---|-------------------------------------|---|---|---|-------------------------------------|---|-------------|---|-------------------------------------|---|
| | 30 June, 2025 Un-audited Shs '000 | 31 March,2025 Un-audited Shs '000 | 31 Dec, 2024 Audited Shs '000 | 30 June, 2024 Un-audited Shs '000 | 30 June, 2025 Un-audited Shs '000 | | 31 Dec, 2024 Audited Shs '000 | 30 June, 2024 Un-audited Shs '000 | | 31 March,2025 Un-audited Shs '000 | 31 Dec, 2024 Audited Shs '000 | 30 June, 2024 Un-audited Shs '000 |
| 1 NON-PERFORMING LOANS AND ADVANCES | | | | | | | | | | | | |
| (a) Gross Non-performing loans and advances | 36,767,253 | 35,999,629 | 35,511,838 | 37,441,396 | - | - | - | - | 38,135,390 | 37,784,378 | 37,151,611 | 40,896,454 |
| (b) Less Interest in Suspense | 11,040,337 | 10,047,860 | 10,490,918 | 10,629,248 | - | - | - | - | 11,230,323 | 10,241,108 | 10,678,140 | 10,998,164 |
| (c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b) | 25,726,916 | 25,951,769 | 25,020,920 | 26,812,148 | - | - | - | - | 26,905,067 | 27,543,270 | 26,473,471 | 29,898,290 |
| (d) Less Loan Loss Provision | 12,914,841 | 12,381,303 | 10,318,955 | 10,785,201 | - | - | - | - | 13,761,066 | 13,553,642 | 11,326,298 | 13,456,054 |
| (e) NET NON-PERFORMING LOANS AND ADVANCES(c-d) | 12,812,075 | 13,570,466 | 14,701,965 | 16,026,947 | - | - | - | - | 13,144,001 | 13,989,628 | 15,147,173 | 16,442,236 |
| (f) Discounted Value of Securities | 12,812,075 | 13,570,466 | 14,701,965 | 16,026,947 | - | - | - | - | 13,144,001 | 13,989,628 | 15,147,173 | 16,442,236 |
| (g) NET NPLS EXPOSURE (e-f) | - | - | - | - | - | - | - | | - | - | | |
| 2 INSIDER LOANS AND ADVANCES | | | | | | | | | | | | |
| (a) Directors, shareholders and associates | 25,724,085 | 24,309,925 | 22,021,751 | 21,537,602 | - | - | - | - | 26,040,710 | 24,406,570 | 22,118,429 | 21,673,689 |
| (b) Employees | 7,564,797 | 7,418,958 | 7,448,251 | 7,053,827 | - | - | - | - | 8,543,938 | 8,131,293 | 8,135,379 | 7,625,712 |
| (c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES | 33,288,882 | 31,728,883 | 29,470,002 | 28,591,429 | - | - | - | - | 34,584,648 | 32,537,863 | 30,253,808 | 29,299,401 |
| 3 OFF-BALANCE SHEET ITEMS | | | | | | | | | | | | |
| (a) Letters of credit, guarantees, acceptances | 53,402,509 | 49,613,923 | 45,454,432 | 57,944,452 | _ | _ | _ | _ | 59,208,930 | 55,224,288 | 52,556,442 | 65.971.746 |
| (b) Forwards, Swaps and options | 3,586,727 | 1,837,741 | 1,032,086 | 5,982,220 | - | - | - | - | 3,586,727 | 1,837,741 | 1,032,086 | 5,982,220 |
| (c) Other contingent liabilities | - | - | - | | - | - | - | - | 2,287,583 | 2,439,546 | 2,019,546 | 1,904,082 |
| (d)TOTAL CONTINGENT LIABILITIES | 56,989,236 | 51,451,664 | 46,486,518 | 63,926,672 | - | - | - | - | 65,083,240 | 59,501,575 | 55,608,074 | 73,858,048 |
| 4 CAPITAL STRENGTH | | | | | | | | | | | | |
| (a) Core capital | 93,545,577 | 91,313,340 | 89,085,488 | 88,080,101 | | _ | _ | _ | 107,778,798 | 104,802,326 | 102,870,319 | 99,663,261 |
| (b) Minimum Statutory Capital | 1,000,000 | 1.000.000 | 1.000.000 | 1.000.000 | _ | _ | _ | _ | 1.000.000 | 1.000.000 | 1.000.000 | 1,000,000 |
| (c) Excess (a-b) | 92.545.577 | 90.313.340 | 88.085.488 | 87.080.101 | _ | _ | _ | | 106.778.798 | 103,802,326 | 101.870.319 | 98.663.261 |
| (d) Supplementary Capital | - | - | - | - | _ | - | _ | _ | 313.522 | 298,739 | 240,247 | 279,970 |
| (e) TOTAL CAPITAL (g+d) | 93,545,577 | 91,313,340 | 89.085.488 | 88,080,101 | - | - | - | - | 108,092,320 | 105,101,065 | 103.110.566 | 99,943,231 |
| (f)TOTAL RISK WEIGHTED ASSETS | 432,830,549 | 439,925,674 | 437,823,635 | 452,177,364 | | | | | 483,040,609 | 486,584,285 | 485,702,713 | 501,421,301 |
| (g) Core Capital / Total deposits liabilities | 21.28% | 20.63% | 19.82% | 18.60% | - | - | - | - | 21.73% | 21.23% | 20.29% | 18.84% |
| (h) Minimum statutory ratio | 8.00% | 8.00% | 8.00% | 8.00% | - | - | - | - | 8.00% | 8.00% | 8.00% | 8.00% |
| (I) Excess (g-h) | 13.28% | 12.63% | 11.82% | 10.60% | - | - | - | - | 13.73% | 13.23% | 12.29% | 10.84% |
| (j) Core Capital / Total risk weighted assets | 21.61% | 20.76% | 20.35% | 19.48% | - | - | - | - | 22.31% | 21.54% | 21.18% | 19.88% |
| (k) Minimum statutory ratio | 10.50% | 10.50% | 10.50% | 10.50% | - | - | - | | 10.50% | 10.50% | 10.50% | 10.50% |
| (I) Excess (j-k) | 11.11% | 10.26% | 9.85% | 8.98% | - | - | - | _ | 11.81% | 11.04% | 10.68% | 9.38% |
| (m) Total Capital / Total risk weighted assets | 21.61% | 20.76% | 20.35% | 19.48% | - | - | - | - | 22.38% | 21.60% | 21.23% | 19.93% |
| (n) Minimum statutory ratio | 14.50% | 14.50% | 14.50% | 14.50% | - | - | - | | 14.50% | 14.50% | 14.50% | 14.50% |
| (o) Excess (m-n) | 7.11% | 6.26% | 5.85% | 4.98% | - | - | - | - | 7.88% | 7.10% | 6.73% | 5.43% |
| 5 LIQUIDITY | | | | | | | | | | | | |
| (a) Liquidity Ratio | 62.18% | 60.00% | 56.01% | 56.42% | - | - | - | - | 57.14% | 55.77% | 54.08% | 53.61% |
| (b) Minimum statutory ratio | 20.00% | 20.00% | 20.00% | 20.00% | - | - | - | - | 20.00% | 20.00% | 20.00% | 20.00% |
| (c) Excess (a-b) | 42.18% | 40.00% | 36.01% | 36.42% | - | - | - | - | 37.14% | 35.77% | 34.08% | 33.61% |

| SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY | Share Capital Shs '000 | Share Premium Shs '000 | Other Reserves Shs '000 | Revenue Reserves Shs '000 | Proposed Dividends Shs '000 | Total Shs '000 |
|---|------------------------------|------------------------------|-------------------------------|---------------------------------|-----------------------------------|-------------------|
| At 1st January 2025 | 8,237,598 | 21,424,322 | (3,006,528) | 77,704,919 | 5,354,438 | 109,714,749 |
| Profit for the period | | | | 11,047,342 | | 11,047,342 |
| Other comprehensive income | | | 3,038,021 | - | | 3,038,021 |
| 2024 Final Dividends paid | | | | | (5,354,438) | (5,354,438) |
| Balance as at 30th June 2025 | 8,237,598 | 21,424,322 | 31,493 | 88,752,261 | - | 118,445,674 |

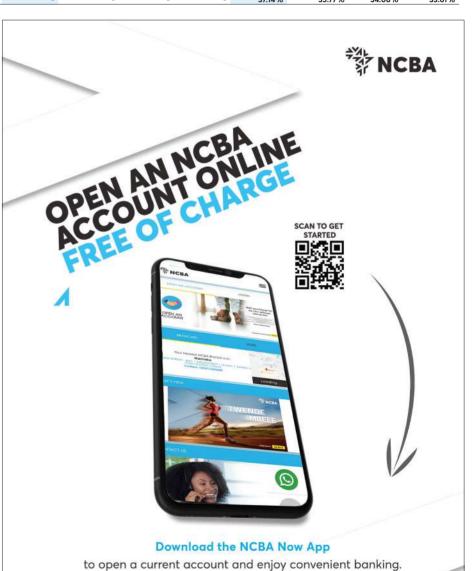
| SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS | 30th June, 2025 Un-audited Shs '000 | 31st Dec, 2024 Audited Shs '000 | 30th June, 2024 Un-audited Shs '000 |
|--|--|--|--|
| Net cash generated from/(used in) operating activities | 30.407.572 | (11.598.292) | (11.017.266) |
| | | | (11,917,366) |
| Net cash (used in)/generated from investing activities | (2,095,976) | 15,164,656 | 21,079,726 |
| Net cash used in financing activities | (7,230,869) | (4,525,206) | (2,225,014) |
| Net increase/(decrease) in cash and cash equivalents | 21,080,727 | (958,842) | 6,937,346 |
| Cash and cash equivalents at 1st January | 68,575,346 | 69,042,140 | 69,042,140 |
| Effect of exchange rate changes on cash and cash equivalents | 116,439 | 492,048 | (1,854,242) |
| Cash and cash equivalents at period end | 89,772,512 | 68,575,346 | 74,125,244 |
| | | | |

MESSAGE FROM DIRECTORS

 $The \ Directors \ have \ approved \ payment \ of \ an \ interim \ dividend \ of \ Shs \ 2.50 \ for \ every \ ordinary \ share \ of \ Shs. \ 5 \ held. \ The \ interim$ dividend will be payable to the shareholders in the company's register at the close of business on 18 September, 2025 (the closing date for determination of entitlements) and will be paid on or immediately after 2 October, 2025

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 28 August 2025





The Board of Directors of NCBA Investment Bank Limited is pleased to announce the Unaudited financial results of the Company for the period ended 30th June 2025.

| | NCBA | UNIT | TRUST | FUNDS |
|--|-------------|------|--------------|--------------|
|--|-------------|------|--------------|--------------|

| STATEMENT OF COMPREHENSIVE INCOME | EQUITY | FUND | FIXED INC | OME FUND | BASKET FUND (KES) | | DOLLAR FIXED INCOME FUND | | BASKET FUND (USD) | | GLOBAL EQUITY (USD) | | GLOBAL FIXED INCOME (USD) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Period ended 30-Jun-25 Unaudited Kes '000 | Year ended 30-Jun-24 Unaudited Kes '000 | Period ended 30-Jun-25 Unaudited Kes '000 | Period ended 30-Jun-24 Unaudited Kes '000 | Period ended 30-Jun-25 Unaudited Kes '000 | Period ended 30-Jun-24 Unaudited Kes '000 | Period ended 30-Jun-25 Unaudited Kes '000 | Period ended 30-Jun-24 Unaudited Kes '000 | Period ended 30-Jun-25 Unaudited Kes '000 | Year ended 30-Jun-24 Unaudited Kes '000 | Period ended 30-Jun-25 Unaudited Kes '000 | Year ended 30-Jun-24 Unaudited Kes '000 | Period ended 30-Jun-25 Unaudited Kes '000 | Year ended 30-Jun-24 Unaudited Kes '000 |
| INCOME | | | | | | | | | | | | | | |
| Interest income | 1,498 | 1,357 | 1,667,747 | 1,306,287 | 571,598 | 447,104 | 173,906 | 192,087 | 92,606 | 43,991 | 303 | | 5,174 | |
| Dividend income | 5,497 | 4,229 | - | - | - | - | - | - | | | | | | |
| Total income | 6,995 | 5,586 | 1,667,747 | 1,306,287 | 571,598 | 447,104 | 173,906 | 192,087 | 92,606 | 43,991 | 303 | - | 5,174 | |
| Fair value gains /(loss) on investments | 11,660 | 7,988 | 704,625 | 615,415 | 177,315 | 284,927 | 68,015 | (23,335) | 12,974 | (5,521) | 9,112 | | 26,444 | |
| Total comprehensive income | 18,655 | 13,574 | 2,372,372 | 1,921,702 | 748,913 | 732,031 | 241,921 | 168,752 | 105,580 | 38,470 | 9,415 | - | 31,618 | |
| Total comprehensive income | 18,655 | 13,574 | 2,372,372 | 1,921,702 | 748,913 | 732,031 | 241,921 | 168,752 | 105,580 | 38,470 | 9,415 | - | 31,618 | |
| OPERATING EXPENSES | | | | | | | | | | | | | | |
| Professional fees | 1,583 | 1,415 | 329,550 | 237,872 | 58,000 | 43,831 | 35,241 | 46,978 | 19,839 | 10,296 | 309 | | 1,155 | |
| Operational and Administrative expenses | 340 | 17 | 51,245 | 1,688 | 19,342 | 332 | 11,189 | 592 | 6,307 | 155 | 500 | | 1664 | |
| Total expenses | 1,923 | 1,432 | 380,795 | 239,560 | 77,342 | 44,163 | 46,430 | 47,570 | 26,146 | 10,451 | 809 | - | 2,819 | |
| Operating Loss (Profit) | 16,732 | 12,142 | 1,991,577 | 1,682,142 | 671,571 | 687,868 | 195,491 | 121,182 | 79,434 | 28,019 | 8,606 | - | 28,799 | |
| Finance costs | - | - | - | - | - | - | - | | - | | - | | - | |
| Profit(loss) before income tax expense | 16,732 | 12,142 | 1,991,577 | 1,682,142 | 671,571 | 687,868 | 195,491 | 121,182 | 79,434 | 28,019 | 8,606 | - | 28,799 | |
| Income tax expense | | | | | | | | | | | | | | |
| Profit (loss) after income tax expense | 16,732 | 12,142 | 1,991,577 | 1,682,142 | 671,571 | 687,868 | 195,491 | 121,182 | 79,434 | 28,019 | 8,606 | - | 28,799 | |
| | | | | | | | | VED INCOME | | | | | 01.00.11.00 | ED INCOME |

| STATEMENT OF FINANCIAL POSITION | EQUITY | FUND | FIXED INC | OME FUND | BASKET F | UND (KES) | | ED INCOME ND | BASKET FU | JND (USD) | GLOBAL EC | QUITY (USD) | GLOBAL FIX (US | |
|---|-----------------------------------|---------------------------------|------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|
| | 30-Jun-25 Unaudited Kes 000 | 31-Dec-24 Audited Kes 000 | Unaudited | 31-Dec-24 Audited Kes 000 | 30-Jun-25 Unaudited Kes 000 | 31-Dec-24 Audited Kes 000 |
| ASSETS Non-current assets | | | | | | | | | | | | | | |
| Investment in quoted securities | 87,680 | 72,885 | - | - | - | - | 2,328,690 | - | - | - | - | - | - | - |
| Investment in government securities | - | - | 18,421,445 | 14,322,003 | 3,675,511 | 4,091,220 | - | 1,727,217 | 458,611 | 498,397 | - | - | - | - |
| Investment in corporate bonds | - | - | 348,418 | 352,949 | 50,669 | 53,335 | - | - | - | - | - | - | - | - |
| Investment in bank deposits | 29,198 | 33,197 | 15,429,493 | 7,223,653 | 7,413,223 | 3,034,597 | 3,469,834 | 4,578,613 | 2,391,457 | 2,606,214 | - | - | - | - |
| Investment in Mutual Funds | - | 6,400 | - | - | 344,924 | 85,041 | 269,162 | 191,729 | 277,542 | 110,758 | - | - | - | - |
| Off Shore Investments | 8,805 | - | - | - | - | - | 117,634 | 117,028 | - | - | 226,236 | 32,046 | 766,760 | 217,686 |
| Total non-current assets | 125,683 | 112,482 | 34,199,356 | 21,898,605 | 11,484,327 | 7,264,193 | 6,185,320 | 6,614,587 | 3,127,610 | 3,215,369 | 226,236 | 32,046 | 766,760 | 217,686 |
| Current assets | | | | | | | | | | | | | | |
| Clients cash and bank balances | 2,309 | 778 | 60,171 | 13,132 | 1,196 | 1,365 | 422,622 | 26,716 | 287 | 16,601 | 1,174 | 719 | 4,738 | 4,608 |
| Client debtors | | - | - | - | - | - | | - | - | - | - | - | - | |
| Total current assets | 2,309 | 778 | 60,171 | 13,132 | 1,196 | 1,365 | 422,622 | 26,716 | 287 | 16,601 | 1,174 | 719 | 4,738 | 4,608 |
| TOTAL ASSETS | 127,992 | 113,260 | 34,259,527 | 21,911,737 | 11,485,523 | 7,265,558 | 6,607,942 | 6,641,303 | 3,127,897 | 3,231,970 | 227,410 | 32,765 | 771,498 | 222,294 |
| Non-current liabilities | | | | | | | | | | | | | | |
| Unit holders' funds | 127,651 | 112,878 | 34,184,350 | 21,855,370 | 11,471,792 | 7,248,781 | 6,599,568 | 6,630,820 | 3,122,558 | 3,227,087 | 226,747 | 32,709 | 768,965 | 222,140 |
| Total non-current liabilities | 127,651 | 112,878 | 34,184,350 | 21,855,370 | 11,471,792 | 7,248,781 | 6,599,568 | 6,630,820 | 3,122,558 | 3,227,087 | 226,747 | 32,709 | 768,965 | 222,140 |
| Current liabilities | | | | | | | | | | | | | | |
| Accrued expenses | 341 | 382 | 75,177 | 56,367 | 13,731 | 16,777 | 8,374 | 10,483 | 5,339 | 4,883 | 663 | 56 | 2,533 | 154 |
| Total current liabilities | 341 | 382 | 75,177 | 56,367 | 13,731 | 16,777 | 8,374 | 10,483 | 5,339 | 4,883 | 663 | 56 | 2,533 | 154 |
| TOTAL UNIT HOLDERS' FUNDS AND LIABILITIES | 127,992 | 113,260 | 34,259,527 | 21,911,737 | 11,485,523 | 7,265,558 | 6,607,942 | 6,641,303 | 3,127,897 | 3,231,970 | 227,410 | 32,765 | 771,498 | 222,294 |

NCBA INVESTMENT BANK LIMITED

| 2025 lited 000 | Unaudited |
|----------------------|-----------|
| | |
| 7,831 | 31,978 |
| ,938 | 54,103 |
| ,263 | 30,305 |
| - | - |
| 5,613 | 302,684 |
| - | - |
| - | - |
| 786 | 2,970 |
| ,430 | 422,040 |
| | |
| 560 | 14,179 |
| 1.701 | 118.698 |
| ,166 | ., |
| ,033 | , |
| ,507 | 1,053 |
| 564 | 978 |
| 853) | 16,177 |
| ,679 | 264,698 |
| 3,751 | 157,341 |
| - | - |
| 3,751 | 157,341 |
| - | - |
| 3,751 | 157,341 |
| ,579 | 46,575 |
| 3,172 | 110,766 |
| | |
| 3,172 | 110,766 |
| | 3,172 |

| STATEMENT OF FINANCIAL POSITION | | |
|---|-------------|-------------|
| | 30-Jun-2025 | 31-Dec-2024 |
| | Unaudited | Audited |
| Non-current assets | Shs '000 | Shs '000 |
| Property Plant and Equipment | 5,425 | 3,835 |
| Deferred tax asset | 102,807 | 99,384 |
| Intangible assets | 2,726 | 3,291 |
| Right of use assets | 12,770 | 14,087 |
| Investments or deposits in CDSC/NSE | 18,307 | 17,910 |
| Total non-current assets | 142,035 | 138,507 |
| Current assets | | |
| Client debtors | 22,581 | 4,702 |
| Amounts due from other stockbrokers | | |
| Other trade receivables | 180,694 | 93,408 |
| Prepayments | 27,467 | 41,125 |
| Investments in Equities / Fixed income securities | 608,205 | 507,009 |
| Total Clients cash and bank balances | 139,851 | 69,070 |
| Office cash and bank balances | 234,499 | 259,340 |
| Current Tax Asset | 7,854 | 11,467 |
| Total current assets | 1,221,149 | 986,120 |
| TOTAL ASSETS | 1,363,185 | 1,124,627 |
| Share capital and reserves | | |
| Paid-up ordinary share capital | 300,000 | 300,000 |
| Preference Share Capital | 200,000 | 200,000 |
| Revenue reserves | 281,579 | 7,601 |
| Revaluation reserves | 13,319 | (14,198) |
| Proposed Dividends | - | 218,000 |
| Total shareholders funds | 794,897 | 711,403 |
| Non-Current liabilities | | |
| Lease Liability | 9,779 | 11,239 |
| Total Non-current liabilities Current liabilities | 9,779 | 11,239 |
| Clients Creditors | 122,297 | 58,512 |
| Amounts due to related parties | 5,357 | 17,628 |
| Amounts due to other stockbrokers | 3,524 | 1,159 |
| Lease Liability | 4,788 | 4,520 |
| Current Tax Liability | -,. 00 | .,520 |
| Other current liabilities | 422,543 | 320,165 |
| Total current liabilities | 558,508 | 401,984 |
| TOTAL EQUITY AND LIABILITIES | 1,363,185 | 1,124,627 |

| OTHER DISCLOSURES | | |
|--|--------------------------------------|------------------------------------|
| | 30-Jun-2025 Unaudited Shs '000 | 31-Dec-2024 Audited Shs '000 |
| 1. Capital Strength | | |
| a. Paid-up capital | 300,000 | 300,000 |
| b. Minimum capital required | 250,000 | 250,000 |
| c. Excess/(Deficiency) (a-b) | 50,000 | 50,000 |
| 2. Shareholders Funds | | |
| a. Total shareholders' funds | 794,897 | 711,403 |
| b. Minimum shareholders' funds required | 250,000 | 250,000 |
| c. Excess/(Deficiency) (a-b) | 544,897 | 461,403 |
| 3. Liquid Capital | | |
| a. Liquid Capital | 272,754 | 241,422 |
| b. Minimum Liquid Capital (the higher of Kshs 30M and 8% of liabilities) | 30,000 | 30,000 |
| c. Excess/(Deficiency) (a-b) | 242,754 | 211,422 |
| 6. Clients Funds | | |
| a. Total clients' creditors | 122,297 | 58,512 |
| b. Total clients' cash and bank balances | 139,851 | 69,070 |
| c. Excess/(Deficiency) (b-a) | 17,554 | 10,558 |
| The above statement of comprehensive in | ncome stateme | nt of financial |

position and other disclosures are extracts from the financial statements of $% \left\{ 1,2,...,n\right\}$ the company which have been approved for publication by the directors.

By order of the Board Kathryne Maundu **Group Company Secretary**