



24th August, 2022

The Chief Executive Capital Markets Authority 3rd Floor, Embankment Plaza Longonot Road, Off Kilimanjaro Avenue, Upperhill

Nairobi.

Dear Sir,

NCBA GROUP PLC - PUBLICATION OF UN-AUDITED FINANCIAL STATEMENTS AND DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE, 2022

We wish to inform you that our Group and Bank results for the period ended 30^{th} June, 2022 have been approved by the Board of Directors.

Please find enclosed herewith, in accordance with the continuing listing obligations our unaudited financial statements and disclosures in the Central Bank of Kenya prescribed format for the period ended 30th June, 2022.

Kindly acknowledge receipt.

Yours faithfully,

DAVID ABWOGA

Encls

Cc: The Chief Executive

GROUP DIRECTOR FINANCE

Nairobi Securities Exchange

MANAGEMENT
Chief Executive
Director-DMO
Director-PMD
Director-CS
Director-IA
Director CS & LA
Director TRKM
SM-Commodities
SM-SRP
Manager-Supply Chain

NCBA Centre

Mara and Ragati Road, Upper Hill P. O. Box 44599-00100, Nairobi, Kenya Tel: +254 20 2884444 Mobile: +254 711 056444/+254 732 156444 Email: contact@ncbagroup.com

NCBA GROUP PLC

www.ncbagroup.com

NCBA Group PLC is a non-operating holding company regulated by the Central Bank of Kenya



UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE SIX
MONTHS ENDED
30 JUNE 2022



NCBA Group PLC

Interim Financial Statements for the six months ended 30 June 2022

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NCBA Group PLC

Interim Financial Statements for the six months ended 30 June 2022 CONSOLIDATED INCOME STATEMENT

	Gre	oup
	Jun-22	Jun-21
	Shs'000	Shs'000
nterest income and credit related fees	30,540,763	27,944,779
nterest expense	_ (10,131,291)	(9,047,788)
NET INTEREST INCOME	20,409,472	18,896,991
Fee and commission income	1,946,049	1,808,705
Fee and commission expense	(310,062)	(242,134)
NET FEE AND COMMISSION INCOME	1,635,987	1,566,571
Net trading income	5,285,868	2,381,663
Other operating income	1,341,038	1,044,243
OPERATING INCOME	28,672,365	23,889,468
Credit Impairment charges	(5,556,493)	(5,918,542)
NET OPERATING INCOME	23,115,872	17,970,926
Employee expenses	(4,505,933)	(3,878,002)
Depreciation and amortisation	(910,363)	(975,860)
Other operating expenses	(6,519,310)	(5,702,903)
OPERATING EXPENSES	(11,935,606)	(10,556,765)
PROFIT BEFORE TAX	11,180,266	7,414,161
ncome tax expense	(3,409,624)	(2,756,990)
PROFIT FOR THE YEAR	7,770,642	4,657,171
Profit attributable to:		
Equity holders of the bank	7,821,999	4,685,759
Non-controlling interests	(51,357)	(28,588)
	7,770,642	4,657,171



NCBA Group PLC Interim Financial Statements for the six months ended 30 June 2022

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Grou	JP .
	Jun-22	Jun-21
	Shs'000	Shs'000
PROFIT FOR THE YEAR	7,770,642	4,657,171
OTHER COMPREHENSIVE INCOME:		
Fair value loss on available for sale investments net of deferred		
tax	(1,921,082)	(296,782)
Exchange differences on translation of foreign operation	124,418	(1,151)
OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(1,796,664)	(297,969)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	5,973,978	4,359,202
Attributable to:		
Equity holders of the bank	6,025,335	4,387,790
Non-controlling interests	(51,357)	(28,588)
	5,973,978	4,359,202





	Gr	oup
	Jun-22	Dec-21
	Shs'000'	Shs'000'
ASSETS Cash and balances with Central Bank of Kenya	37,802,558	43,154,323
Items in the course of collection from other banks	179,193	269,163
Deposits and balances due from banking institutions	39,654,754	45,119,386
Government securities	224,874,801	214,390,852
Derivative assets held for risk management	96,879	96,879
Loans and advances to customers	247,696,803	241,236,064
Other assets	18,171,011	13,423,038
Current income tax recoverable	3,933,022	390,080
Due from Group Companies	0	0
Investments	14,855,897	12,088,652
Property and equipment	2,518,881	2,482,004
Intangible assets	5,269,550	6,082,639
Operating lease prepayments	522,190	522,250
Deferred tax asset	8,720,282	11,832,708
Total Assets	604,295,821	591,088,038
LIABILITIES		
Customer deposits	468,489,119	469,890,083
Deposits and balances due to banking institutions	25,309,390	14,775,282
Derivative liabilities held for risk management	-	-
Amounts due to group companies	-	
Line of credit	4,714,106	6,096,755
Current income tax payable	420,834	2,761,211
Other liabilities	25,092,863	19,558,039
Unclaimed dividends	18,299	19,639
Deferred tax liability	-	-
Total Liabilities	524,044,611	513,101,009
EQUITY Share conite!	0.027.500	0.027.500
Share capital	8,237,598	8,237,598
Share premium Revaluation surplus on Property	21,424,322	21,424,322
Investments revaluation reserve	(1,553,997)	369,963
Foreign currency translation reserve	(276,057)	(400,475)
Statutory credit reserve	48,292	323,044
Other reserve	40,272	323,044
	en e	**:
Revenue reserves	52,298,476	44,201,725
Proposed Dividend	=	3,706,918
Total capital and reserves attributable to equity holder of the Bank		
Non-Controlling Interests	80,178,633	77,863,095
Non-Controlling interests	72,577	123,934
Total Equity	80,251,210	77,987,029
Total liabilities and equity	604,295,821	591,088,038



NCBA Group PLC

Interim Financial Statements for the six months ended 30 June 2022

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share Capital Shs '000	Share Premium Shs '000	Revaluation Surplus on Property Shs '000	Fair Value Reserve Shs '000	Translation Reserve Shs '000	Statutory Reserves Shs '000	Dividends Shs '000	Revenue Reserves Shs '000	Equity attributable to Equity Holders Shs '000	Non- Controlling Interest	Total Shs '000
At 1 January 2021	8,237,598	21,424,322		1,617,562	(570,082)	129,098	2,471,279	39,038,741	72,348,518	199,779	72,548,297
Recreation of AFS Reserve	-	-			2	721					
Profit for the period	2		2	0.00	2	V29		10,299,488	10,299,488	(75,845)	10,223,643
Other Comprehensive income for the											
period		£	¥	(1,247,599)	169,607	0#1	7.4		(1,077,992)	(9)	(1,077,99)
Total Comprehensive income for the period		1(*)		(1,247,599)	169,607			10,299,488	9,221,496	(75,845)	9,145,65
Bonus Issue		5	•	370	*			5.		0.27	**
Bonus Issue Expenses			6	200	-	(7)	675				10 12
2020 Dividend Resainded							(2,471,279)	(1,235,640)	(3,706,919)		(3,706,919
Transfer from Statutory Reserve	-	=	ä			193,946	-	(193,946)			
Final Proposed Dividend 2020		Ē.	3		į.		3,706,918	(3,706,918)			
As at 31st December 2021	8,237,598	21,424,322		369,963	(400,475)	323,044	3,706,918	44,201,725	77,863,095	123,934	77,987,029
At 1 January 2022	8,237,598	21,424,322	÷	369,963	(400,475)	323,044	3,706,918	44,201,725	77,863,095	123,934	77,987,029
Profit for the period Other Comprehensive income for the	2	20	8				-	7,821,999	7,821,999	(51,357)	7,770,642
period	-	=:	€	(1,923,960)	124,418	-	100		(1,799,542)	(a)	(1,799,542
Total Comprehensive income for the									RIGHT		
period		1(*)		(1,923,960)	124,418		983	7,821,999	6,022,457	(51,357)	5,971,100
Transfer of Statutory reserve		**	3	*	*	(274,752)	(#E	274,752		081	
2021 Final Dividend Paid			(4)		7.55		(3,706,918)		(3,706,918)		(3,706,918
As at 30th June 2022	8,237,598	21,424,322		(1,553,997)	(276,057)	48,292	*	52,298,476	80,178,634	72,577	80,251,210



Interim Financial Statements for the six months ended 30 June 2022 CONSOLIDATED STATEMENT OF CASH FLOWS

	FOR THE PE 30-Jun 2021 Un-audited Shs'000	31-Dec 2020 Audited Shs'000
OPERATING ACTIVITIES		
Cash generated from operations	1,322,583	78,662,916
Income tax paid	(3,026,719)	(3,375,651)
Net cash (used in)/generated from operating activities	(1,704,136)	75,287,265
INVESTING ACTIVITIES		
Purchase of government securities	(34,724,142)	(118,188,005)
Proceeds from disposal of government securities	30,415,202	72,680,720
Purchase of property and equipment	(338,837)	(347,856)
Purchase of intangible assets	(519,819)	(1,567,494)
Decrease/(Increase) in Investments	(2,767,245)	(5,640,362)
Dividends from Associates	90,001	50,000
Proceeds on sale of equipment	4,434	69,124
Net cash used in investing activities	(7,840,407)	(52,943,873)
FINANCING ACTIVITIES		
Dividends paid	(3,708,258)	(3,706,919)
Repayment of long term borrowings	(1,382,649)	(7,936,076)
Rent Paid in the year	(379,313)	(1,073,995)
Bonus Share Expense	(Alexandreanus)	V.04-33-3-40-03-4
Net cash used in financing activities	(5,470,220)	(12,716,990)
NET (DECREASE) /INCREASE IN CASH AND CASH EQUIVALENTS	(15,014,763)	9,626,402
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	67,471,764	57,845,362
CASH AND CASH EQUIVALENTS AT END OF PERIOD	52,457,001	67,471,764



NOTES TO THE FINANCIAL STATEMENTS

1) Summary of significant accounting policies

The principal accounting policies adopted in the preparation of these consolidated interim financial statements are consistent with those used in the Audited Annual Financial Statements for the year ended 31 December 2021 and have been prepared in accordance with International Accounting Standards 34, Interim Financial Reporting. These interim financial statements should be read together with the 2021 Audited Annual Financial Statements.

2) Dividend per share

At the Annual General Meeting held on 05^{th} May 2022, a final dividend in respect of 2021 Financial Year of Shs 2.25 per share, amounting to a total of Shs 3,706,918,000 was approved by the shareholders and paid.

3) Segmental reporting – Geographical segment

The group operations are within three geographical segments: Kenya, Tanzania, Uganda and Rwanda. The table below contains segmental information provided to the Group Executive Committee of management.

June 2022

	Kenya	Tanzania	Uganda	Rwanda	Total
	Shs `000	Shs `000	Shs `000	Shs `000	Shs `000
Operating income	26,102,265	825,309	1,319,896	734,960	28,982,429
Profit before tax	10,971,191	(276,964)	294,108	191,932	11,180,267
Profit after tax	7,695,650	(396,004)	279,065	191,932	7,770,643
Loans and advances to customers	224,827,591	12,597,366	6,177,763	6,895,980	250,498,700
Customer deposits	420,636,110	16,841,209	19,706,073	11,305,728	468,489,119
Dec 2021					
	Kenya	Tanzania	Uganda	Rwanda	Total
	Shs `000	Shs `000	Shs `000	Shs `000	Shs `000
Operating income	43,231,100	1,569,337	1,928,077	916,934	47,645,448
Profit before tax	16,685,830	(939,619)	(765,166)	53,944	15,034,989
Profit after tax	11,779,663	(1,156,169)	(483,246)	83,395	10,223,644
Loans and advances to customers	216,319,333	11,700,178	6,780,914	5,537,253	240,337,678
Customer deposits	430,781,371	13,751,586	18,115,509	7,241,618	469,890,084





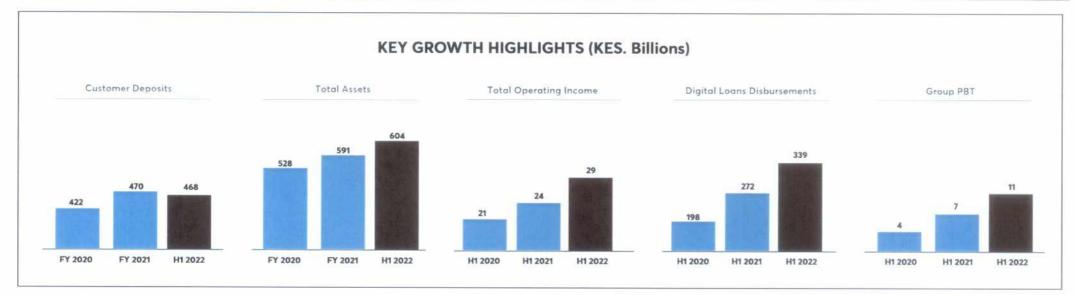
The Un-audited financial results of the Bank and Group for the period ended 30th June, 2022.

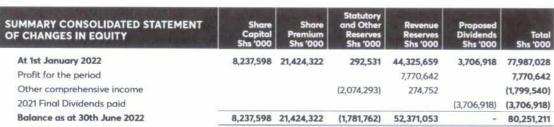
P	The Un-audited fine	anciai re				Jup Tor t		-	30111 34	116, 2022	The second secon	SPECIAL DESCRIPTION OF THE PROPERTY OF THE PRO	
	STATEMENT OF FINANCIAL POSITION	30th June,	BA 31st March,	The same of the sa	30th June,	30th June,	COM		2011	2011 1		ISOLIDATED	2011
		2022 Un-audited	2022 Un-audited	31st Dec, 2021 Audited	2021 Un-audited	2022 Un-audited	31st March, 2022 Un-audited	31st Dec, 2021 Audited	30th June, 2021 Un-audited	30th June, 2022	31st March, 2022	31st Dec, 2021	30th June, 2021
A	ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Un-audited Shs '000	Un-audited Shs '000	Audited Shs '000	Un-audited Shs '000
1	Cash (both Local & Foreign)	7,860,075	6,320,360	8,926,168	6,147,069	-	7.40	7.00	100	11,106,144	9,331,983	10,643,165	7,923,369
2	Balances due from Central Banks Kenyan Government securities held for dealing purposes	19,257,679	20,298,474	28,387,550	26,395,810		98	74	12	26,711,162	25,276,948	32,511,158	29,513,400
4	Financial assets at fair value through profit & loss	863,241	911,863	911,863	762,855		-	121		863,241	911,863	911,863	762,855
5	Investment Securities: a) Held to Maturity												
	a. Kenya Government securities b. Other securities	123,468,291	121,267,146	123,164,457	102,693,726			, š	100	123,468,291	121,267,146	123,164,457	102,693,726
	b) Available for sale:	9,085,396	8,958,026	8,783,076	7,282,702		(3)		7.5	23,560,952	23,208,306	18,338,899	16,938,676
	a. Kenya Government securities b. Other securities	79,958,937 49,848	73,660,740 49,686	72,887,496 49,526	69,704,013 55,475		(*)	3*	(8)	79,958,937	73,437,011	72,887,496	69,704,013
6	Deposits and balances due from local banking institutions	2,066,161	4,383,650	1,199,972	541,581		(E)	3.65	196	5,093,369 1,811,083	5,245,388 3,499,010	4,418,432 834,123	1,454,665 645,236
8	Deposits and balances due from banking institutions abroad Tax recoverable	27,549,518 3,433,720	32,922,642	38,353,641	31,229,448	58,312	40,541	36,212	62,464	37,856,475 3,933,022	40,321,099 395,518	44,285,263 390,080	38,419,959 356,142
9	Loans and advances to customers (net)	224,827,591	218,405,637	220,019,614	215,519,221	-		-		250,498,700	243,899,340	244,037,961	239,601,335
10	Balances due from banking institutions in the group Investments in associates	5,027,076	1,291,766	2,145,868 2,432,436	2,087,961 2,765,028	990,557 332,593	61,256 332,593	9,650 332,593	594,621	3,956,459	3,928,937	3,956,460	3,866,973
12 13	Investments in subsidiary companies Investments in joint ventures	23,002	23,002	23,002	23,002	71,682,913	70,608,568	70,608,568	68,274,304	3,734,737	5,725,757	5,750,400	3,000,773
14	Investment properties		-	-	-					17		1/51	
15 16	Property and equipment Prepaid lease rentals	1,938,237	1,764,301	1,853,985	2,329,419					2,518,881	2,358,715	2,482,004	3,670,885
17	Intangible assets	6,190 5,111,577	6,220 5,490,533	6,250 5,763,723	6,325 6,022,628		-		(#)	522,190 5,269,550	522,220 5,665,240	522,250 6,082,639	522,325 6,232,337
18 19	Deferred tax asset Retirement benefit asset	8,629,206	11,444,787	10,859,474	9,064,441	24,491	24,491	24,491	23,466	8,720,282	11,535,209	11,832,708	9,134,130
20	Other assets	23,502,040	22,891,371	20,965,449	17,536,393	66,491	66,752	50,405	94,315	18,447,083	16,573,310	13,789,079	11,155,570
21 B	TOTAL ASSETS LIABILITIES	545,090,221	532,522,640	546,733,550	500,167,097	73,155,357	71,134,201	71,061,919	69,049,170	604,295,821	587,377,243	591,088,037	542,595,596
22	Balances due to Central Banks		(4)	0.00	-		**		928	- 1	-		
23 24	Customer deposits Deposits and balances due to local banking institutions	420,636,110 16,681,125	418,664,606 4,328,543	431,214,219 10,623,516	403,211,551 1,076,360					468,489,119 19,618,047	465,535,871 7,954,361	469,890,083 14,095,935	437,340,268 1,076,360
25	Deposits and balances due to foreign banking institutions	3,587,206	1,165,627	1,982,214	982,074					5,691,343	1,291,360	679,347	6,063,450
26 27	Other money market deposits Borrowed funds	4,714,106	5,900,165	6,096,755	7,299,542				370	4,714,106	5,900,165	6,096,755	7,299,542
28 29	Balances due to banking institutions in the group	1,153,698	348,455	1,073,183	1,776,938	9,572,971	10,359,729	10,297,692	8,132,434		-		
30	Tax payable Dividends payable	*	3,942,908	2,437,351	460,989	18,299	18,622	19,639	32,588	420,834 18,299	4,302,101	2,761,211	528,413 32,588
31 32	Deferred tax liability Retirement benefit liability	*	*	*		3177			-		-		20,589
33	Other liabilities	19,928,700	23,229,510	14,663,533	11,058,986	194,347	181,006	160,508	2,285,230	25,092,862	22,069,587	19,558,038	15,798,166
34 C	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	466,700,945	457,579,814	468,090,771	425,866,440	9,785,617	10,559,357	10,477,839	10,450,252	524,044,610	507,072,067	513,101,008	468,159,376
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	8,237,597	8,237,598	8,237,598	8,237,598	8,237,598
36 37	Share Premium Revaluation reserves	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322
38	Retained earnings	35,830,215	31,167,641	27,912,775	28,744,316	33,707,820	27,206,006	27,215,242	28,936,999	52,298,476	47,889,406	44,201,725	43,798,404
39 40	Statutory loan reserves Other reserves	(1,706,345)	(490,221)	464,598	1,290,935			-	200	48,292 (1,830,054)	46,840 (1,123,842)	323,044 (30,512)	55,194 749,511
41	Proposed dividends	-	*	6,000,000	*	0	3,706,918	3,706,918	-	(1,000,000)	3,706,918	3,706,918	747,311
42	Capital grants	78,389,276	74,942,826	78,642,779	74,300,657	63,369,740	60,574,844	60,584,080	58,598,918	80,178,634	80,181,242	77,863,095	74,265,029
43	Non-controlling interests		-										
44		78 389 276	74 942 826	78 642 779	74 300 657	63 369 740	60 574 844	60 594 090	E0 E00 010	72,577	123,934	123,934	171,191
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	78,389,276 545,090,221	74,942,826 532,522,640	78,642,779 546,733,550	74,300,657 500,167,097	63,369,740 73,155,357	60,574,844 71,134,201	60,584,080 71,061,919	58,598,918 69,049,170	80,251,211 604,295,821	80,305,176 587,377,243	123,934 77,987,029 591,088,037	74,436,220 542,595,596
45	TOTAL SHAREHOLDERS' FUNDS									80,251,211	80,305,176	77,987,029	74,436,220
45 II	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	545,090,221	532,522,640	546,733,550	500,167,097					80,251,211 604,295,821	80,305,176 587,377,243	77,987,029 591,088,037	74,436,220 542,595,596
45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME									80,251,211 604,295,821 12,756,573	80,305,176 587,377,243 6,290,946	77,987,029 591,088,037 25,527,100	74,436,220 542,595,596 12,962,004
1 1 11 12 13	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	11,111,812 10,942,609 223,607	5,473,074 5,357,741 89,007	22,404,477 19,192,854 479,473	11,482,714 8,707,686 201,580					80,251,211 604,295,821 12,756,573 11,877,986 224,348	80,305,176 587,377,243 6,290,946 5,777,136 58,840	77,987,029 591,088,037 25,527,100 20,339,834 518,741	74,436,220 542,595,596 12,962,004 9,273,572 173,178
1 1 1.1 1.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	11,111,812 10,942,609	5,473,074 5,357,741	22,404,477 19,192,854	11,482,714 8,707,686	73,155,357	71,134,201	71,061,919	69,049,170	80,251,211 604,295,821 12,756,573 11,877,986	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043
1 1 1.1 1.2 1.3 1.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE	11,111,812 10,942,609 223,607 67,398	5,473,074 5,357,741 89,007 33,513	22,404,477 19,192,854 479,473 119,209	11,482,714 8,707,686 201,580 61,730	73,155,357	71,134,201	71,061,919	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351	80,305,176 587,377,243 6,290,946 5,777,136 58,840	77,987,029 591,088,037 25,527,100 20,339,834 518,741	74,436,220 542,595,596 12,962,004 9,273,572 173,178
1 1 11 12 13 14 1.5 2 21	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608	22,404,477 19,192,854 479,473 119,209 42,196,013	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353	73,155,357	71,134,201	71,061,919	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812	6,290,946 5,777,136 58,840 36,215 12,163,137	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346
1 11 12 13 14 1.5 2 21 22 23	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007	22,404,477 19,192,854 479,473 119,209 42,196,013	11,482,714 8,707,686 201,580 61,730 20,453,710	73,155,357	71,134,201	71,061,919	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258	6,290,946 5,777,136 58,840 36,215 12,163,137	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797
1 1 11 12 13 14 1.5 2 21 22	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790	73,155,357 10,943 10,943	71,134,201 426 	36,707 36,707	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788
1 1 11 12 13 14 1.5 2 21 22 23 24	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361	73,155,357	71,134,201 426 426	36,707 36,707	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361
1 1 11 12 13 14 15 2 21 22 23 24 3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920	73,155,357 10,943 10,943	71,134,201 426 	36,707 36,707	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505	6,290,946 5,777,36 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788
1 1 11 12 13 14 15 2 21 22 23 24 3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948	73,155,357 10,943 10,943	71,134,201 426 	36,707 36,707	13,470	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705
1 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000	10,943 10,943 10,943	426 426 426	36,707 36,707 36,707	13,470 13,470 - 13,470 - 2,815,000	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663
1 11 12 13 14 1.5 2 21 22 23 24 3 4 41 42 43	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968	10,943 10,943 10,943 6,559,000 189,891	426 	36,707 36,707 36,707 - 36,707	13,470 13,470 13,470 2,815,000 104,044	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663
11 11 12 13 14 1.5 2 21 22 23 24 3 4 41 42 43 44 45	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000	10,943 10,943 10,943	426 426 426	36,707 36,707 36,707	13,470 13,470 - 13,470 - 2,815,000	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663
45 11 11 12 13 14 15 2 21 22 23 24 3 4 41 42 43 445 46 5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891	426 	36,707 36,707 36,707 36,707	13,470 13,470 13,470 2,815,000 104,044 2,919,044	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891	426 	36,707 36,707 36,707 36,707	13,470 13,470 13,470 2,815,000 104,044 2,919,044	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460	6,290,946 5,777,36 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593
11 11 12 13 14 1.5 2 21 22 23 24 3 4 4 4.1 4.5 4.6 6 6.1	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST 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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834	426 	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837
45 11 11 12 13 14 15 2 21 22 23 3 4 41 42 43 445 46 5 6 6 61 62 63 64 65	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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834	426 426 426 426 68,200 68,200 68,626	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500	13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002
11 11 12 13 14 15 2 21 22 23 24 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.6	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 6,201,595 6,700,033	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 2772,781 558,146 3,874,009 13,394,102	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029	426 	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411
45 11 11 12 13 14 1.5 2 21 12 22 23 24 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 6 6 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST 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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029	426 	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191
45 11 11 12 13 14 15 2 21 22 23 24 3 4 41 42 43 44 45 6 6 6 6 6 6 6 6 6 6 6 6 6 6 7 8 8 9 9 10 6 6 6 6 6 7 8 8 8 8 8 9 8 8 9 8 8 8 8 8 8 8 8 8 8	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 277,281 558,146 3,874,009 13,394,102 7,988,698 391,250	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193)	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565	6,290,946 5,777,136 588,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 -786,697 6,056,959 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250
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 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 10 10 10 10 10 10 10 10 10	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,79 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489)	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200)	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633)	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157	426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193)	36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 6,056,657 (48,837)	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952)	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968)	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 15,034,990 (6,130,973)	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025)
45 11 11 12 13 14 1.5 2 21 21 22 23 24 3 4 41 42 43 44 45 66 67 68 7 8 9 10 11 12 13 14 15 16 16 16 16 16 16 16 16 16 16	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST 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 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448	10,943 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157	426 426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193)	36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 - 6,056,657	13,470 13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 2,776,594	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,152,5,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 6.8 9 10 11 12 13	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 Depreciation charges 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:	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672)	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 4,584,318 1,505,558) 176,105	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 16,819,515 755,864 16,063,651 16,063,651 15,970,200) 1,287,610	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633) (128,965)	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 17,451	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,433 724,565 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642	6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627 10,223,644	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 6.8 9 10 11 12 13 14 15 15.1 15.2	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sole financial assets	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672)	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 4,584,318 1,505,558) 176,105	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 16,819,515 755,864 16,063,651 16,063,651 16,063,651 (5,970,200) 1,287,610	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 7,597,448 (2,416,633) (128,965)	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 17,451	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 7,414,161 (2,628,025) (128,965)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.2 15.3	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST 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	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,326 11,089,599 (11,489) (3,160,672) 7,917,438	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 17,451	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 124,418	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041)	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.3 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEFORE TAX Current tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,326 11,089,599 (11,489) (3,160,672) 7,917,438	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 17,451	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 124,418	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041)	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.2 2.2 3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 9 10 11 12 13 14 15 15.1 15.1 15.3 15.4	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST 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 Forfit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit ROFORT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,326 11,089,599 (11,489) (3,160,672) 7,917,438	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 272,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 17,451	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 124,418	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041)	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,771 (1,187) (296,782)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME 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 EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX TOTAL COMPREHENSIVE INCOME FOR THE YEAR	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,089,599 (11,489) (3,160,672) 7,917,438 (2,170,943)	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 16,063,651 (5,970,200) 1,287,610 11,381,061	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 277,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 6,510,157 (17,577)	426 426 426 426 426 68,200 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,932,514 66,177 71,334 1,029 17,380 155,920 2,776,594 17,451	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 124,418 (1,921,082)	6,290,946 5,777,136 588,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) (988,289)	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 15,034,990 (6,130,973) 1,319,627 10,223,644	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 1,044,243 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6	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 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 Deferred tax Deferred tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income of associates Income tax relating to components of other comprehensive income	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,629 518,496 4,437,362 13,689,037 11,620,724 531,125 11,089,599 (11,489) (3,160,672) 7,917,438	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 (5,970,200) 1,287,610 11,381,061	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 277,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	10,943 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,759,834 187,009 24,511 1,029 37,128 249,677 6,510,157 (17,577) 6,510,157 (17,577) 6,492,580	426 426 426 426 426 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025 6,008,845 3,65	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 2,776,594 2,776,594 11,451 2,788,045	80,251,211 604,295,821 12,756,573 11,877,986 224,348 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3160,672) 7,770,642 124,418 (1,921,082) (1,796,664) 5,973,978 4,72	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) (988,289)	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 15,701,369 15,034,990 (6,130,973) 1,319,627 10,223,644 169,607 (1,247,599) (1,077,992) 9,145,652 6.21	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,171 (1,187) (296,782)
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16.6	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST EXPENSE NET INTEREST INCOME NON - INTEREST INCOME NON - INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charge so Other operating expenses TOTAL OPERATING EXPENSES Frofit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER TAX AND EXCEPTIONAL ITEMS Other Comprehensive Income: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial assets Revaluation surplus on property, plant and equipment Share of comprehensive income OTHER COMPREHENSIVE INCOME FOR THE YEAR EARNINGS PER SHARE- BASIC & DILUTED (Shs)	11,111,812 10,942,609 223,607 67,398 22,345,426 8,833,054 154,300 219,239 9,206,593 13,138,833 4,873,237 1,704,246 4,982,399 611,046 12,170,928 25,309,761 4,611,491 3,458,983 25,797 441,649 195,259 518,496 4,437,362 13,689,037 11,089,599 (11,489) (3,160,672) 7,917,438 (2,170,943)	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614 2,356,978 848,103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865	22,404,477 19,192,854 479,473 119,209 42,196,013 16,923,632 108,758 588,585 17,620,975 24,575,038 9,731,153 3,300,278 4,658,390 50,000 1,391,064 19,130,885 43,705,923 10,311,641 6,072,301 38,616 674,510 550,540 1,079,919 8,158,881 26,886,408 16,819,515 755,864 16,063,651 16,063,651 (1,105,905) 11,287,610 11,381,061	11,482,714 8,707,686 201,580 61,730 20,453,710 7,991,353 37,076 168,361 8,196,790 12,256,920 4,833,417 1,612,948 2,168,547 50,000 460,968 9,125,880 21,382,800 5,138,067 2,996,527 28,175 526,397 277,781 558,146 3,874,009 13,394,102 7,988,698 391,250 7,597,448 (2,416,633) (128,965) 5,051,850	10,943 10,943 10,943 10,943 10,943 6,559,000 189,891 6,748,891 6,748,891 1,029 24,511 1,029 249,677 6,510,157 (17,577) 6,492,580	426 426 426 426 426 68,200 68,626 50,523 18,516 514 12,266 81,819 (13,193) (13,193) (13,193) (13,193)	36,707 36,707 36,707 36,707 36,707 6,115,000 225,793 6,340,793 6,377,500 191,068 92,584 2,058 35,133 320,843 6,056,657 6,056,657 (48,837) 1,025 6,008,845	13,470 13,470 13,470 13,470 2,815,000 104,044 2,919,044 2,919,044 2,919,044 2,932,514 66,177 71,334 1,029 2,776,594 2,776,594 11,451 2,788,045	80,251,211 604,295,821 12,756,573 11,877,986 224,948 72,351 24,931,258 9,738,812 220,223 172,256 10,131,291 14,799,967 5,609,505 1,946,049 5,285,868 1,341,038 14,182,460 28,982,427 5,556,493 4,505,933 134,256 607,867 302,020 608,343 5,362,684 17,077,596 11,904,831 724,565 11,180,266 (248,952) (3,160,672) 7,770,642 124,418 (1,921,082) (1,796,664) 5,973,978	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 5,070,212 7,092,925 2,684,081 966,046 1,620,135 786,697 6,056,959 13,149,884 2,151,127 94,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) (988,289) (1,093,330) 2,318,148	77,987,029 591,088,037 25,527,100 20,339,834 518,741 128,733 46,514,408 18,528,164 266,832 682,459 19,477,455 27,036,953 10,788,118 3,746,811 5,056,517 2,522,857 22,114,303 49,151,256 12,716,521 7,959,949 189,050 706,335 780,195 1,264,613 9,833,224 33,449,887 15,701,369 755,864 14,945,505 89,485 15,034,990 (6,130,973) 1,319,627 10,223,644 169,607 (1,247,599) (1,077,992) 9,145,652	74,436,220 542,595,596 12,962,004 9,273,572 173,178 66,043 22,474,797 8,809,346 70,081 168,361 9,047,788 13,427,009 5,469,982 1,808,705 2,381,663 10,704,593 24,131,602 5,918,542 3,878,002 136,837 551,536 393,658 582,202 4,865,414 16,326,191 7,805,411 391,250 7,414,161 (2,628,025) (128,965) 4,657,771 (1,187) (296,782)



The Un-audited financial results of the Bank and Group for the period ended 30th June, 2022.

III OTHER DISCLOSURES		BA	NK	30 M 140	COMPANY GROUP CONSOLIDA			SOLIDATED	ATED			
	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th June, 2021 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th June, 2021 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th June, 2021 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES												
(a) Gross Non-performing loans and advances	33,077,771	41,676,103	40,908,824	41,747,557		-	-	-	36,882,064	45,142,139	44,338,955	45,041,580
(b) Less Interest in Suspense	8,377,426	8,338,104	7,946,907	7,286,763		-	-	-	8,678,646	8,579,114	8,250,128	7,575,093
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	24,700,345	33,337,999	32,961,917	34,460,794		(4)	-	-	28,203,418	36,563,025	36,088,827	37,466,487
(d) Less Loan Loss Provision	12,414,401	23,008,011	22,504,842	20,536,311			150		14,477,425	24,180,388	24,400,779	23,041,786
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	12,285,944	10,329,988	10,457,075	13,924,483					13,725,993	12,382,637	11,688,048	14,424,701
(f) Discounted Value of Securities	12,285,944	10,329,988	10,457,075	13,924,483	-		120	-	13,725,993	12,382,637	11,688,048	14,424,701
(g) NET NPLS EXPOSURE (e-f)				J.							-	
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	20,057,957	16,187,683	15,504,466	15,123,290			1-0		20,479,502	16.621,180	15,936,887	15,302,603
(b) Employees	1,669,028	4,789,782	4,735,411	4,875,279	-				2,363,449	5,520,402	5,040,542	5,628,458
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	21,726,985	20,977,466	20,239,877	19,998,569		177	i.	: -	22,842,951	22,141,582	20,977,429	20,931,061
3 OFF-BALANCE SHEET ITEMS									SATEMA			
(a) Letters of credit, guarantees, acceptances	55,136,347	48,864,999	50,984,049	52,535,440		120			61,171,745	54,247,874	55,433,070	56 440 466
(b) Forwards, Swaps and options	11,521,964	8,307,033	5,951,107	5,148,961		_			11,521,964	8,307,033		56,449,466
(c) Other contingent liabilities	1,521,504	0,307,033	3,931,107	3,140,701		120	-	-	3,313,516	1,336,892	5,951,107 1,663,074	5,148,961
(d)TOTAL CONTINGENT LIABILITIES	66,658,311	57,172,032	56,935,156	57,684,401		-		-	76,007,225	63,891,799	63,047,251	61,598,427
4 CAPITAL STRENGTH									2 Sym Stylmans	00,074,77	00,007,201	O GO FOFTES
(a) Core capital	71,731,934	65,956,858	64,567,328	63,910,525					91 401 907	71.685.985	70.004.653	70 720 024
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000			-	-	81,491,807 1,000,000	1,000,000	70,901,653	70,728,934
(c) Excess (a-b)	70,731,934	64,956,858	63,567,328	62,910,525	-				80,491,807	70,685,985	69,901,653	1,000,000
(d) Supplementary Capital	70,731,734	93,585	90,776	346,308				-	00,471,007	140,425		69,728,934
(e) TOTAL CAPITAL (a+d)	71,731,934	66,050,443	64,658,104	64,256,833					81,491,807	71,826,410	249,768	662,849
(f)TOTAL RISK WEIGHTED ASSETS	373,293,480	365,207,063	351,786,715	339,737,204					373,293,480	401,822,178	71,151,421	71,391,784
(g) Core Capital / Total deposits liabilities	17.05%	15.75%	14,97%	15.85%	4				17.05%	15.88%	372,970,126 16.82%	
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%					8.00%	8.00%	8.00%	16.78%
(I) Excess (g-h)	9.05%	7.75%	6.97%	7.85%			-	-	9.05%	7.88%		8.00%
(j) Core Capital / Total risk weighted assets	19.22%	18.06%	18.35%	18.81%	-				21.83%	18.03%	8.82% 19.01%	8.78%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%					10.50%	10.50%	10.50%	19.22%
(I) Excess (j-k)	8.72%	7.56%	7.85%	8.31%	-		:=::		11.33%	7.53%	8.51%	10.50%
(m) Total Capital / Total risk weighted assets	19.22%	18.09%	18.38%	18.91%					21.83%	18.04%	19.08%	8.72% 19.40%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%			-		14.50%	14.50%	14.50%	14,50%
(o) Excess (m-n)	4.72%	3.59%	3.88%	4.41%					7.33%	3.54%	4.58%	
(p) Adjusted Core Capital / Total deposits liabilities*	17.70%	16.52%	15.72%	16.68%				-	17.70%			4.90%
(q) Adjusted Core Capital / Total risk weighted assets*	19.94%	18.94%	19.27%	19.79%		-	-	-	19.94%	16.04% 18.58%	17.53% 19.81%	16.98% 19.44%
(r) Adjusted Total Capital / Total risk weighted assets*	19.94%	18.96%	19.30%	19.89%			= ==		19.94%	18.61%	19.81%	19.62%
5 LIQUIDITY				15155 70					13,24,0	10.01.10	17.07 70	12,02.70
(a) Liquidity Ratio	F0.0101	40.700		50.045					FI TURE			
A Company of the Comp	58.01%	60.79%	60.64%	58.36%			-	-	58.01%	62.97%	61,72%	60.32%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%				3	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	38.01%	40.79%	40.64%	38.36%			-		38.01%	42.97%	41.72%	40.32%





SUMMARY CONSOLIDATED STATEMENT OF CASH FLOW	30th June, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000
Net cash (used in)/ generated from operating activities	(1,704,136)	75,287,265
Net cash used in investing activities	(7,840,407)	(52,943,873)
Net cash used in financing activities	(5,470,220)	(12,716,990)
Net (decrease)/ increase in cash and cash equivalents	(15,014,763)	9,626,402
Cash and cash equivalents at 1st January 2022	67,471,764	57,845,362
Cash and cash equivalents at 30th June 2022	52,457,001	67,471,764

* The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

MESSAGE FROM DIRECTORS

Interim Dividend

The Directors have approved payment of an interim dividend of Shs 2 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 15th September 2022 (the closing date for determination of entitlements) and will be paid on or immediately after 30th September 2022.

These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.ncbagroup.com. They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD
WAWERU MATHENGE
GROUP COMPANY SECRETARY
NCBA GROUP PLC
24th August 2022



Unaudited financial results of the Companies for the period ended 30th June 2022

NCBA INVESTMENT BANK LIMITED

	-	
NCOME	30th Jun 2022 Unaudited Shs '000	
Brokerage Commissions	25,712	49,436
Advisory / Consultancy Fees	28,625	1000
nterest income	22,456	(275 C 275 C
Dividend income	1,750	10,011
Fund Management Fees	223,379	161,005
xchange gains /(loss)	120,075	101,00
Inrealized profits / (loss) on investments	(208)	(170
Other income	705	74
otal income	302,418	267,179
xpenses	502,410	20//17
Professional Fees	6,960	5.27
mplovee costs	84,826	67,242
Directors emoluments	3.140	1,500
Operational and Administrative expenses	35,920	31,628
Depreciation Expenses	1,829	1,62
Amortization Expenses	2,345	2,877
Other Expenses	(10,522)	26,809
otal expenses	124,498	136,954
Operating Profit / (Loss)	177,921	130,225
inance Costs		
Profit / (Loss) before tax and exceptional items	177,921	130,225
Profit before tax	177,921	130,225
fax charge	53,376	39,067
Profit after tax	124,544	91,15
Other comprehensive income net of tax	680	1,619
otal comprehensive income	125,224	92,770

STATEMENT OF FINANCIAL POSITION		
Non-current assets		
Property Plant and Equipment	3,513	5,178
Deferred tax asset	38,093	38,093
Intangible assets	2,581	8,853
Right of use assets	5,566	7,995
Investments or deposits in CDSC/NSE	15,369	15,369
Total non-current assets	65,121	75,488
Current assets		
Client debtors	6,636	4,387
Amounts due from other stockbrokers		-
Other trade receivables	139,036	103,986
Prepayments	72,701	67,803
Investments in Equities / Fixed income securities	375,505	525,834
Total Clients cash and bank balances	74,964	91,548
Office cash and bank balances	89,720	82,397
Current Tax Asset	56,358	-
Total current assets	814,919	875,955
TOTAL ASSETS	880,041	951,443
Share Capital And Reserves		
Paid-up ordinary share capital	300,000	300,000
Preference Share Capital	200,000	200,000
Revenue reserves	131,338	6,793
Revaluation reserves	(2,810)	(3,781)
Proposed Dividends		269,000
Total shareholders funds	628,528	772,012
Non-Current liabilities		
Lease Liability		753
Total Non-Current liabilities	i i i i i i i i i i i i i i i i i i i	753
Current liabilities		
Clients Creditors	50,538	55,822
Amounts due to related parties	97,214	6,250
Amounts due to other stockbrokers	472	1,902
Lease Liability	7,377	7,563
Current Tax Liability		28,437
Other current liabilities	95,912	78,704
Total current liabilities	251,513	178,678
TOTAL EQUITY AND LIABILITIES	880,040	951,443

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OTHER DISCLOSURES	TO A STATE OF THE PARTY OF THE	THE REAL PROPERTY.		
1. Capital Strength	THE RESERVE			
a. Paid-up capital	300,000	300,000		
b. Minimum capital required	250,000	250,000		
c. Excess/(deficiency) (a-b)	50,000	50,000		
2. Shareholders' funds				
a. Total shareholders' funds	628,528	772,012		
b. Minimum shareholders' funds required	250,000	250,000		
c. Excess/(deficiency) (a-b)	378,528	522,012		
3. Liquid capital				
a. Liquid capital	260,706	351,690		
 b. Minimum liquid capital (the higher of Kshs 30M and 8% of liabilities) 	30,000	30,000		
c. Excess/(deficiency) (a-b)	230,706	321,690		
6. Clients funds				
a. Total clients' creditors	50,538	55,822		
b. Total clients' cash and bank balances	74,964	91,548		
c. Excess/(deficiency) (b-a)	24,426	35,727		

NCBA UNIT TRUST FUNDS

A) STATEMENT OF COMPREHENSIVE INCOME	EQUITY FUND		FIXED INCOME FUND		BASKET FUND		DOLLAR FIXED INCOME FUND	
	Period	Period						
	ended	ended						
	30-Jun-22 Unaudited	30-Jun-21 Unaudited	30-Jun-22 Unaudited	30-Jun-21 Unaudited	30-Jun-22 Unaudited	30-Jun-21 Unaudited	30-Jun-22 Unaudited	30-Jun-21 Unaudited
INCOME	Kes 000	Usd	Usd					
Interest income	717	645	832,321	579,670	62,285	-	945,070	282,223
Dividend income	2,458	1,923	+	-		-	-	-
Total income	3,175	2,568	832,321	579,670	62,285	-	945,070	282,223
Fair value gains /(loss) on investments		8,346	(336,412)	(34,654)	(2,937)	-	(2,694,361)	(69,893)
Total comprehensive income	3,175	10,914	495,909	545,016	59,348	2	(1,749,290)	212,330
OPERATING EXPENSES								
Professional fees	1,264	1,494	191,227	140,151	13,837		162,587	110,897
Operational and Administrative expenses	1	5	668	763	181			
Total expenses	1,265	1,499	191,896	140,914	14,017		162,587	111,226
Operating Profit/(Loss)	1,910	9,415	304,013	404,102	45,330		(1,911,877)	101,104
Provision for impaired assets		141		7=			-	-
Profit(loss) before income tax expense	1,910	9,415	304,013	404,102	45,330		(1,911,877)	101,104
Income tax expense	148	-	27,628	(63,992)	2,732		38,788	(24,552)
Profit (loss) after income tax expense	1,762	9,415	276,385	340,110	42,599		(1,950,665)	76,552
B) STATEMENT OF FINANCIAL POSITION								
	30-Jun-22	31-Dec-21	30-Jun-22	31-Dec-21	30-Jun-22	31-Dec-21	30-Jun-22	31-Dec-21
	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
ASSETS	Kes 000	Usd	Usd					
Non-current assets	-							
Investment in quoted securities	51,390	64,128	-			=	-	
Investment in government securities		-	11,181,253	10,765,632	1,213,699	-	9,363,043	8,702,173
Investment in corporate bonds	-	44.000	360,017	324,432	57730	-		
Investment in bank deposits	24,029	16,598	3,326,606	4,042,915	573,617	-	14,382,372	
Off Shore Investments Total non-current assets	75 440	20 724	44.047.077	45 422 070	0	-	1,004,361	515,988
	75,418	80,726	14,867,877	15,132,979	1,845,046	-	24,749,776	24864667
Current assets Clients cash and bank balances	842	500	26 020	16.000	125.004		1661	4045
Client debtors	329	208	26,029	16,980	125,094		4,664	4,945
Total current assets	1,171	708	26,029	16,980	125,094	_	4.664	4.945
TOTAL ASSETS	76,590	81,434	14,893,906	15,149,959	1,970,140		24,754,440	24.869.612
Non-current liabilities								
Unit holders' funds	76,345	81,189	14,842,140	15,115,008	1,953,572	_	24,672,987	24,809,184
Total non-current liabilities	76,345	81,189	14,842,140	15,115,008	1,953,572	-	SORTH STATES OF	24,809,184
Current liabilities								
Accrued expenses	245	245	51,765	34,951	16,569		81,453	60,428
Total current liabilities	245	245	51,765	34,951	16,569	-	81,453	60,428
TOTAL UNIT HOLDERS' FUNDS AND LIABILITIES	76,590	81,434	14,893,906	15,149,959	1,970,140		24,754,440	24,869,612

BY ORDER OF THE BOARD WAWERU MATHENGE GROUP COMPANY SECRETARY

