

	The Un-audited financial results of the Bank and Group for the period ended 30 June, 2025.												
I	STATEMENT OF FINANCIAL POSITION		BAN				СОМР				GROUP CON	SOLIDATED	
		Un-audited	Un-audited	Audited	Un-audited	Un-audited	31 March,2025 Un-audited	Audited	Un-audited	Un-audited	31 March,2025 Un-audited	Audited	Un-audited
A	ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
1	Cash (both Local & Foreign)	14,130,057	13,241,096	15,293,915	12,150,347 29,783,639	-	-	-	-	19,263,577 24,411,209	17,248,792 20,424,935	19,635,938 24,043,443	15,713,476 35,000,159
2 3	Balances due from Central Banks Kenyan Government securities held for dealing purposes	19,349,395 -	15,773,767 -	19,874,324 -	-	-	-	-	-	· · · -	-	-	-
4 5	Financial assets at fair value through profit & loss Investment Securities:	100,055	122,166	122,006	73,995	-	-	-	-	100,055	122,166	122,006	73,995
	a) Held to maturity:	102744226	102 (40 502	10.4.070.407	44444600					402744226	102 (10 502	10.4.070.407	444.4.4.6.2.2
	a. Kenya Government securities b. Other securities	103,744,236 5,542,847	103,649,583 5,782,188	104,079,427 8,595,174	111,144,622 10,563,670	-	-	-	-	103,744,236 30,611,761	103,649,583 28,968,103	104,079,427 30,674,858	111,144,622 31,109,755
	b) At Fair Value through Other Comprehensive Income: a. Kenya Government securities	76,399,245	83,823,136	76,757,416	71,460,491	_	_	_	_	76,399,245	83,823,136	76,757,416	71,460,491
	b. Other securities	60,207	60,045	57,294	55,277	-	-	-	-	5,678,034	5,821,112	5,481,610	5,160,545
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	17,609,476 36,720,869	3,907,860 42,089,623	15,980,924 25,994,168	8,120,532 43,834,577	-	-	-	-	17,998,956 47,861,771	4,362,393 50,743,730	16,023,908 36,932,172	8,120,532 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 12	Investments in associates Investments in subsidiary companies	2,661,412 23,002	2,661,412 23,002	2,661,412 23,002	2,661,412 23,002	75,488,682	75,488,682	- 75,488,682	332,593 74,081,089	3,366,767	3,366,767	3,366,767	4,223,674 -
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14 15	Investment properties 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 20	Retirement benefit asset 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	TOTAL ASSETS	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
B 22	LIABILITIES 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
26 27	Other money market deposits 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	191,896	272,662	399,386	5,626,623	7,903,423	7,892,756	9,198,292	-	· · · -	-	-
29 30	Tax payable Dividends payable	62,889 -	-	-	1,105,590	772,413	26,828 633,139	1,372 674,530	636,201	29,031 772,413	126,333 633,139	7,697 674,530	1,240,294 636,201
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 C	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	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
35	Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598
36 37	Share Premium Revaluation reserves	33,406,022 106,020	33,406,022 106,020	33,406,022 106,020	33,406,022 -	21,424,322	21,424,322	21,424,322 -	21,424,322	21,424,322 106,020	21,424,322 106,020	21,424,322 106,020	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 42	Proposed dividends Capital grants	-	-	7,000,000	-	-	5,354,438 -	5,354,438	-	-	5,354,438 -	5,354,438 -	-
42	Capital grants	101,845,681	95,269,548	7,000,000 - 96,560,176	93,956,480	70,488,610	5,354,438 - 68,698,347	5,354,438 - 68,754,745	65,413,427	118,466,270	116,339,881	109,730,121	101,403,624
42 43 44	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS	101,845,681	95,269,548	96,560,176 - 96,560,176	93,956,480	70,488,610	68,698,347 68,698,347	68,754,745 - 68,754,745	65,413,427	(20,596) 118,445,674	116,339,881 (16,952) 116,322,929	109,730,121 (15,372) 109,714,749	101,403,624
42 43 44 45	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	-	-	96,560,176 -	93,956,480 -	-	68,698,347 -	68,754,745 -	-	(20,596)	116,339,881 (16,952)	109,730,121 (15,372)	-
42 43 44 45	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	101,845,681	95,269,548	96,560,176 - 96,560,176	93,956,480	70,488,610	68,698,347 68,698,347	68,754,745 - 68,754,745	65,413,427	(20,596) 118,445,674	116,339,881 (16,952) 116,322,929	109,730,121 (15,372) 109,714,749	101,403,624
42 43 44 45 II	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	101,845,681	95,269,548	96,560,176 - 96,560,176	93,956,480	70,488,610	68,698,347 68,698,347	68,754,745 - 68,754,745	65,413,427	(20,596) 118,445,674	116,339,881 (16,952) 116,322,929	109,730,121 (15,372) 109,714,749	101,403,624
42 43 44 45 II 1.1 1.2	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	101,845,681 577,723,880 17,958,753 10,789,044	95,269,548 578,756,241 9,247,495 5,421,827	96,560,176 - 96,560,176 588,702,741 42,021,625 22,356,758	93,956,480 - 93,956,480 620,445,742 20,933,907 11,325,617	70,488,610 77,173,413	68,698,347 77,616,239	68,754,745 - 68,754,745 77,623,485	- 65,413,427 75,535,975	(20,596) 118,445,674 662,959,048 20,003,162 12,604,461	116,339,841 (16,952) 116,322,929 655,973,942 10,285,414 6,329,980	109,730,121 (15,372) 109,714,749 665,943,764 46,498,076 25,639,817	101,403,624 689,077,528 23,317,842 13,002,982
42 43 44 45 II 1	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	101,845,681 577,723,880 17,958,753	95,269,548 578,756,241 9,247,495	96,560,176 - 96,560,176 588,702,741 42,021,625	93,956,480 - 93,956,480 620,445,742 20,933,907	70,488,610	68,698,347 68,698,347	68,754,745 - 68,754,745	65,413,427	(20,596) 118,445,674 662,959,048 20,003,162	116,339,881 (16,952) 116,322,929 655,973,942	109,730,121 (15,372) 109,714,749 665,943,764	101,403,624 689,077,528 23,317,842
42 43 44 45 11 1.1 1.2 1.3 1.4 1.5	Capital grants Non-controlling interests 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	101,845,681 577,723,880 17,958,753 10,789,044 1,230,106	95,269,548 578,756,241 9,247,495 5,421,827 530,899	96,560,176 96,560,176 588,702,741 42,021,625 22,356,758 3,213,030	93,956,480 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293	70,488,610 77,173,413	68,698,347 77,616,239	68,754,745 - 68,754,745 77,623,485	- 65,413,427 75,535,975	(20,596) 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242	116,339,881 (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955	109,730,121 (15,372) 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
42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2	Capital grants Non-controlling interests 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	101,845,681 577,723,880 17,958,753 10,789,044 1,230,106 17,528 29,995,431	95,269,548 578,756,241 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 - 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	68,698,347 77,616,239	68,754,745 	- 65,413,427 75,535,975 - - 13,654	(20,596) 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552	116,339,881 (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787	109,730,121 (15,372) 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
42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	Capital grants Non-controlling interests 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	101,845,681 577,723,880 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879	95,269,548 578,756,241 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177 411,110	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	93,956,480 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	70,488,610 77,173,413 - - 51,441	68,698,347 77,616,239	68,754,745 	65,413,427 75,535,975 - - 13,654 - 13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 20,271,359 929,600
42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1	Capital grants Non-controlling interests 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	101,845,681 577,723,880 17,958,753 10,789,044 1,230,106 17,528 29,995,431	95,269,548 578,756,241 9,247,495 5,421,827 530,899 16,379 15,216,600 5,818,177	96,560,176 588,702,741 42,021,625 22,356,758 3,213,030 162,482 67,753,895 35,262,483	93,956,480 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	68,698,347 77,616,239	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878	- 65,413,427 75,535,975 - - 13,654	(20,596) 118,445,674 662,959,048 20,003,162 12,604,461 1,343,242 22,687 33,973,552	116,339,881 (16,952) 116,322,929 655,973,942 10,285,414 6,329,980 538,955 19,438 17,173,787	109,730,121 (15,372) 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
42 43 44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Capital grants Non-controlling interests 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	101,845,681 577,723,880 17,958,753 10,789,044 1,230,106 17,528 29,995,431 10,675,771 460,879 281,359	95,269,548 578,756,241 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 - 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	68,698,347 77,616,239 - 25,723 - 25,723	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878	65,413,427 75,535,975 - 13,654 - 13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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
42 43 44 45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Capital grants Non-controlling interests 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 TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME	101,845,681 577,723,880 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	95,269,548 578,756,241 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 67,753,895 35,262,483 1,559,157 951,235 37,772,875 29,981,020	93,956,480 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 - - - -	68,698,347 	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878	13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 1,866,713 1,910,025 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
42 43 44 45 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	Capital grants Non-controlling interests 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	101,845,681 577,723,880 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	95,269,548 578,756,241 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	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	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 - - - -	68,698,347 	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878	13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 6,142,129 3,119,514
42 43 44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST 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	101,845,681 577,723,880 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	95,269,548 578,756,241 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	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	93,956,480 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	70,488,610 77,173,413 - - 51,441 - - - -	68,698,347 	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878	13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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
42 43 44 45 1 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	Capital grants Non-controlling interests 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	101,845,681 577,723,880 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	95,269,548 578,756,241 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	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 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 - 51,441 - 7,218,000 142,126	68,698,347 	- 68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 	13,654 13,654 - 13,654 - 13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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
42 43 44 45 1 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4	Capital grants Non-controlling interests 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	101,845,681 577,723,880 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	95,269,548 578,756,241 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 29,981,020 9,173,241 5,448,326 5,414,649	93,956,480 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 - - 51,441	68,698,347 	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878 	13,654 13,654 13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 6,142,129 3,119,514 3,681,783
42 43 44 45 1 11.1 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 5 4.5 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST 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	101,845,681 577,723,880 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 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 - 51,441 - 51,441 - - - 51,441 - - - - 7,218,000 142,126 7,360,126	68,698,347 	68,754,745 - 68,754,745 77,623,485 39,878 39,878 	13,654 13,654 13,654 - 13,654 - 13,654 - 13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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
42 43 44 45 1 1 11.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6 6.1	Capital grants Non-controlling interests 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 NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision	101,845,681 577,723,880 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	95,269,548 578,756,241 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 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	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	68,698,347 	68,754,745 	13,654 13,654 13,654 5,000,000 163,069 5,176,723	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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
42 43 44 45 11 12 22 23 24 43 44 4.5 5 6 6.1.6 22 6.3	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Stoff costs Directors' emoluments	101,845,681 577,723,880 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 	70,488,610 77,173,413 - 51,441 - 51,441 - - 51,441 - - 7,218,000 142,126 7,411,567	68,698,347 	39,878 39,878 	13,654 13,654 13,654 13,654 5,000,000 163,069 5,163,069 5,176,723	(20,596) 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	116,339,881 (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 	109,730,121 (15,372) 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 2,3492,297 28,183,185 62,697,869 5,480,392 13,406,492 275,733	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
42 43 44 45 1 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 4.5 6 6 6.1 6.2	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	101,845,681 577,723,880 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	95,269,548 578,756,241 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 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 - 7,218,000 142,126 7,360,126 7,411,567	68,698,347 	- 68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 	13,654 13,654 13,654 13,654 5,000,000 163,069 5,163,069 5,176,723	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 61,30,801 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
42 43 44 45 1 1 11 12 2 13 14 15 2 2 11 2 2 2 3 3 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Capital grants Non-controlling interests 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	101,845,681 577,723,880 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	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 5,206,348 10,359,333 39,281 933,906 688,144 1,074,794	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	70,488,610 77,173,413 - 51,441 - 51,441 - 51,441 - 7,218,000 142,126 7,360,126 7,411,567	68,698,347 	39,878 39,878 39,878 39,878 39,878 39,878 39,878 39,878	13,654 13,654 13,654 13,654 13,654 13,654	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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	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
1 1.1 1.2 2 1.1 3.2 2.4 3.3 4 4.4 4.5 5 6 6.1 6.2 6.3 6.6 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.6 6.7 6.8 6.8 6.6 6.7 6.8 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.7 6.8 6.8 6.8 6.7 6.8 6.8 6.8 6.8 6.7 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8 6.8	Capital grants Non-controlling interests 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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES	101,845,681 577,723,880 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	95,269,548 578,756,241 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 - 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 10,3459,333 39,281 10,74,794 41,074,794 12,094,721 30,456,527	93,956,480 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 51,441 51,441 - 51,441 - 7,218,000 142,126 7,360,126 7,411,567	68,698,347 	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	5,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 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	101,403,624 689,077,528 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
1 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON - INTEREST INCOME 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 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 tox and exceptional items	101,845,681 577,723,880 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	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 5,206,348 10,359,333 39,281 993,906 688,144 1,074,794 12,094,721	93,956,480 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,923 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 5,368,282 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 - - 58,622	68,698,347 	68,754,745 - 68,754,745 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 48,680	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 1193,001 15,314,188	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
42 43 44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.5 6.6 6.1 6.2 6.6 6.7 6.8 9	Capital grants Non-controlling interests 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 NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS	101,845,681 577,723,880 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 10,980,264	95,269,548 578,756,241 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 - 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 10,3459,333 39,281 10,74,794 41,074,794 12,094,721 30,456,527	93,956,480 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 25,661,684 2,413,313 5,368,282 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845	70,488,610 77,173,413 51,441 51,441 	68,698,347	68,754,745 	5,000,000 13,654 14,000,000 163,069 170,504 16,522 1,026	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 25,054,023	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
42 43 44 45 1 11.1.2.2.1.3.1.4.4.1.5.2.2.1.3.2.4.3.3.4.4.5.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6.7.7.8	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items	101,845,681 577,723,880 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	96,560,176 - 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	93,956,480 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	70,488,610 77,173,413 51,441 51,441 51,441 - 51,441 - 51,441 - 7,218,000 142,126 7,411,567 162,754 48,997 1,026 - 58,622 271,399 7,140,168	68,698,347	68,754,745 	55,413,427 75,535,975 13,654 13,654 - 13,654 - 13,654 - 13,654 - 13,654 - 13,654 - 14,000,000 5163,069 5163,069 5163,069 5163,069 5163,069 5163,069 5163,069 5163,069 5163,069 5163,069	(20,596) 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	116,339,881 (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 	109,730,121 (15,372) 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 2,3492,297 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	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
42 43 44 45 11 1.1 1.2 1.3 3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.4 1.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12	Capital grants Non-controlling interests 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 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	101,845,681 577,723,880 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 37,825 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	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 18,808 306,492 267,221 124,019 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 1,559,157 951,233 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 10,359,333 39,281 10,374,794 10,74,74 10,74,74 10,74,74	93,956,480 93,956,480 620,445,742 20,933,907 11,325,617 1,573,293 82,993 33,915,746 18,655,123 779,138 410,860 19,845,121 14,070,625 4,696,700 2,843,795 3,269,385 - 781,179 11,591,059 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 10,226,845 (2,410,030)	70,488,610 77,173,413	68,698,347	68,754,745 - 68,754,745 77,623,485 - 39,878 - 39,878 	5,000,000 13,654 14,000,000 163,069 170,723 170,504 16,522 1,026	(20,596) 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)	116,339,881 (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 	109,730,121 (15,372) 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 - 21,349,2,297 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)	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 (2,916,536)
42 43 44 45 1 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 1.2 2.2 3.3 2.4 4.3 4.4 5.5 6.6 6.6 6.7 6.8 7 8 9 9 10 11 11 12 12 13 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON - INTEREST INCOME 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 tox and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	101,845,681 577,723,880 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 - 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 39,281 933,906 688,144 1,074,794 12,094,721 30,456,527 20,762,572 - 20,762,572 -	93,956,480 -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 51,441 51,441 51,441 	68,698,347	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	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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 25,044,023 87,025	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 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
42 43 44 45 1 1 11.1 12.2 13.1 14.1 15.2 2.1 1.2 2.2 2.3 2.4 3.4 4.5 4.6 6.6 6.6 6.6 6.7 6.8 7 8 9 10 11 11 12 12 12 12 12 12 13 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES 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:	101,845,681 577,723,880 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 (14,55,830) (604,259)	95,269,548 578,756,241 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 (656,788) (310,782)	96,560,176 - 96,560,176 - 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 10,359,333 - 39,281 - 1,074,794 - 1,074,794 - 1,074,794 - 20,762,572 - 20,762,572 - 20,762,572 - 20,762,572 - 20,762,572 - 20,762,572 - 20,762,575 - 20,762,572 - 20,762,575	93,956,480 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) 569,198	70,488,610 77,173,413 51,441 51,441 51,441 51,441 7,218,000 142,126 7,360,126 7,411,567 162,754 48,997 1,026 271,399 7,140,168 7,140,168 (36,834) (15,031)	68,698,347 77,616,239 68,698,347 77,616,239 25,723 25,723 25,723 25,723 25,723 73,168 73,168 73,168 98,891 70,901 36,811 513	68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 39,878 39,878 39,878	5,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 (43,368) (9,158)	(20,596) 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	116,339,881 (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	109,730,121 (15,372) 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	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 (2,916,536) 567,292 9,815,284
42 43 44 45 1 1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 3 4.4 4.5 4.5 6.6 6.6 6.7 6.6 6.6 6.7 6.6 6.6 7 8 9 9 10 11 11 12 13 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Capital grants Non-controlling interests 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 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 FVOCI	101,845,681 577,723,880 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 (14,55,830) (604,259)	95,269,548 578,756,241 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 (656,788) (310,782)	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 93,906 688,144 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,074,794 1,094,721 1,0456,527 20,762,572 (1,248,805) 1,883,3407	93,956,480 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) 569,198	70,488,610 77,173,413 51,441 51,441 51,441 51,441 7,218,000 142,126 7,360,126 7,411,567 162,754 48,997 1,026 271,399 7,140,168 7,140,168 (36,834) (15,031)	68,698,347 77,616,239 68,698,347 77,616,239 25,723 25,723 25,723 25,723 25,723 73,168 73,168 73,168 98,891 70,901 36,811 513	68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 39,878 39,878 39,878	5,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 (43,368) (9,158)	(20,596) 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)	116,339,881 (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) (299,303)	109,730,121 (15,372) 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 24,173,285 62,697,869 5,480,392 13,406,492 275,733 1,037,241 996,799 1193,001 13,314,188 37,643,846 25,054,023 25,141,048 (2,22,212) 10,153,069) 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 12,164,528 (2,916,536) 567,292
1 11 1.2 2.3 1.4 1.5 2 2.11 2.2 2.3 2.4 3 4 4.5 4.6 5 6 6.1.6 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	Capital grants Non-controlling interests 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 Stoff 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	101,845,681 577,723,880 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	9,247,495 5,421,827 5,421,827 5,421,827 5,421,827 5,421,827 5,16,600 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 6,556,788 (310,782) 4,455,703	96,560,176 - 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 10,74,794 41,074,794 41,074,794 41,074,794 10,074 10,074 1	93,956,480 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 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 51,441 51,441 51,441 51,441 7,218,000 142,126 7,360,126 7,411,567 162,754 48,997 1,026 271,399 7,140,168 7,140,168 (36,834) (15,031)	68,698,347 77,616,239 68,698,347 77,616,239 25,723 25,723 25,723 25,723 25,723 73,168 73,168 73,168 98,891 70,901 36,811 513	68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 39,878 39,878 39,878	5,000,000 163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 4,909,991 (43,368) (9,158)	(20,596) 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 (457,984)	116,339,881 (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	109,730,121 (15,372) 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 27,053,069) 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)
42 43 44 45 11 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST 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 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 FVOCI Revaluation surplus on property, plant and equipment Share of comprehensive income Exchange differences on translation of other comprehensive income	101,845,681 577,723,880 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 37,825 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 (1,455,830) (604,259) 8,920,175	95,269,548 578,756,241 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	93,956,480 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 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 51,441 51,441 51,441 7,218,000 142,126 7,360,126 7,411,567 162,754 48,997 1,026 58,622 271,399 7,140,168	68,698,347 77,616,239 68,698,347 77,616,239 25,723 25,723 25,723 25,723 25,723 73,168 73,168 73,168 98,891 70,901 36,811 513	68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 39,878 39,878 39,878	5,000,000 13,654 14,909,901	(20,596) 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 11,853,914) (619,289) 11,047,343 (457,984) 3,496,006	116,339,881 (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 - 6,831,632 - 6,831,632 - 6,831,632 - 6,831,632 - 7,049,742) (299,303) 5,482,587	109,730,121 (15,372) 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
42 43 44 45 11 1.1 1.2 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 15.3 15.4 15.5 16 15.2 16 16 16 16 16 16 16 16 16 16 16 16 16	Non-controlling interests 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 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 PROFITY/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 FVOCI Revaluation surplus on property, plant and equipment Share of comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	101,845,681 577,723,880 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	95,269,548 578,756,241 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 - 1,253,669 - 1,253,669	96,560,176 - 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 10,359,333 39,281 10,359,333 39,281 10,74,794 10,74,794 20,762,572 20,762,572 20,762,572 21,248,803 11,833,407	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 25,661,684 2,413,313 5,368,228 30,222 512,606 330,251 524,797 6,255,422 15,434,839 10,226,845 - 10,226,845 - 10,226,845 (2,410,030) 569,198 8,386,013	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 1,026 271,399 7,140,168 36,632 271,399 7,140,168 (36,834) (15,031) 7,088,303	68,698,347	68,754,745 - 68,754,745 - 77,623,485 - 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 (119,222) (4,047) 11,905,702	5,000,000 13,654	(20,596) 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 14,482,4842 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	116,339,881 (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) (299,303) 5,482,587	109,730,121 (15,372) 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 24,764 25,054,032 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 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830
42 43 44 45 11 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	Capital grants Non-controlling interests 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 NON - INTEREST INCOME MON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses 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 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 EARNINGS PER SHARE- BASIC & DILUTED (Shs)	101,845,681 577,723,880 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 37,825 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 (1,455,830) (604,259) 8,920,175	95,269,548 578,756,241 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 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 39,281 933,906 688,144 1,074,794 12,094,721 30,456,527 20,762,572 20,762,572 20,762,572 20,762,572 (1,248,805) (1,680,360) 17,833,407	93,956,480 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 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	68,698,347 77,616,239 68,698,347 77,616,239 25,723 25,723 25,723 25,723 25,723 73,168 73,168 73,168 98,891 70,901 36,811 513	68,754,745	5,413,427 75,535,975 13,654 13,654 13,654 13,654 5,000,000 163,069 5,163,069 5,176,723 170,504 46,522 1,026 48,680 266,732 4,909,991 (43,368) (9,158) 4,857,465	(20,596) 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 6.71	116,339,881 (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 - 6,831,632 - 6,831,632 - 6,831,632 - 6,831,632 - 7,049,742) (299,303) 5,482,587	109,730,121 (15,372) 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 -10164,720) 21,701,047 13,27	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 (2,916,536) 567,292 9,815,284 (2,870,111) 2,737,830 (132,281) 9,683,003 5,96
42 43 44 45 11 1.1 1.2 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 15.3 15.4 15.5 16 15.2 16 16 16 16 16 16 16 16 16 16 16 16 16	Capital grants Non-controlling interests TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL 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 PROFITI/(LOSS) BEFORE TAX Current tax Deferred 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 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 NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR	101,845,681 577,723,880 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 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 10,980,264 (14,588) 11,371,051 10,980,264 (14,583) 10,980,264 (14,583) 11,211,211,211,211,211,211,211,211,211,	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 - 1,253,669	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 10,359,333 39,281 10,74,794 12,094,721 20,762,572 1,248,805) 17,833,407 2,303,692 106,020 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 (2,410,030) 569,198 8,386,013	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 1,026 7,140,168 (36,834) (15,031) 7,088,303	68,698,347	68,754,745 - 68,754,745 - 77,623,485 - 39,878 - 39,878 39,878 12,144,600 305,279 12,449,879 12,489,757 - 304,664 98,634 2,052 12,028,971 - 11,905,702	5,000,000 163,069 5,163,069 5,170,504 46,522 1,026 48,680 266,732 4,909,991 4,368) 9,188 4,857,465	(20,596) 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	116,339,881 (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 4,137,002 4,137,002 6,831,632 6,831,632 (1,049,742) (299,303) 5,482,587 (271,779) 1,397,372 - 1,125,593 6,608,180	109,730,121 (15,372) 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 6130,801 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 2,25,544,023 25,054,023 25,054,023 25,054,023 25,054,023 21,053,069) 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 (2,870,111) 2,737,830 -1 (132,281) 9,683,003



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

III OTHER DISCLOSURES	BANK			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 March,2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	Un-audited	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
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 (α-b)	25,726,916	25,951,769	25,020,920	26,812,148	-	-	-	-	20,700,007	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	-	-	-	-	10/101/000	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	-	-	-	-	10/1-1-1/001	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	-	-	-	-	10/11/1001	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				_		103,802,326	101,870,319	98,663,261
(d) Supplementary Capital	72,545,511	70,313,340	-	-	-	-	_	-		298,739	240,247	279,970
(e) TOTAL CAPITAL (a+d)	93,545,577	91,313,340	89,085,488	88,080,101	-	-	_	-		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%	-	-	-	-		13.23%	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

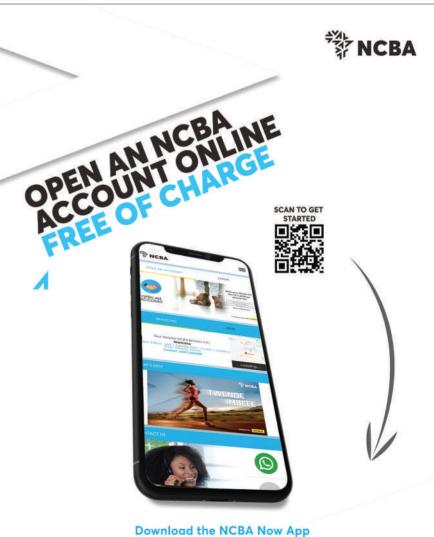
SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS		31st Dec, 2024 Audited Shs '000	30th June, 2024 Un-audited Shs '000
Net cash generated from/(used in) operating activities	30,407,572	(11,598,292)	(11,917,366)
Net cash (used in)/generated from investing activities	(2,095,976)	15,164,656	21,079,726
Net cash 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



to open a current account and enjoy convenient banking.