UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH JUNE 2020

STATEMENT OF FINANCIAL POSITION

		BA			_	GROUP	
	30th June		31st March	30th June	30th June	31st Dec	30th June
	2019	2019	2020	2020	2019	2019	2020
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
ASSETS							
Cash (both Local & Foreign)	712,164	509,885	543,107	569,336	734,052	510,764	593,523
Balances due from Central Bank of Kenya	3,644,253	5,264,279	4,309,466	6,640,046	3,644,253	5,264,279	6,640,046
Kenya Government and other securities held							
for dealing purposes							
Financial Assets at fair value through profit							
and loss Investment Securities:							
	25 906 152	46 200 045	50 272 006	46 604 020	26 665 676	47 370 950	47 6 26 241
a) Held to Maturity:		46,299,945		46,694,930		47,279,859	
a. Kenya Government securities	35,806,152	46,299,945	50,273,096	46,694,930	36,662,171	47,163,180	47,626,341
b. Other securities	-	-			3,505	116,679	-
b) Available for sale:		10,094,301	8,023,291	12,576,767		10,784,703	
a. Kenya Government securities	11,910,846	6,987,187	5,512,659	9,836,900	12,370,995	7,568,774	10,560,101
b. Other securities	3,719,482	3,107,114	2,510,632	2,739,867	3,900,830	3,215,929	2,918,332
Deposits and balances due from local banking	855,029	853,862	854,530	1,431,994	1,286,777	931,768	1,763,698
institutions Deposits and balances due from banking	-						
institutions abroad	11,499,726	4,706,050	6,385,626	3,381,567	11,499,726	4,706,050	3,381,567
Tax recoverable	-	29,570	-	-	-	57,668	-
Loans and advances to customers (net)	33,901,607	36,925,060	35,364,875	35,830,119	34,018,256	37,006,358	35,906,269
Balances due from banking institutions in							
the group					-	-	-
Investments in associates					-	-	-
Investments in subsidiary companies	1,395,692	1,395,692	1,395,692	1,395,692	-	-	-
Investments in joint ventures					-	-	-
Investment properties					-	-	-
Property and equipment	1,467,678	1,758,989	1,810,820	1,742,732	1,789,953	2,102,850	2,084,675
Prepaid lease rentals		-			-	-	-
Intangible assets	97,329	70,953	125,358	129,022	745,494	718,413	780,446
Deferred tax asset					-	-	
Retirement benefit asset					-	-	_
Other assets	1,039,156	876,941	900,638	866,921	1,741,855	1,313,387	1,564,666
TOTAL ASSETS		108,785,527					
	,			,237,120			
LIABILITIES							
Balances due to Central Bank of Kenya							
Customer deposits	78,681,454	81,331,805	83,501,686	84,805,495	78,681,454	80,982,617	84,805,495
Deposits and balances due to local banking	-	-	-	-	-	-	-
institutions Deposits and balances due to foreign banking							
institutions	294,156	13,686	21,810	38,303	294,156	13,686	38,303
Other money market deposits					-	-	-
Borrowed funds	1,899,220	1,692,552	1,741,016	1,589,019	1,899,220	1,692,552	1,589,019
Balances due to banking institutions in the	1,039,220	1,092,992	1,741,010	1,505,015	1,039,220	1,092,992	1,509,019
group					-	-	-
Tax payable	38,645	-	25,431	36,122	11,144	-	21,718
Dividends payable			14,448		· -	-	-
Deferred tax liability	816,700	570,441	570,441	207,372	879,245	638,671	279,827
Retirement benefit liability	010,700	57 67 111	57 6, 111	201,572	07 572 15		
Other liabilities	456,252	721,680	687,329	610,124	1,968,874	1,892,346	2,079,911
TOTAL LIABILITIES		84,330,164			83,734,093		
IOTAL LIABILITIES	82,186,427	04,330,104	00,302,101	07,200,433	03,/34,093	85,219,8/2	88,814,273
SHAREHOLDERS' FUNDS							
Paid up /Assigned capital	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390
Share premium/(discount)	5,230,109	5.230.109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109
Revaluation reserves	2,747,490	2,387,590	1,177,363	1,180,062	2,923,618	2,601,269	1,366,821
Retained earnings/Accumulated losses	8,882,676	9,835,252	10,014,454	10,560,108	9,208,018	10,254,547	11,061,777
Statutory loan loss reserves	353,022		353,022	353,022	353,022	353,022	
Other Reserves	555,011	353,022	555,022				353,022
	555,011	- 333,022	555,622			-	
Proposed dividends	555,022		555,022			30,000	
Proposed dividends Capital grants		-	·			-	-
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS		24,455,363	·	23,972,691	24,364,157	- 25,118,337	24,661,119
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest	23,862,687	24,455,363	23,424,338		299,617	- 25,118,337 337,890	24,661,119 344,272
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	23,862,687	24,455,363	23,424,338		299,617	- 25,118,337 337,890	24,661,119 344,272
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	23,862,687 106,049,114	24,455,363	23,424,338		299,617	- 25,118,337 337,890	24,661,119 344,272
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest	23,862,687 106,049,114	24,455,363	23,424,338		299,617	- 25,118,337 337,890	24,661,119 344,272
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	23,862,687 106,049,114	24,455,363	23,424,338		299,617	- 25,118,337 337,890	24,661,119 344,272
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE	23,862,687 106,049,114	24,455,363	23,424,338		299,617	- 25,118,337 337,890	24,661,119 344,272
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME	23,862,687 106,049,114 INCOME	24,455,363	23,424,338	111,259,126	299,617 108,397,867	- 25,118,337 337,890 110,676,099	24,661,119 344,272 113,819,664
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances	23,862,687 106,049,114 INCOME 1,999,108	24,455,363 108,785,527 4,015,497	23,424,338 109,986,499 957,830	111,259,126 1,843,680	299,617 108,397,867 1,999,108	- 25,118,337 337,890 110,676,099 4,015,497	24,661,119 344,272 113,819,664 1,843,680
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities	23,862,687 106,049,114 INCOME 1,999,108 2,226,861	24,455,363	23,424,338	111,259,126 1,843,680 2,751,525	299,617 108,397,867 1,999,108 2,226,861	- 25,118,337 337,890 110,676,099	24,661,119 344,272 113,819,664 1,843,680 2,751,525
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking	23,862,687 106,049,114 INCOME 1,999,108	24,455,363 108,785,527 4,015,497	23,424,338 109,986,499 957,830	111,259,126 1,843,680	299,617 108,397,867 1,999,108	- 25,118,337 337,890 110,676,099 4,015,497	24,661,119 344,272 113,819,664 1,843,680
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736	24,455,363 108,785,527 4,015,497 4,842,428 269,643	23,424,338 109,986,499 957,830 1,345,089 31,950	111,259,126 1,843,680 2,751,525 52,341	299,617 108,397,867 1,999,108 2,226,861 176,736	- 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935	111,259,126 1,843,680 2,751,525 52,341 32,591	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186	- 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736	24,455,363 108,785,527 4,015,497 4,842,428 269,643	23,424,338 109,986,499 957,830 1,345,089 31,950	111,259,126 1,843,680 2,751,525 52,341	299,617 108,397,867 1,999,108 2,226,861 176,736	- 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935	111,259,126 1,843,680 2,751,525 52,341 32,591	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186	- 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,253,859	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,7605 71,646 4,847,472	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,253,859	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,7605 71,646 4,847,472	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,340,907 2,095,984	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,253,859	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL HAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTERST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total Interest expenses Total Interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,280,574 2,340,907 2,340,907 2,095,984 94,911	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Interest and commissions	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 331,543	23,424,338 109,986,499 957,830 1,345,089 31,950 1,3935 2,348,804 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,5,143 35,190 2,340,907 2,095,984 94,911 182,497	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL ILABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Other fees and commissions Foreign exchange trading income/(Loss)	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,995,984 94,911 182,497 203,505	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 238,245 331,543 3346,962	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,340,907 2,095,984 94,911 182,497 203,505	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 331,543 3346,962	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 3346,962 98,385	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 210
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other Income	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997	24,455,363 108,785,527 4,812,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904	24,661,119 344,222 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,10,441 210,66,004
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Other income	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997 548,398	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 7,1,646 4,847,472 4,389,116 238,245 371,543 3346,962 98,385 22,369 1,077,504	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,263 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,340,907 2,95,984 94,911 182,497 203,505 58,488 8581,854 1,121,255	- 25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,362,178	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 4141,228 210,441 4141,228 210,441 210,441 210,526,963 944,846
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total Interest expenses Total Interest expenses NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-Interest income Total Non-Interest income	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997	24,455,363 108,785,527 4,812,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,95,984 94,911 182,497 203,505 58,488 581,854 1,121,255	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904	24,661,119 344,222 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,10,441 210,66,004
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other income Total Non-interest income Total Non-interest income Total Non-interest income Other income Other income Other OPERATING EXPENSES	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382	24,455,363 108,785,527 4,812,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620	23,424,338 109,986,499 957,830 1,345,089 31,950 1,3935 2,348,804 1,227,583 8,413 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 666,004 141,228 2,10,441 210,441 210 526,963 944,846 3,120,156
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total OPERATING INCOME TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 3746,962 98,385 22,369 1,077,504 5,466,620 351,743	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 41(41,228 210,441 41(41,228 210,441 210,516 944,846 3,120,156
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses Other Interest InCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-Interest income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 3,515 5,848 8,919 2,644,382 80,195 5,92,591	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,10,441 2,10 526,963 944,846 3,120,156
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTERST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTERST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other income Total Nor-interest income Other income Total Non-interest income Other income Total Non-interest Income Other other Staff costs Directors' emoluments	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,280,574 2,280,574 2,340,907 3,408 2,544,382 8,0195 5,92,591 6,1044	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,297,943	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,7605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 31,297,943 1,297,943	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 210 526,963 944,846 3,120,156 126,562 126,563
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total OPERATING INCOME Other OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 3,515 5,848 8,919 2,644,382 80,195 5,92,591	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 210 526,963 944,846 3,120,156
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTERST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTERST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other income Total Nor-interest income Other income Total Non-interest income Other income Total Non-interest Income Other other Staff costs Directors' emoluments	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,280,574 2,280,574 2,340,907 3,505 5,58,488 8,997 5,592,591 6,1044 6,8002	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,238,86 48,924	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,455 33,847 74,981 122,455 6,088 325,508 325,508 325,508 323,49 40,440	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 20,4425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,340,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 5592,591 61,044 68,002	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 4,7605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 1,297,943 1,238,86 48,924	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,411 210,545 210,656 3,120,156 126,562 625,300 65,596 79,776
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total OPERATING INCOME Other OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,280,574 2,280,574 2,340,907 3,408 2,443,882 8,0195 5,92,591 6,1044	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,943 1,297,943	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,7605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 31,297,943 1,297,943	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 210 526,963 944,846 3,120,156 126,562 126,563
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Storeign exchange trading income/(Loss) Dividend Income Other income Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,280,574 2,280,574 2,340,907 3,505 5,58,488 8,997 5,592,591 6,1044 6,8002	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 238,245 371,543 3346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,239,943 1,238,86 48,924 255,525	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,455 33,847 74,981 122,455 6,088 325,508 325,508 325,508 323,49 40,440	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 20,4425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,340,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 5592,591 61,044 68,002	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 4,728,221 4,728,221 4,728,221 4,728,221 4,728,221 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 1,297,943 1,23,886 48,924 255,525	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,411 210,545 210,656 3,120,156 126,562 625,300 65,596 79,776
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income TOTAI OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195 592,591 61,044 68,002 125,000	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,23,886 48,924 255,525	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 32,349 40,440 52,741	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,000	25,118,337 337,890 110,676,099 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 1,23,886 48,924 255,525 51,244	24,661,119 344,222 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,10,441 210,441 210,26,963 944,846 3,120,156 126,562 625,300 65,596 79,776
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE 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 NET INTEREST INCOME Fees and commissions on loans and advances Other riterest income Total Non-interest income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,240,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195 592,591 61,044 68,002 125,000	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 23,1543 3346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,944 1,297,943 1,297,944 1,297,945 1,297,	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 325,608	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,10,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483 - 378,422	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 2,280,574 2,280,574 2,240,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,0000 -	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743 1,297,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,944 1,277,944 1,277,944 1,277,944 1,277,945 1,274,9	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 66,004 2,10,411 210 526,963 944,846 3,120,156 126,562 625,300 65,596 65,596 37,776
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other income Total Non-interest income Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total Other Operating Expenses Total Other Operating Expenses	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,955,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195 592,591 61,044 68,002 125,000 396,685 1,323,517	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 331,543 3346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,944 1,297,943 1,297,944 1,297,945 1,297,	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 325,741 186,946 694,092	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,504,827 2,175,310 6,004 141,228 2,504,827 2,504,847	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,000 - 895,596 1,822,428	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 3371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743 1,297,945 1,297,945 1,297,	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 66,004 2,10,411 210 526,963 944,846 3,120,156 126,562 625,300 65,596 126,552 625,300 65,5483 155,483
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL HAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest Income INTERST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total interest expenses NET INTERST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other interest income Total on-interest income Total no-interest income Other income Other income Total Non-interest income Total Non-interest income Total Non-interest income Other operating expenses Directors' emoluments Rental charges Depreciation charges Other operating expenses Profit/(Loss) Before Tax and Exceptional	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,240,907 2,340,907 2,095,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195 592,591 61,044 68,002 125,000	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 23,1543 3346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,944 1,297,943 1,297,944 1,297,945 1,297,	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 1,227,583 8,413 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 322,508 322,508 322,508 322,508 322,414 186,946	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,10,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483 - 378,422	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,000 - 895,596 1,822,428	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743 1,297,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,943 1,277,944 1,277,944 1,277,944 1,277,944 1,277,945 1,274,9	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 66,004 2,10,411 210 526,963 944,846 3,120,156 126,562 625,300 65,596 65,596 37,776
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit/(loss) Before Tax and Exceptional Items	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,955,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195 592,591 61,044 68,002 125,000 396,685 1,323,517	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 331,543 3346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,944 1,297,943 1,297,944 1,297,945 1,297,	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 325,741 186,946 694,092	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,504,827 2,175,310 6,004 14,569 6,5596 6,5596 79,776 155,483 - 378,422 1,431,139	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,000 - 895,596 1,822,428	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 3371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743 1,297,945 1,297,945 1,297,	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 66,004 2,10,411 210 526,963 944,846 3,120,156 126,562 625,300 65,596 126,552 625,300 65,5483 155,483
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other Interest expenses Total Interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend Income Other interest income Total Non-interest income Total Non-interest income Total Non-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total Other Operating Expenses	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,355 5,8,488 8,997 5,92,591 61,044 68,002 125,000 396,685 1,323,517 1,320,865	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 3346,962 98,385 22,369 1,027,504 5,466,620 351,743 1,297,943 123,886 48,924 255,525 51,244 880,860 3,010,125 2,456,495	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 32,349 40,440 52,741 186,946 694,092 686,361	111,259,126 1,843,680 2,751,525 52,341 32,591 4,6680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 8,210,441 24,425 80,746 522,844 2,698,154 126,562 625,300 65,596 79,776 155,483 378,422 1,431,139 1,267,015	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,000 895,596 1,822,428 1,394,811	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 371,543 346,962 1,524 1,203,904 2,162,178 6,551,294 351,743 1,297,943 123,886 48,924 255,525 51,244 1,730,190 3,859,455 2,691,839	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 210,441 210 526,963 2,10,441 210 526,963 3,120,156 126,562 625,300 65,596 79,776 155,483 1,736,625 1,383,531
Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit/(loss) Before Tax and Exceptional Items	23,862,687 106,049,114 INCOME 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,955,984 94,911 182,497 203,505 58,488 8,997 548,398 2,644,382 80,195 592,591 61,044 68,002 125,000 396,685 1,323,517	24,455,363 108,785,527 4,015,497 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 331,543 3346,962 98,385 22,369 1,077,504 5,466,620 351,743 1,297,944 1,297,943 1,297,944 1,297,945 1,297,	23,424,338 109,986,499 957,830 1,345,089 31,950 13,935 2,348,804 1,227,583 8,413 17,863 1,253,859 1,094,945 33,847 74,981 122,456 54,224 285,508 1,380,453 56,008 325,608 325,608 325,608 325,741 186,946 694,092	111,259,126 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,175,310 66,004 141,228 2,504,827 2,175,310 6,004 14,569 6,5596 6,5596 79,776 155,483 - 378,422 1,431,139	299,617 108,397,867 1,999,108 2,226,861 176,736 34,186 4,436,891 2,280,574 25,143 35,190 2,340,907 2,095,984 94,911 182,497 203,505 58,488 581,854 1,121,255 3,217,239 80,195 592,591 61,044 68,002 125,000 - 895,596 1,822,428	25,118,337 337,890 110,676,099 4,842,428 269,643 109,020 9,236,588 4,728,221 47,605 71,646 4,847,472 4,389,116 238,245 3371,543 346,962 1,524 4,203,904 2,162,178 6,551,294 351,743 1,297,945 1,297,945 1,297,	24,661,119 344,272 113,819,664 1,843,680 2,751,525 52,341 32,591 4,680,137 2,453,713 14,569 36,545 2,504,827 2,175,310 66,004 66,004 2,10,411 210 526,963 944,846 3,120,156 126,562 625,300 65,596 126,552 625,300 65,5483 155,483

(92 016)

2,443,592

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1,177,015

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11,431

(93.824)

2,619,348

1,248,726 2,566,787 1,224,445

52,561

-1,241,557 17,112

1,200,865

1,200,865 2,443,592

Deferred Tax

Minority Interest

and Minority Interest

Profit/(Loss) After Tax and Exceptional Items

Profit/(loss) after tax, exceptional items

	BANK				GROUP		
	30th June	31st Dec	31st March	30th June	30th June	31st Dec	30th June
	2019 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'	2019 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'
Other Comprehensive Income	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
Gains/(Losses) from translating the financial							
statements of foreign operations							
Fair value changes in available for sale financial assets	230,663	(1,052,930)	(1,210,227)	(356,250)	236,549	(1,006,367)	(381,905)
Revaluation surplus on Property, plant and							
equipment							
Share of other comprehensive income of associates		315,879				308,387	
Income tax relating to components of other							
comprehensive income		-					
Other Comprehensive Income for the year net of tax	230,663	(737,051)	(1,210,227)	(356,250)	236,549	(697,980)	(381,905)
Total comprehensive income for the year	1,431,528	1,706,541	(578,866)	820,765	1,485,275	1,868,807	842,540
EARNINGS PER SHARE- BASIC & DILUTED		367				386	
DIVIDEND PER SHARE -DECLARED							
OTHER DISCLOSURES							
NON-PERFORMING LOANS AND ADVANCES							
(a) Gross Non-performing loans and advances	3,762,445	4,554,770	4,964,145	4,772,554	3,762,445	4,554,770	4,772,554
(b) Less: Interest in Suspense	677,852	787,270	846,691	928,576	677,852	787,270	928,576
(c) Total Non-Performing Loans and	3,084,593	3,767,500	4,117,454	3,843,978	3,084,593	3,767,500	3,843,978
Advances (a-b) (d) Less: Loan Loss Provision	1,104,203	1,219,718	1,229,668	1,275,843	1,104,203	1,219,718	1,275,843
(e) Net Non-Performing Loans and	1,980,390	2,547,782	2,887,786	2,568,135	1,980,390	2,547,782	2,568,135
Advances(c-d) (f) Discounted Value of Securities				2,422,991			
(f) Discounted Value of Securities (g) Net NPLs Exposure (e-f)	1,964,960 15,430	2,508,188 39,594	2,822,055 65,731	145,144	1,964,960 15,430	2,508,188 39,594	2,422,991 145,144
INSIDER LOANS AND ADVANCES							
(a) Directors, Shareholders and Associates	1,564,735	1,606,582	1,635,830	1,658,157	1,564,735	1,606,582	1,658,157
(b) Employees (c) Total Insider Loans and Advances and	333,322	336,685	348,017	349,410	333,322	336,685	349,410
other facilities	1,898,057	1,943,267	1,983,847	2,007,567	1,898,057	1,943,267	2,007,567
OFF-BALANCE SHEET ITEMS							
(a) Letters of credit,guarantees, acceptances(b) Forwards, swaps and options	7,213,770 23,234,605	8,042,484 14,626,691	8,562,841 17,754,727	8,648,451 13,825,316	7,213,770 23,234,605	8,042,484 14,626,691	8,648,451 13,825,316
(c) Other contingent liabilities	3,100,205	2,524,369	3,320,995	2,155,883	3,100,205	2,524,369	2,155,883
(d) Total Contingent Liabilities	33,548,580	25,193,544	29,638,563	24,629,650	33,548,580	25,193,544	24,629,650
CAPITAL STRENGTH	10.064.057	21 471 021	21 222 610	21 502 647			
(a) Core capital(b) Minimum Statutory Capital	19,864,057 1,000,000	21,471,831 1,000,000	21,322,610 1,000,000	21,592,647 1,000,000			
(c) Excess/(Dificiency)(a-b)	18,864,057	20,471,831	20,322,610	20,592,647			
(d) Supplementary Capital (e) Total Capital (a+d)	762,822 20,626,879	561,906 22,033,737	564,022 21,886,632	566,422 22,159,069			
(f) Total risk weighted assets	51,298,991	53,266,941	52,391,362	54,283,706			
(g) Core Capital/Total deposits Liabilities	25.2%	26.4%	25.5%	25.5%			
(h) Minimum statutory Ratio(I) Excess/(Deficiency) (g-h)	8.0% 17.2%	8.0% 18.4%	8.0% 17.5%	8.0% 17.5%			
(j) Core Capital / total risk weighted	38.7%	40.3%	40.7%	39.8%			
assets (k) Minimum Statutory Patio				39.6 % 10.5%			
(k) Minimum Statutory Ratio(l) Excess (Deficiency) (j-k)	10.5% 28.2%	10.5% 29.8%	10.5% 30.2%	29.3%			
(m) Total Capital/total risk weighted assets	40.2%	41.4%	41.8%	40.8%			
(n Minimum statutory Ratio(o) Excess/(Deficiency) (m-n)	14.5% 25.7%	14.5% 26.9%	14.5% 27.3%	14.5% 26.3%			
(p) Adjusted Core Capital/Total Deposit							
Liabilities*	25.3%	26.5%	25.6%	25.5%			
 (q) Adjusted Core Capital/Total Risk Weighted Assets* 	38.8%	40.4%	40.7%	39.8%			
(r) Adjusted Total Capital/Total Risk	40.30	41 401	41.00/	40.000			
Weighted Assets*	40.3%	41.4%	41.8%	40.9%			
LIQUIDITY							
(a) Liquidity Ratio (b) Minimum Statutory Ratio	79.1% 20.0%	77.1% 20.0%	79.2% 20.0%	79.2% 20.0%			
(c) Excess (Deficiency) (a-b)	20.0% 59.1%	57.1%	20.0% 59.2%	20.0% 59.2%			
* The Adjusted Capital Ratios includes the experimentation of IFRS 9.					ne with the C	BK Guidance	Note issued
	-						
MESSAGE FROM THE DIRECTORS							
These financial statements are extracts from	the books of	the institutio	n. The compl	ete set of the	e quarterly fir	ancial stater	nents,

statutory and qualitative disclosures can be accessed on the institution's website, **www.primebank.co.ke.** They may also be accessed at the institution's Head Office, Riverside Drive, Nairobi.

BHARAT JANI MANAGING DIRECTOR AMAR KANTARIA EXECUTIVE DIRECTOR





Prime Bank is regulated by the Central Bank of Kenya

HEAD OFFICE: Riverside Drive, P.O Box 43825-00100 GPO, Nairobi, Kenya. Tel: + 254-20-420 3000/ 0719 090 000, Customer Care: +254-20-420 3222, customercare@primebank.co.ke | www.primebank.co.ke BRANCHES: Biashara Street | Capital Centre | Hurlingham | Industrial Area | Kamukunji | Karen | Kenindia House | Lavington | Parklands | Riverside Drive | Two Rivers | UAP Towers | Village Market | Westlands | Nakuru | Kisumu | Eldoret | Meru | Mombasa | Nyali | Thika