

The unaudited financial results of the Bank and Group for the period ended 31st March, 2023.

	The unaudited financial results of the Bank and C										
I	STATEMENT OF FINANCIAL POSITION		BANK			COMPANY			GROUP		
		31st March, 2023 Un-audited	31st Dec, 2022 Audited	31st March, 2022 Un-audited	31st March, 2023 Un-audited	31st Dec, 2022 Audited	31st March, 2022 Un-audited	31st March, 2023 Un-audited	31st Dec, 2022 Audited	31st March, 2022 Un-audited	
A	ASSETS	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	
1 2	Cash (both Local & Foreign) Balances due from Central Banks	8,725,299 16,510,241	11,601,111	6,320,360 20,298,474	-	-	-	12,476,208	14,595,005 24,031,104	9,331,983 25,276,948	
3	Kenyan Government securities held for dealing purposes	10,510,241	19,269,770	20,298,474	-	-	-	20,090,003	24,031,104	25,276,948	
4 5	Financial assets at fair value through profit & loss Investment Securities:	953,929	953,929	911,863	-	-	-	953,929	953,929	911,863	
	a) Held to Maturity a. Kenya Government securities	126,067,708	123,454,078	121,267,146	_	_	_	126.067.708	123,454,078	121.267.146	
	b. Other securities b) Available for sale:	5,697,499	5,803,816	8,958,026	-	-	-	22,170,912	18,367,609	23,208,306	
	a. Kenya Government securities b. Other securities	81,053,945 50,929	81,918,941 50,769	73,660,740 49,686	- :	-	-	81,053,945 5,024,207	81,918,941 5,036,976	73,437,011 5,245,388	
6	Deposits and balances due from local banking institutions	2,193,105	4,659,010	4,383,650		-	-	2,193,105	4,659,010	3,499,010	
7	Deposits and balances due from banking institutions abroad	19,720,850	14,223,438	32,922,642	-	-	-	26,565,060	21,033,832	40,321,099	
8 9	Tax recoverable Loans and advances to customers (net)	271,306 254,291,387	2,068,011 249,898,626	- 218,405,637	-	11,093	40,541 -	451,141 287,153,743	2,231,441 278,920,795	395,518 243,899,340	
10	Balances due from banking institutions in the group	3,056,928	6,268,918	1,291,766	3,750,410	84,875	61,256	-	-	-	
11 12	Investments in associates Investments in subsidiary companies	2,432,436 23,002	2,432,436 23,002	2,432,436 23,002	332,593 74,081,089	332,593 74,081,089	332,593 70,608,568	4,069,660	4,069,660	3,928,937	
13 14	Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-	
15 16	Property and equipment Prepaid lease rentals	1,731,397 6,095	1,822,073 6,125	1,764,301 6,220	-	-	-	2,165,372 522,095	2,357,377 522,125	2,358,715 522,220	
17 18	Intangible assets Deferred tax asset	5,537,483 9,831,611	5,397,874 9,019,522	5,490,533 11,444,787	71,731	59,219	- 24,491	5,794,816 11,182,375	5,810,137 10,300,722	5,665,240 11,535,209	
19 20	Retirement benefit asset Other assets	27,184,010	- 28,406,657	- 22,891,371	- 115,564	- 9,831	- 66,752	20,285,120	21,398,903	16,573,310	
21 B	TOTAL ASSETS LIABILITIES	565,339,160	567,278,106	532,522,640	78,351,387	74,578,700	71,134,201	628,826,059	619,661,644	587,377,243	
22 23	Balances due to Central Banks Customer deposits	3,000,000 447,741,252	- 458,619,230	- 418,664,606	-	-	-	3,000,000 499,735,948	- 502,675,954	- 465,535,871	
24	Deposits and balances due to local banking institutions	5,866,199	961,345	4,328,543	-	-	-	5,866,200	2,540,687	7,954,361	
25	Deposits and balances due to foreign banking institutions	1,926,189	5,431,767	1,165,627	-	-	-	3,696,868	3,373,440	1,291,360	
26 27	Other money market deposits Borrowed funds	4,241,191	4,206,965	5,900,165	-	-	-	4,241,191	4,206,965	5,900,165	
28 29	Balances due to banking institutions in the group Tax payable	1,275,086	210,943	348,455 3,942,908	9,158,197 16,171	8,959,800 -	10,359,729	- 576,721	626,510	4,302,101	
30 31	Dividends payable Deferred tax liability	-	-	-	-	-	18,622	83,710	-	18,622	
32 33	Retirement benefit liability Other liabilities	21,918,807	18,814,469	23,229,510	- 270,189	- 370,187	181,006	23,718,290	23,816,397	22,069,587	
34	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	485,968,724		457,579,814	9,444,557	9,329,987	10,559,357	540,918,928		507,072,067	
35 36	Paid up /Assigned capital Share Premium	10,859,384 33,406,022	10,859,384 33,406,022	10,859,384 33,406,022	8,237,598 21,424,322	8,237,598 21,424,322	8,237,598 21,424,322	8,237,598 21,424,322	8,237,598 21,424,322	8,237,598 21,424,322	
37 38	Revaluation reserves Retained earnings	- 37,328,529	- 32,984,679	- 31,167,641	- 35,537,992	- 31,879,875	- 27,206,006	- 56,335,993	- 51,269,592	- 47,889,406	
39 40	Statutory loan reserves Other reserves	(2,223,499)	(1,923,616)	(490,221)	-	-	-	(1,797,700)	(2,216,739)	46,840 (1,123,842)	
41 42	Proposed dividends Capital grants	-	3,706,918	-	3,706,918	3,706,918	3,706,918	3,706,918	3,706,918	3,706,918	
43	Non-controlling interests	79,370,436	79,033,387	74,942,826	68,906,831	65,248,713	60,574,844	87,907,131	82,421,691	80,181,242	
			-		-	-	-	-	-	123,934	
44	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS'	79,370,436	79,033,387	74,942,826	68,906,831	65,248,713	60,574,844	87,907,131	82,421,691	123,934 80,305,176	
44 45	TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME		79,033,387 567,278,106		- 68,906,831 78,351,387	65,248,713 74,578,700			82,421,691 619,661,644	80,305,176	
45 1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	565,339,160	567,278,106	532,522,640				628,826,059		80,305,176	
45 II 1 1.1 1.2	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	565,339,160 6,847,413 6,038,322	567,278,106 23,351,803 22,823,692	532,522,640 5,473,074 5,357,741	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056	26,837,485 24,776,746	80,305,176 587,377,243 6,290,946 5,777,136	
45 1 1.1 1.2 1.3 1.4	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	6,847,413 6,038,322 204,424 37,272	23,351,803 22,823,692 583,194 137,843	5,473,074 5,357,741 89,007 33,513	78,351,387 2,049	74,578,700 33,214	71,134,201 426	7,820,698 6,634,056 219,843 39,812	26,837,485 24,776,746 642,800 147,195	6,290,946 587,377,136 58,840 36,215	
45 II 1 11 12 13 14 15 2	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 EXPENSES	6,847,413 6,038,322 204,424 37,272 13,127,431	23,351,803 22,823,692 583,194 137,843 46,896,532	5,473,074 5,357,741 89,007 33,513 10,953,335	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409	26,837,485 24,776,746 642,800 147,195 52,404,226	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137	
45 II 11 12 13 14 1.5 2 21 22	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 EXPENSES Customer deposits Deposits and placement from banking institutions	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106	78,351,387 2,049	74,578,700 33,214	71,134,201 426	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007	
45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069	23,351,803 22,823,692 583,194 46,896,532 18,845,828 445,630 178,233 19,469,691	5,473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721	78,351,387 - 2,049 - 2,049 - - -	74,578,700 - - - 33,214 - - 33,214	71,134,201 - - 426 - 426	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695	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	
1 11 12 13 14 1.5 2 21 22 23 24 3 4	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NOT INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME	6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841	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	78,351,387 - - 2,049 - 2,049 - -	74,578,700 - - - 33,214 - - 33,214	71,134,201 - - 426 - 426	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	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	
1 11 12 13 14 1.5 2 21 22 23 24 3 4 41 42	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 EXPENSES 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 Roes and commissions on loans and advances Other fees and commissions	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171939 202,790 5,785,069 7,342,362	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 179,233 19,469,691 27,426,841	5473,074 5,357,741 89,007 33,513 10,953,335 4,383,608 53,106 119,007 4,555,721 6,397,614	78,351,387 - 2,049 - 2,049 - - -	74,578,700 - - - 33,214 - - 33,214	71,134,201 - - 426 - 426	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,208 2,782,511 1,197,995	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531	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	
45 1 11 12 13 14 15 2 21 22 23 24 41 42 43 444	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 EXPENSES 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	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857	532,522,640 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	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320	26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587	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	
45 1 1 12 13 14 15 2 21 22 23 24 3 4 41 42 43 44 45 46	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NOT INTEREST EXPENSE NOT INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other frea and commissions Foreign exchange trading income Dividend income Other income Other income	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,822 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 10,57,479 26,033,639	532,522,640 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	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320	26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 287,662 21,725,695 30,678,764 1,250,967 4,005,174 12,495,587 2,504,905 30,256,633	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	
45 1 11 12 13 14 15 2 21 22 23 24 41 42 43 44 45 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 EXPENSES 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	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 17(939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,229	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 10,57,419 26,033,639 53,460,480	5473,074 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	78,351,387 2,049 2,049 2,049 3,706,918 89,856	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,454,23 7,179,249 15,547,457	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164	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	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.6 6.1 6.2	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME ONN-INTEREST INCOME Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL OS-INTEREST INCOM	565,339,160 6,847,413 6,038,322 204,424 37,277 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,875 11,904	532,522,640 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 8,48103 1,449,461 416,863 5,071,405 11,469,019 2,215,301 1,701,495	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,32 5,453,23 1,719,249 15,547,457	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,5490 2,504,905 30,256,633 60,935,164	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	
45 1 1.1 1.2 1.3 1.4 2.2 2.1 2.2 2.3 2.4 3.4 4.4 4.5 5.6 6.1 6.2 6.3 6.4	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 EXPENSES 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 Poes 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 Director's emoluments Rental charges	565,339,160 6,847,413 6,038,322 2,04,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342	532,522,640 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 84,8103 1,449,461 - 416,863 5,071,405 11,469,019 2,215,301 1,701,495 12,210 212,373	78,351,387 - 2,049 - 2,049 - 2,049 - 3,706,918 89,856 3,796,714 3,798,823	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 278,251 11,197,995 2,653,320 5,454,23 7,779,249 15,547,457 1,953,867 2,921,753 10,0174 19,491	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842	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 	
45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2 6.3	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 EXPENSES 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 TOTAL OPERATING INCOME	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,194,1259 1,941,259 1,941,259 1,941,259 1,941,259 1,941,259 1,941,259 1,941,259	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 3,09,47	532,522,640 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 11,469,013 1,701,495 11,210	78,351,387 2,049 2,049 2,049 3,706,918 89,856 3,796,714 3,798,823	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 29,27,90 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,45,423 7,179,249 15,547,457	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406	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 2,55,048 2,161,127 94,464	
45 1 11.1 12 13 14 15 2 21 22 33 4 411 42 45 465 6 61 62 63 64 65	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME Other frees and commissions on loans and advances Other fees and commissions or loans and advances Other fees and commissions Coreign exchange trading income Dividend income Other income Other income TOTAL NON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 7,342,362 212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 10,57,419 26,033,639 53,460,480 11,019,908 7,870,746 858,342 388,997 10,45,063 9,684,346	532,522,640 5,473,074 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	78,351,387 2,049 2,049 2,049 3,706,918 89,856 3,796,714 3,798,823	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 7,779,249 15,547,457 1,953,867 2,921,753 100,174 19,431 161,827	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,033 685,033 287,662 21,725,695 30,678,531 11,250,967 4,005,774 12,495,584 52,50,490 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435	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	
1 11 12 13 14 15 2 12 12 13 4 41 42 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Sees 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 Director's emoluments Rental charges Depreciotion charge on property and equipment Amortisation charges Other operating expenses	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,331 5,410,340 171,939 202,790 5,785,069 7,342,362 22,124,961 10,54,655 2,520,960 60,833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 9,3404 258,351 2,931,120	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 10,57,419 26,033,639 53,460,480 11,019,908 7,870,746 858,342 388,997 10,45,063 9,684,346	532,522,640 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 2,215,301 1,701,495 12,210 2,215,303 2,78,856 2,201,595	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,78,251 11,197,995 2,653,320 - 54,5223 7,779,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 -2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1246,319 11,450,907	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 	
11 1.1 1.2 1.3 1.4 1.5 2 1.3 2.4 4.3 4.4 4.5 5 6 6.3 6.4 6.5 6.6 6.6 6.7 6.8 7	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST EXPENSE NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL 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	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2272,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,200 7,732,357	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,223 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 10,57,419 26,033,639 53,460,480 11,019,908 7,870,746 30,984 488,997 10,45,063 9,684,346 30,988,349 22,562,131 531,125	532,522,640 5,473,074 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 1,49,461 11,49,405 11,49,405 11,49,405 12,210 22,15,301 1,701,495 12,210 22,373 99,203 257,856 2,201,595 6,700,033 4,768,986	78,351,387	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 2,782,511 1,197,995 2,655,3320 - 2,7179,249 15,547,457 1,953,867 2,921,753 100,174 19,4911 161,827 305,805 3,514,370 9,152,707	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,4905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892	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 1,620,135 -786,697 786,697 13,149,884 2,525,048 2,161,127 94,464 219,531 153,936 297,307 2,665,462 297,307 2,665,462 5,033,009	
1 1.1 1.2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 6.5 6.6 6.7 6.8 7 8 9	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME PRES and commissions on loans and advances Other fees and commissions Torial, normal trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES PROTE AFTER EXCEPTIONAL ITEMS PROFIT AFTER EXCEPTIONAL ITEMS	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 60,833 5,848,867 13,191,259 1,941,259 1,773,350 93,404 258,351 2,931,120 7,732,337 5,458,872	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 11,015,7419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,997 1,045,063 9,684,346 30,983,349 22,562,131 531,125 22,031,006	532,522,640 5,473,074 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 1,469,019 2,155,301 1,701,495 12,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,966 184,668	78,351,387 2,049 2,049 2,049 2,049 3,706,918 89,856 3,796,774 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177	74,578,700 33,214 33,214 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,165,268 450,236 86,380 2,058 450,932 11,714,336 11,714,336	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 29,27,79 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,45,423 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750	26,837,485 24,776,746 642,800 1477,95 52,404,226 20,753,033 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 - 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 772,4565 22,288,327	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 5,033,009 184,668	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 2.4 3 4 4.4 4.5 4.6 6.6 6.6 6.7 6.8 7 8 9 1.0 11	TOTAL IJABILITIES 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 EXPENSES 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 TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of Sasociate profit PROFIT/(LOSS) BEFORE TAX	565,339,160 6,847,413 6,038,322 204,424 37,277 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 3 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 1,798,589) 5,458,872 1,798,589)	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 10,57,419 26,033,639 53,460,480 11,019,008 7,870,746 30,947 888,342 338,997 10,45,963 9,684,346 30,898,346 30,898,341 531,125 22,031,006	532,522,640 5,473,074 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 1,449,46-1 2,215,301 1,701,495 11,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,743 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177	74,578,700 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 11,714,336 11,714,336 (47,744)	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,147,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 1,958,05 3,514,370 9,152,707 6,394,750 6,394,750	619,661,644 26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,5490 25,0490 30,256,633 60,935,164 31,062,527 10,124,836 196,406 874,825 1246,319 11,450,927 23,012,892 724,565 22,288,327 203,200 22,491,527 (5)763,209) (2,950,292)	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 2,19,531 153,936 2,973,07 2,665,462 8,116,875 5,033,009 184,668 4,848,341 - 4,848,341 (1,612,968) 176,105	
1 1.1 1.2 2.3 2.4 4.1 4.5 6 6.3 6.4 6.5 6.6 6.7 8 9 10 11.2 13	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 EXPENSES 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 TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Except	565,339,160 6,847,413 6,038,322 204,424 37,277 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 3 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 1,798,589) 5,458,872 1,798,589)	567,278,106 23,351,803 22,833,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 11,015,7419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,977 10,45,063 9,684,346 30,983,349 22,562,131 53,11,25 22,031,006 12,038,712) 12,031,006 15,088,712)	532,522,640 5,473,074 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 5,071,405 11,469,019 2,215,301 1,701,495 12,210 2215,301 2,703,7856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558)	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,714 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177 (27,571) 12,511	74,578,700 33,214 33,214 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,165,268 450,236 86,380 2,058 450,932 11,714,336 11,714,336	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,51 11,979,55 2,653,320 - 5,452,23 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 30,5805 3,514,370 9,152,707 6,394,750 (1,943,296) 614,947 5,0666,401	619,661,644 26,837,485 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 -2,504,905 30,256,633 60,935,645 110,124,836 196,406 874,842 966,435 11,462,907 37,922,72 23,200 22,491,527 (5,763,209) (2,950,292) 13,778,026	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 2161,127 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	
1 1.1 1.2 1.3 1.4 1.5 2 2.3 2.4 4.1 4.2 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	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON-INTEREST INCOME ON INTEREST INCOME ON INTEREST INCOME TOTAL INTEREST INCOME TOTAL INTEREST INCOME OTHER EACH OF TOTAL ON INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROPIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFIT AFTER EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Fair value changes in available-for-sale financial	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,4298 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589) 633,567 4,343,850	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,633 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 88,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,255 22,031,006 (5,088,712) 22,031,006 (5,088,712) 22,031,006	5473,074 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 1,469,019 2,15,301 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) 7,6105 3,254,865	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,714 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177 (27,571) 12,511	74,578,700 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 11,714,336 11,714,336 (47,744)	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 20,2790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,74,79,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 (1,943,296) 643,947 5,066,401	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,645 13,062,527 10,124,836 196,406 874,842 966,435 1,446,319 11,450,907 37,922,72 23,2012,892 724,565 22,288,327 203,200 22,491,527 (5)763,209) 22,595,2291 13,778,026	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	
1 1.1 1.2 1.3 1.4 1.5 2 2.3 2.4 4.1 4.2 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	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME ON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING EXPENSE Directors denote to a commissions TOTAL OPERATING INCOME TOTAL ON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING SYPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amotifsation charges Depreciation charges Depreciation charges TOTAL OPERATING EXPENSES TOTAL OPERATING EXPENSES TOTAL OPERATING EXPENSES PROFIT PATER EXCEPTIONAL ITEMS Share of associate profit PROFIT/(LOSS) BEPORE 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	565,339,160 6,847,413 6,038,322 204,424 37,277 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 3 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 1,798,589) 5,458,872 1,798,589)	567,278,106 23,351,803 22,833,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 11,015,7419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,977 10,45,063 9,684,346 30,983,349 22,562,131 53,11,25 22,031,006 12,038,712) 12,031,006 15,088,712)	532,522,640 5,473,074 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 1,449,46-1 2,215,301 1,701,495 11,210 212,373 99,203 257,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,714 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177 (27,571) 12,511	74,578,700 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 11,714,336 11,714,336 (47,744)	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,51 11,979,55 2,653,320 - 5,452,23 7,179,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 30,5805 3,514,370 9,152,707 6,394,750 (1,943,296) 614,947 5,0666,401	619,661,644 26,837,485 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 -2,504,905 30,256,633 60,935,645 110,124,836 196,406 874,842 966,435 11,462,907 37,922,72 23,200 22,491,527 (5,763,209) (2,950,292) 13,778,026	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 6,056,999 13,149,884 2,161,127 9,4,464 219,531 153,936 297,307 2,665,462 8,116,875 5,033,009 184,668 4,848,341 (1,612,968) 176,105 3,411,478	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.5 2 2.3 2.4 4.1 4.2 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 8 9 10 11 12 13 15.1 15.1 15.2 15.3 15.4 15.3 15.4	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL NON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES POTAL OPERATIONAL ITEMS POTAL OPERATIONAL ITEMS POTA	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,4298 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589) 633,567 4,343,850	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,633 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 88,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,255 22,031,006 (5,088,712) 22,031,006 (5,088,712) 22,031,006	5473,074 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 1,469,019 2,15,301 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) 7,6105 3,254,865	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,714 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177 (27,571) 12,511	74,578,700 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 11,714,336 11,714,336 (47,744)	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 20,2790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,74,79,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 (1,943,296) 643,947 5,066,401	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,645 13,062,527 10,124,836 196,406 874,842 966,435 1,446,319 11,450,907 37,922,72 23,2012,892 724,565 22,288,327 203,200 22,491,527 (5)763,209) 22,595,2291 13,778,026	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	
1 1.1 1.2 1.3 1.4 1.5 2 2.1 1.5 2 2.3 2.4 4.1 4.2 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 8 9 10 11 12 13 15.1 15.1 15.2 15.3 15.4 15.3 15.4	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON-INTEREST INCOME ON INTEREST INCOME ON INTEREST INCOME ON INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES LOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amotification charges Other operating expenses TOTAL OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charges Perfect before tax and exceptional items Exceptional items Exceptional items Exceptional items Director's emoluments OTHER COMPREHENSIVE INCOME EXCHANGE INCOME TOTAL OPERATING EXPENSES PROFIT FITER TAX AND EXCEPTIONAL ITEMS OTHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Envirolments Exceptions Exchange differences on translation of foreign operations Envirolments Exceptions of comprehensive income of associates Income tax relating to components of other comprehensive income COTHER COMPREHENSIVE INCOME FOR THE	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 5,458,872 (1,798,589) 6,33567 4,343,850	567,278,106 23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 3,523,889 11,904,857 1,005,7419 26,033,639 53,460,483 11,019,908 7,870,746 30,947 88,342 388,979 1,045,063 9,684,346 30,898,349 22,562,131 531,255 22,031,006 (5,088,712) 22,633,102 14,078,822 (2,388,214)	532,522,640 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 1,496,401 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) 17,6105 3,254,865	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,734 3,798,823 88,124 22,221 513 3,673,177 3,673,177 (27,571) 12,5111 3,658,117	74,578,700	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 202,790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,71,79,249 15,547,459 15,547,459 16,327 305,805 3,514,370 9,152,700 6,394,750 6,394,750 6,394,750 (1,943,296) 614,947 5,066,401	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,487 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 33,922,272 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,872 23,012,873 23,012,872	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 966,046 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)	
1 1.1 1.2 1.3 1.4 1.5 2 2.3 2.4 4.1 4.1 4.2 5.6 6.1 6.2 6.3 6.6 6.7 6.8 9 10 11 12 13 14 15.1 15.2 15.3 15.4 15.5 15.4 15.5	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSE NET INTEREST INCOME NON-INTEREST INCOME ON-INTEREST INCOME OTHER AND	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,0833 5,848,867 13,191,219 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 5,458,872 (1,798,589) 633,567 4,343,850	23,351,803 22,823,692 583,194 137,843 46,896,532 18,845,828 445,633 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,057,419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 88,342 388,997 1,045,063 9,684,346 30,898,349 22,562,131 531,255 22,031,006 (5,088,712) 22,031,006 (5,088,712) 22,031,006	5473,074 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 1,469,019 2,15,301 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) 7,6105 3,254,865	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,714 3,798,823 88,124 22,221 513 14,788 125,646 3,673,177 3,673,177 (27,571) 12,511	74,578,700 33,214 33,214 33,214 11,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 11,714,336 11,714,336 (47,744)	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 20,2790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,74,79,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,750 (1,943,296) 643,947 5,066,401	619,661,644 26,837,485 24,776,746 642,800 147,195 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,587 2,504,905 30,256,633 60,935,645 13,062,527 10,124,836 196,406 874,842 966,435 1,446,319 11,450,907 37,922,72 23,2012,892 724,565 22,288,327 203,200 22,491,527 (5)763,209) 22,595,2291 13,778,026	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	
1 1.1 1.2 2.3 2.4 4.1 4.5 6.6 6.6 6.7 7 8 9 10 11 12 13 14 15.1 15.2 15.3 15.4 15.5 15.5 16.6 15.5 15.5 16.6 15.5 15.5	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-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 ON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING EXPENSES Profit before tax and exceptional items Exceptional items PROFIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROFITY(LOSS) BEFORE TAX Current tax Defemed tax PROFIT AFTER TAX AND EXCEPTIONAL ITEMS STHER COMPREHENSIVE INCOME: Exchange differences on translation of foreign operations Foir 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 YEARNET OF TAX	565,339,160 6,847,413 6,038,322 204,424 37,272 13,127,431 5,410,340 171,339 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 6,033 7,101 177,350 7,101 177,350 7,101 177,350 7,102 7,103 7,101 177,350 7,	567,278,106 23,351,803 22,833,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,474 3,523,889 11,904,857 1,015,7419 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,342 388,972 10,45,063 30,984,346 30,984,346 30,984,346 30,984,346 11,019,006 (5,088,712) 14,078,822 (2,338,214)	532,522,640 5,473,074 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 1,419,465 11,469,019 2,215,301 1,701,495 12,210 212,373 99,203 257,856 2,201593 4,768,986 184,668 4,584,318 (1,505,558) 176(105 3,254,865	78,351,387 2,049 2,049 2,049 2,049 3,706,918 8,9856 3,796,734 3,798,823 88,124 22,221 513 3,673,177 2,7571) 12,5111 3,673,177	74,578,700 33,214 33,214 33,214 1,859,000 273,054 12,132,054 12,132,054 12,132,054 12,132,054 12,132,054 11,714,336 11,714,336 11,714,336 11,714,336 11,714,336 11,714,336	71,134,201	7,820,698 6,634,056 219,843 39,812 14,714,409 5,904,132 239,279 20,2790 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 5,454,23 7,779,249 15,547,459 15,547,459 16,827 3,514,370 6,394,750 6,394,	619,661,644 26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,174 12,495,487 2,504,905 30,256,633 60,935,164 13,062,527 10,124,836 196,406 874,842 966,435 1,246,319 11,450,907 37,922,272 23,012,892 724,565 22,288,327 203,200 22,491,527 (5,763,209) (2,795,029) 13,778,026	80,305,176 587,377,243 6,290,946 5,777,136 58,840 36,215 12,163,137 4,807,324 50,007 212,881 966,046 1,620,135 786,697 6,056,959 13,149,884 2161,127 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 1.1 1.2 2.3 2.4 4.1 4.5 6.6 6.6 6.7 7 8 9 10 11 12 13 14 15.1 15.2 15.3 15.4 15.5 15.5 16.6 15.5 15.5 16.6 15.5 15.5	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 EXPENSES Customer deposits Deposits and placement from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME NON-INTEREST INCOME ON INTEREST INCOME ON INTEREST INCOME ON INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL ON INTEREST INCOME OPERATING EXPENSES LET INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL ON-INTEREST INCOME TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Depreciation charge on property and equipment Amotifsation charges Other operating expenses TOTAL OPERATING EXPENSES Loan loss provision Staff costs Director's emoluments Rental charges Perfect bac and exceptional items Exceptional items PROPIT AFTER EXCEPTIONAL ITEMS Share of associate profit PROPIT/(LOSS) BEFORE TAX Current tox Defermed tax PROPIT 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	565,339,160 6,847,413 6,038,322 204,424 37,277 13,127,431 5,410,340 171,939 202,790 5,785,069 7,342,362 2,212,419 1,054,655 2,520,960 3 5,848,867 13,191,229 1,941,958 2,323,073 7,101 177,350 93,404 258,351 2,931,120 7,732,357 5,458,872 - 5,458,872 (1,798,589) 683,567 4,343,850 - (299,883) - (299,883) - (299,883) 4,043,967	567,278,106 23,351,803 22,833,692 583,194 137,843 46,896,532 18,845,828 445,630 178,233 19,469,691 27,426,841 9,547,744 3,523,889 11,904,857,19 26,033,639 53,460,480 11,019,908 7,870,746 30,947 858,349 22,562,131 531,125 22,031,006 (5,088,712) (2,263,472) 14,078,822 (2,388,214) - (2,388,214) - (2,388,214) 11,690,608	532,522,640 5,473,074 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 2,215,301 1,701,495 11,210 212,373 3,714,49,461 416,863 4,701,495 11,210 212,373 27,856 2,201,595 6,700,033 4,768,986 184,668 4,584,318 (1,505,558) 176,105 3,254,865 (954,819) - (954,819) 2,300,046	78,351,387 - 2,049 - 2,049 - 2,049 - 3,706,918 8,9856 8,9856 8,9856 8,9856 8,9856 8,9856 14,788 125,646 3,673,177 2,7571) 12,511 3,658,117	74,578,700	71,134,201	628,826,059 7,820,698 6,634,056 219,843 39,812 14,714,409 5,94132 239,279 6,346,201 8,368,208 2,782,511 1,197,995 2,653,320 2,782,511 1,197,995 2,653,320 1,719,249 15,547,457 1,953,867 2,921,753 100,174 194,911 161,827 305,805 3,514,370 9,152,707 6,394,750 6,394,75	619,661,644 26,837,485 24,776,746 642,800 147,795 52,404,226 20,753,003 685,030 287,662 21,725,695 30,678,531 11,250,967 4,005,774 12,495,5490 30,256,633 60,935,164 30,256,633 60,935,164 31,062,527 10,124,836 196,406 874,425 10,124,836 196,406 874,425 11,450,907 22,491,457 23,012,892 27,415,27 23,012,892 27,491,527 23,012,892 24,491,527 24,491,52	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 2,19,531 153,936 297,307 2,665,462 8,116,875 5,033,009 18,4668 4,848,341 (1,612,968) 176,105 3,411,478 (105,041) (988,289) (1,093,330) 2,318,148	

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Ш	OTHER DISCLOSURES	BANK				COMPANY		GROUP		
		31st March, 2023 Un-audited Shs'000	31st Dec, 2022 Audited Shs '000	31st March, 2022 Un-audited Shs'000	31st March, 2023 Un-audited Shs '000	31st Dec, 2022 Audited Shs '000	31st March, 2022 Un-audited Shs '000	31st March, 2023 Un-audited Shs'000	31st Dec, 2022 Audited Shs '000	31st March, 2022 Un-audited Shs '000
1	NON-PERFORMING LOANS AND ADVANCES	3/15 000	315 000	3/15 000	315 000	3115 000	3/15/000	3/15 000	3/15 000	3/IS 000
	(a) Gross Non-performing loans and advances	36,102,498	35,299,943	41,676,103	-	-	-	39,748,351	39,130,983	45,142,139
	(b) Less Interest in Suspense	7,797,428	6,970,900	8,338,104	-	-	-	8,062,573	7,276,183	8,579,114
	(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	28,305,070	28,329,043	33,337,999	-	-	-	31,685,778	31,854,800	36,563,025
	(d) Less Loan Loss Provision	12,470,488	13,230,614	23,008,011	-	-	-	14,514,073	15,603,793	24,180,388
	(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	15,834,583	15,098,429	10,329,988	-	-	-	17,171,705	16,251,007	12,382,637
	(f) Discounted Value of Securities	15,834,583	15,098,429	10,329,988	-	-	-	17,171,705	16,251,007	12,382,637
	(g) NET NPLS EXPOSURE (e-f)	-	-			-		-	-	
2	INSIDER LOANS AND ADVANCES									
	(a) Directors, shareholders and associates	21,490,950	18,013,553	16,187,683	-	-	-	21,822,756	18,095,641	16,621,180
	(b) Employees	5,387,286	5,083,949	4,789,782	-	-		6,039,870	5,797,856	5,520,402
	(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	26,878,236	23,097,502	20,977,466	-	-	-	27,862,626	23,893,497	22,141,582
3	OFF-BALANCE SHEET ITEMS									
	(a) Letters of credit, guarantees, acceptances	44,891,121	53,501,383	48,864,999	-	-	-	51,262,561	58,585,015	54,247,874
	(b) Forwards, Swaps and options (c) Other contingent liabilities	22,492,455	24,898,291	8,307,033	-	-	-	22,492,455 1,816,029	24,898,291 2,074,597	8,307,033 1,336,892
	(d)TOTAL CONTINGENT LIABILITIES	67,383,576	78,399,674	57,172,032	-	-	-	75,571,045	85,557,903	63,891,799
4	CAPITAL STRENGTH (a) Core capital	74,052,458	72,475,434	65,956,858	_	-	-	83,712,646	81,667,879	71,685,985
	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	-	-	-	1,000,000	1,000,000	1,000,000
	(c) Excess (a-b)	73,052,458	71,475,434			-		82,712,646	80,667,879	70,685,985
	(d) Supplementary Capital	74,052,458	72 475 424	93,585				285,262	265,766	140,425
	(e) TOTAL CAPITAL (a+d)	/4,052,458	72,475,434	66,050,443				83,997,909	81,933,645	71,826,410
	(f)TOTAL RISK WEIGHTED ASSETS	424,508,500	404,040,200	365,207,063	-	-	-	471,853,264	444,759,800	401,822,178
	(g) Core Capital / Total deposits liabilities	16.54%	15.80%	15.75%	-	-	-	16.79%	16.25%	15.88%
	(h) Minimum statutory ratio	8.00%	8.00%	8.00%	-	-	-	8.00%	8.00%	8.00%
	(I) Excess (g-h)	8.54%	7.80%	7.75%		-		8.79%	8.25%	7.88%
	(i) Core Capital / Total risk weighted assets	17.44%	17.94%	18.06%	-	-	-	17.74%	18.36%	18.03%
	(k) Minimum statutory ratio	10.50%	10.50%	10.50%	-	-	_	10.50%	10.50%	10.50%
	(I) Excess (j-k)	6.94%	7.44%	7.56%				7.24%	7.86%	7.53%
	(m) Total Capital / Total risk weighted assets	17.44%	17.94%	18.09%	-	-	-	17.80%	18.42%	18.04%
	(n) Minimum statutory ratio	14.50%	14.50%	14.50%	-	-	-	14.50%	14.50%	14.50%
	(o) Excess (m-n)	2.94%	3.44%	3.59%	-	-	-	3.30%	3.92%	3.54%
	(p) Adjusted Core Capital / Total deposits liabilities*	16.54%	16.22%	16.52%	-	-	-	16.79%	16.59%	16.04%
	(q) Adjusted Core Capital / Total risk weighted assets*	17.44%	18.41%	18.94%	-	-	-	17.74%	18.75%	18.58%
	(r) Adjusted Total Capital / Total risk weighted assets*	17.44%	18.41%	18.96%	-	-	-	17.80%	18.81%	18.61%
5	LIQUIDITY									
	(a) Liquidity Ratio	54.81%	55.61%	60.79% 20.00%	-	-	-	53.05%	53.20%	62.97%
	(b) Minimum statutory ratio (c) Excess (a-b)	20.00% 34.81%	20.00% 35.61%	20.00% 40.79%				20.00% 33.05%	20.00% 33.20%	20.00% 42.97%
	ich rycess (n. n)	J4.0170	33.01 /0	40.17 70				33.03 70	33.20 70	≈4.71 /O

^{*} 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

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 24 May 2023

