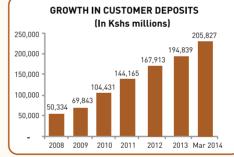
## **EQUITY BANK GROUP**

## ISCLOSURES AS AT 31ST MARCH 2014

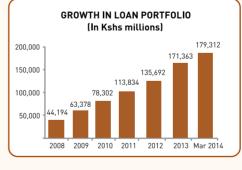


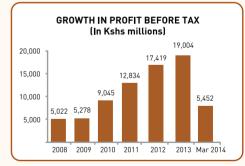
UN-AUDI	TED FIN	ANCIA	L STATE	MENTS	S AND C	THER D
STATEMENT OF FINANCIAL POSITION		BANK			IP CONSOLID	
A. ASSETS	31st Mar 2013	31st Dec 2013	31st Mar 2014	31st Mar 2013	31st Dec 2013	31st Mar 2014
ALAGETS	Shs.'000' (Unaudited)	Shs.'000' (Audited)	Shs.'000' (Unaudited)	Shs.'000' (Unaudited)	Shs.'000' (Audited)	Shs.'000' (Unaudited)
Cash (both Local & foreign)     Balances due from central Bank of Kenya	5,719,419 13,147,904	4,779,647 6,228,764	6,893,233 9,978,012	8,680,882 13,147,904	7,965,319 6,228,764	9,839,274 9,978,012
3. Kenya Government and other securities held for dealing	13,147,704	0,220,764	7,770,012	13,147,704	0,220,704	7,770,012
purposes  4. Financial Assets at fair value through profit and loss	-	_	-	_	_	-
5.Investment Securities: (a+b)		32,949,454	32,959,377		44,571,810	44,415,258
a) Held to Maturity: (i+ii) i. Kenya Government securities		<b>22,593,951</b> 21,726,051	<b>22,426,689</b> 21,558,789	<b>31,046,798</b> 29,810,944	<b>33,990,146</b> 21,726,051	<b>33,650,354</b> 21,558,789
ii. Other securities b) Available for sale: (i+ii)	867,900	867,900 <b>10,355,503</b>	867,900 <b>10,532,688</b>	1,235,854 <b>9,276,699</b>	12,264,095 <b>10,581,664</b>	12,091,565 <b>10,764,904</b>
i. Kenya Government securities	9,276,699	10,355,503	10,532,688	9,276,699	10,372,893	10,550,261
<ul><li>ii. Other securities</li><li>6. Deposits and balances due from local banking institutions</li></ul>	- 7,336,976	7,019,840	4,928,809	- 7,421,473	208,771 7,059,696	214,643 4,968,896
Deposits and balances due from banking institutions abroad	12,188,209	3,902,296	6,701,458	18,814,447	13,273,755	16,397,675
Tax recoverable     Loans and advances to customers (net)	124 985 393	469,728 152,028,916	- 159 188 825	7,198 139 563 646	549,912 171,363,429	66,779
10.Balances due from banking institutions in the group	1,541,663	1,062,693	1,564,267	196,542	122,000	451,925
<ul><li>11. Investments in associates</li><li>12. Investments in subsidiary companies</li></ul>	1,113,049 8,637,689	1,113,049 10,283,692	1,113,049 10,283,689	1,503,427 -	1,574,434 -	1,623,941
13. Investments in joint ventures	-	-	-	-	-	-
Investment properties     Property and equipment	8,494 6,408,007	8,494 6,941,581	8,494 6,654,599	8,494 8,825,268	8,494 9,795,938	8,494 9,439,466
16. Prepaid lease rentals	4,126	4,092	4,080	242,533	179,870	185,517
<ul><li>17. Intangible assets</li><li>18. Deferred tax asset</li></ul>	1,201,920 744,341	1,542,421 701,348	1,747,660 701,348	2,366,829 766,919	2,955,178 939,063	3,182,971 763,013
19. Retirement benefit asset 20. Other assets	9,393,770	9,158,339	12,613,566	10,365,205	- 11,141,156	14,630,050
20. Uther assets 21. TOTAL ASSETS		9,158,339 <b>238,194,354</b>		252,234,264		295,263,079
B. LIABILITIES						
22. Balances due to Central Bank of Kenya 23. Customer deposits	- 147,399,366	- 158,527,016	- 170,056,418	- 173,832,149	194,620,593	205,605,033
24. Deposits and balances due to Local banking institutions 25. Deposits and balances due to Foreign banking institutions	1,492,515	218,084	222,420	1,492,515	218,084	222,420
26. Other money market deposits 27. Borrowed funds	<u>-</u> 25,037,384	5,127 25,607,185	692,943 29,599,124	1,573,217 24,779,591	318,042 26,731,049	750,964 31,591,650
28. Balances due to group companies	-	25,007,105	-	-	-	-
29. Tax payable 30. Dividends payable.	3,423,144 1,818,337	20,777	957,186 2,209,381	3,491,192 1,818,337	64,210 20,777	1,069,814 2,209,381
31. Deferred tax liability 32. Retirement benefit liability	-	-	-	37,789 -	2,148	-
33. Other liabilities 34. TOTAL LIABILITIES	3,773,708 <b>182,944,454</b>	3,129,243 <b>187,507,432</b>	2,793,373 <b>206,530,845</b>	4,379,238 <b>211,404,028</b>	4,198,144 <b>226,173,047</b>	3,736,057 <b>245,185,319</b>
C. SHAREHOLDERS' FUNDS						
35. Paid up/Assigned capital 36. Share premium/ (discount)	1,851,388 12,161,021	1,851,388 12,161,021	1,851,388 12,161,021	1,851,388 12,161,021	1,851,388 12,161,021	1,851,388 12,161,021
37. Revaluation reserve 38. Retained earnings/ Accumulated losses	(1,088,470) 27,110,205	(730,059) 31,271,829	(382,679) 34,601,314	(2,076,570) 28,294,535	(1,361,730) 32,590,061	(1,368,636) 36,700,270
39 Statutory Loan Loss reserve	454,323	578,577	578,577	582,193	734,945	733,717
40.0ther Reserves 41. Proposed dividends	-	5,554,166	-	17//0	5,554,166	-
	- - 40,488,467	5,554,166 - <b>50,686,922</b>	48,809,621	17,669 <b>40,830,236</b>	25,920	- 50,077,760
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS		-		40,830,236	25,920	
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME		50,686,922		40,830,236 252,234,264	25,920 <b>51,555,771</b>	295,263,079
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances	6,444,520	50,686,922 238,194,354 BANK 24,811,111	<b>255,340,466</b> 6,529,542	40,830,236 252,234,264 GROU 7,083,685	25,920 <b>51,555,771</b> <b>277,728,818</b> <b>P CONSOLID</b> 27,740,003	<b>295,263,079 ATED</b> 7,313,075
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions	223,432,921 6,444,520 763,876 72,237	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590	255,340,466 6,529,542 771,865 61,518	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233	295,263,079  ATED  7,313,075 908,165 80,453
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME  1.1 Loans and advances 1.2 Government securities.	223,432,921 6,444,520 763,876 72,237 729	50,686,922 238,194,354 BANK 24,811,111 3,115,914	<b>255,340,466</b> 6,529,542 771,865	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049	25,920 <b>51,555,771</b> <b>277,728,818</b> <b>P CONSOLID</b> 27,740,003 3,566,623	295,263,079 ATED 7,313,075 908,165
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES	6,444,520 763,876 72,237 729 <b>7,281,362</b>	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243	255,340,466 6,529,542 771,865 61,518 2,311 7,365,236	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624	7,313,075 908,165 80,453 115,620 8,417,313
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	223,432,921 6,444,520 763,876 72,237 729 7,281,362 628,043 766	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741	255,340,466 6,529,542 771,865 61,518 2,311 <b>7,365,236</b> 808,836 4,268	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798 726,031 68,842	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits	6,444,520 763,876 72,237 729 <b>7,281,362</b> 628,043	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373	6,529,542 771,865 61,518 2,311 <b>7,365,236</b> 808,836	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798	25,920 <b>51,555,771</b> <b>277,728,818</b> <b>P CONSOLID</b> 27,740,003 3,566,623 399,233 183,765 <b>31,889,624</b> 3,970,850	7,313,075 908,165 80,453 115,620 8,417,313
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME  1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expense 2.4 Total interest Expenses 3. NET INTEREST INCOME	223,432,921 6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373	6,529,542 771,865 61,518 2,311 <b>7,365,236</b> 808,836 4,268 331,386	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798 726,031 68,842 319,742	25,920 51,555,771 277,728,818 IP CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total interest Expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances	6,444,520 763,876 72,237 729 <b>7,281,362</b> 628,043 766 396,425 <b>1,025,234</b> <b>6,256,128</b>	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764	255,340,466 6,529,542 771,865 61,518 2,311 <b>7,365,236</b> 808,836 4,268 331,386 1,144,490 6,220,746	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798 726,031 68,842 319,742 1,114,615 6,872,183 951,025	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expense 2.4 Total interest Expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. 1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income	6,444,520 763,876 72,237 729 <b>7,281,362</b> 628,043 766 396,425 <b>1,025,234</b> <b>6,256,128</b>	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764	255,340,466 6,529,542 771,865 61,518 2,311 7,365,236 808,836 4,268 331,386 1,144,490 6,220,746	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29.049 7,986,798 726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total interest Expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income	223,432,921 6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491	255,340,466 6,529,542 771,865 61,518 2,311 7,365,236 808,836 4,268 331,386 1,144,490 6,220,746 1,151,257 1,543,798	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798 726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 - 73,150 2,430,303	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764	255,340,466 6,529,542 771,865 61,518 2,311 <b>7,365,236</b> 808,836 4,268 331,386 <b>1,144,490</b> <b>6,220,746</b> 1,151,257 1,543,798 196,171	40,830,236 252,234,264 GROU 7,083,685 852,785 21,279 29,049 7,986,798 726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 4.4 Total interest Expenses 4.5 Toreign exchange trading income 4.6 Toreign exchange trading income 4.7 Dividend Income 4.8 Dividend Income 4.9 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES	6,444,520 763,876 72,237 729 <b>7,281,362</b> 628,043 766 396,425 <b>1,025,234</b> <b>6,256,128</b> 849,215 1,314,030 193,908 2,430,303 8,686,431	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 87,561 2,978,787 9,199,533	7,083,685 852,783 21,279 22,049 7,986,798 726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927 33,748 3,335,683 10,207,866	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 73,150 2,430,303 8,686,431	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 2,778,787 9,199,533	7,083,685 852,785 852,785 21,279 29,049 7,886,798 726,031 68,842 319,742 319,742 951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges	223,432,921  6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128  849,215 1,314,030 193,908 2,430,303 8,686,431  642,627 1,641,714 5,304 238,030	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510 1,835,613 7,386,110 1,835,613 7,386,110 1,8679 839,084	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 - 87,561 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618	40,830,236 252,234,264  GROU  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866	25,920 51,555,771 277,728,818 P CONSOLID  27,740,003 3,566,623 399,233 183,765 31,889,624  3,970,850 105,110 1,323,073 5,399,033 26,490,591  4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288  2,401,942 9,024,259 27,751 1,576,272	7,313,075 908,145 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1. Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 4.4 Total interest Expenses 4.5 Total press of the pression of the pres	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 77,895	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 2,978,787 9,199,533  270,399 1,977,153 2,986	7,083,685 852,783 21,279 29,049 7,986,798 726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927 337,418 3335,683 10,207,866	25,920 51,555,771 277,728,818 P CONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses	223,432,921  6,444,520 763,876 72,237 729 7,281,362  628,043 766 396,425 1,025,234 6,256,128  849,215 1,314,030 193,908 2,430,303 8,686,431  642,627 1,641,714 5,304 238,030 445,606 77,895 1,632,693	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866 681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621	25,920 51,555,771 277,728,818 P CONSOLID  27,740,003 3,566,623 399,233 183,765 31,889,624  3,970,850 105,110 1,323,073 5,399,033 26,490,591  4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288  2,401,942 9,024,259 27,751 1,576,272 2,203,209 233,060 7,154,373	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS  44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses Profit/(loss) before tax and exceptional items	6,444,520 763,876 72,237 729 7,281,362 628,043 376,625 1,025,234 6,256,128 849,215 1,314,030 193,908 6,2430,303 8,686,431 642,627 1,641,714 5,304 445,606 77,895 1,632,693 4,683,869 4,002,562	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 - 87,561 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,886,798  726,031 68,842 319,742 1.114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621 5,738,774	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 2,7,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS  44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating Expenses Profit/(loss) before tax and exceptional items Exceptional items-share of profit of associate	6,444,520 763,876 72,237 729 7,281,362 628,043 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 2,430,303 8,686,431 642,627 1,641,714 5,304 4,506 77,895 1,632,895 4,602,562	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510 18,679 18	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,886,798  726,031 68,842 319,742 1.114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621 5,738,774 4,469,092	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 2,7,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986]	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS  44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses Profit/(loss) before tax and exceptional items	6,444,520 763,876 72,237 729 7,281,362 628,043 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 2,430,303 8,686,431 642,627 1,641,714 5,304 4,506 77,895 1,632,895 4,602,562	50,686,922 238,194,354 BANK 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 957,368 12,047,746 35,737,510 1,835,613 7,386,110 18,679 839,084 1,783,761 316,088 5,325,303 17,504,638	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 - 87,561 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,886,798  726,031 68,842 319,742 1.114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621 5,738,774 4,469,092	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 2,7,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses Profit/(toss) before tax and exceptional items Exceptional items-share of profit of associate Profit/(toss) after exceptional items 10. Current tax 11. Deferred tax	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 73,150 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 67,895 1,632,693 4,683,869 4,002,562 [1,200,768]	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 1,8679 839,084 1,783,761 316,088 5,325,303 17,504,638 18,232,872 [5,548,044] [42,992]	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 1796,171 2,778,787 7,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406 [1,426,922]	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,037,621 5,738,721 4,469,092 46,980 4,516,072	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,004,436 [5,881,766] 155,126	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941]
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating Expenses Profit/(loss) before tax and exceptional items Exceptional items-share of profit of associate Profit/(loss) after exceptional items 10. Current tax	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 73,150 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 67,895 1,632,693 4,683,869 4,002,562 [1,200,768]	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 18,679 839,084 1,783,761 316,088 5,325,303 17,504,638 18,232,872 [5,548,044]	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406 [1,426,922]	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,037,621 5,738,721 4,469,092 46,980 4,516,072	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,004,436 [5,881,766]	7,313,075 908,165 80,453 115,620 8,417,313  1,053,185 6,677 344,592 1,404,454 7,012,859  1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006  316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941]
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 7.7 Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items-share of profit of associate Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 13. Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 73,150 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 67,895 1,632,693 4,683,869 4,002,562 [1,200,768]	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 1,8679 839,084 1,783,761 316,088 5,325,303 17,504,638 18,232,872 [5,548,044] [42,992]	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 1796,171 2,778,787 7,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406 [1,426,922]	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,037,621 5,738,721 4,469,092 46,980 4,516,072	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,004,436 [5,881,766] 155,126	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941]
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items—share of profit of associate Profit/(loss) after exceptional items 1. Deferred tax 1. Deferred tax 1. Profit / (loss) after tax and exceptional items 1. Other Comprehensive Income	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 73,150 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 67,895 1,632,693 4,683,869 4,002,562 [1,200,768]	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 978,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 18,679 839,084 1,783,761 116,088 5,325,303 17,504,638 18,232,872  5,548,044 (42,992) 12,641,836	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 196,171 87.561 2,978,787 9,199,533  270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406  [1,426,922] - 3,329,484	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 4,927 337,418 3,335,683 10,207,866 681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621 5,738,774 4,469,092 4,516,072 (1,302,050) - 3,214,022	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,004,436 [5,881,766] 19,004,436	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941] (4,454] 3,878,656
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expenses 2.4 Total interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items—share of profit of associate Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 13. Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and equipment	223,432,921  6,444,520 763,876 72,237 729 7,281,362  628,043 766 396,425 1,025,234 6,256,128  849,215 1,314,030 193,908 2,430,303 8,686,431  642,627 1,641,714 5,304 238,030 445,606 77,895 1,632,693 4,683,869 4,002,562 [1,200,768] - 2,801,794	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 18,679 839,084 1,783,761 316,088 5,325,303 17,504,638 18,232,872  18,232,872  [5,548,044] (42,992) 12,641,836	6,529,542 771,865 61,518 808,836 4,268 331,386 1,144,490 6,220,746 1,151,257 1,543,798 270,399 1,977,153 2,986 252,6118 493,940 93,245 1,352,786,406 (1,426,922) - 3,329,484	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 203,9621 5,738,774 4,469,092 46,980 4,516,072 [1,302,050] - 3,214,022	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,150,422 [145,986] 19,104,436 [5,881,766] 155,126 13,277,796	7,313,075 908,165 80,453 115,620 8,417,313  1,053,185 6,677 344,592 1,404,454 7,012,859  1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006  316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941] [4,454] 3,878,656
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items-share of profit of associate Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 13. Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other	223,432,921  6,444,520 763,876 72,237 729 7,281,362  628,043 766 396,425 1,025,234 6,256,128  849,215 1,314,030 193,908 2,430,303 8,686,431  642,627 1,641,714 5,304 238,030 445,606 77,895 1,632,693 4,683,869 4,002,562 [1,200,768] - 2,801,794	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,753,73 1,753,73 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 18,679 839,084 1,783,761 316,088 5,325,303 17,504,638 18,232,872  18,232,872 [5,548,044] (42,992] 12,641,836	6,529,542 771,865 61,518 808,836 4,268 331,386 1,144,490 6,220,746 1,151,257 1,543,798 270,399 1,977,153 2,986 252,6118 493,940 93,245 1,352,786,406 (1,426,922) - 3,329,484	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 203,9621 5,738,774 4,469,092 46,980 4,516,072 [1,302,050] - 3,214,022	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,150,422 [145,986] 19,104,436 [5,881,766] 155,126 13,277,796	7,313,075 908,165 80,453 115,620 8,417,313  1,053,185 6,677 344,592 1,404,454 7,012,859  1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006  316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941] [4,454] 3,878,656
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items—share of profit of associate Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 13. Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates	223,432,921  6,444,520 763,876 72,237 729 7,281,362  628,043 766 396,425 1,025,234 6,256,128  849,215 1,314,030 193,908 2,430,303 8,686,431  642,627 1,641,714 5,304 238,030 445,606 77,895 1,632,693 4,683,869 4,002,562 [1,200,768] - 2,801,794	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 978,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 18,679 839,084 1,783,761 1,1835,613 7,386,110 18,679 839,084 1,783,761 1,16,088 5,325,303 17,504,638 18,232,872  [5,548,044] (42,992) 12,641,836	6,529,542 771,865 61,518 808,836 4,268 331,386 1,144,490 6,220,746 1,151,257 1,543,798 270,399 1,977,153 2,986 252,6118 493,940 93,245 1,352,786,406 (1,426,922) - 3,329,484	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 203,9621 5,738,774 4,469,092 46,980 4,516,072 [1,302,050] - 3,214,022	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 [145,986] 19,150,422 [145,986] 19,104,436 [5,881,766] 155,126 13,277,796	7,313,075 908,165 80,453 115,620 8,417,313  1,053,185 6,677 344,592 1,404,454 7,012,859  1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006  316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941] [4,454] 3,878,656
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Loome 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest expense 2.4 Total interest Expenses 3. NET INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items-share of profit of associate Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 13. Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 67,895 1,632,693 4,002,562 (1,200,768) - 2,801,794	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 18,679 839,084 1,783,761 316,088 5,325,303 17,504,638 18,232,872  18,232,872  [5,548,044] (42,992) 12,641,836	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 270,399 1,977,153 2,986 252,618 493,940 93,245 1,352,786 4,443,127 4,756,406 [1,426,922] - 3,329,484	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183 951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621 5,738,774 4,469,092 46,980 4,516,072 (1,302,050) - 3,214,022 [347,741] [356,616]	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 4,134 6,713,988 1,864,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,03,209 7,154,373 22,710,866 19,150,422 1145,986) 19,150,422 1145,986) 19,150,422 13,277,796 (13,810) 1,795 (112,015)	7,313,075 908,145 80,453 115,620 8,417,313  1,053,185 6,677 344,592 1,404,454 7,012,859  1,219,687 2,010,490 611,092 2,053 288,825 4,132,147 11,145,006  316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 [1,568,941] [4,454] 3,878,656 [354,285] 347,379
41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3. NET INTEREST INCOME 4. Total interest Expenses 3. NET INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other Fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend Income 4.5 Other income. 4.6 Total Non-Interest Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.7 Other operating expenses 6.8 Total Operating Expenses Profit/(loss) before tax and exceptional items Exceptional items-share of profit of associate Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 13. Other Comprehensive Income 13. Gains/(Losses) from translating the financial statements of foreign operations 13. Fair value changes in available for sale financial assets 13.3 Revaluation surplus on Property, plant and equipment 13.4 Share of other comprehensive income of associates 13.5 Income tax relating to components of other comprehensive income 14. Other Comprehensive Income	6,444,520 763,876 72,237 729 7,281,362 628,043 766 396,425 1,025,234 6,256,128 849,215 1,314,030 193,908 2,430,303 8,686,431 642,627 1,641,714 5,304 238,030 445,606 67,895 1,632,693 4,002,562 (1,200,768) - 2,801,794	50,686,922 238,194,354  BANK  24,811,111 3,115,914 347,590 35,628 28,310,243  3,212,365 32,741 1,375,373 4,620,479 23,689,764  4,068,517 5,648,491 897,368 958,302 475,068 12,047,746 35,737,510  1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,386,110 1,835,613 7,361,100 1,835,613 1,935,613 1,	255,340,466  6,529,542 771,865 61,518 2,311 7,365,236  808,836 4,268 331,386 1,144,490 6,220,746  1,151,257 1,543,798 175,611 2,978,787 7,199,533  270,399 1,977,153 2,986 252,618 493,245 1,352,786 4,443,127 4,756,406 [1,426,922] 3,329,484	40,830,236 252,234,264  7,083,685 852,785 21,279 29,049 7,986,798  726,031 68,842 319,742 1,114,615 6,872,183  951,025 1,601,890 438,423 6,927 337,418 3,335,683 10,207,866  681,674 1,975,170 8,172 414,293 540,277 79,567 2,039,621 5,738,774 4,469,092 46,980 4,516,072 (1,302,050) - 3,214,022  [347,741] [356,616] [704,357]	25,920 51,555,771 277,728,818 PCONSOLID 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 4,134 6,713,988 1,864,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,03,209 7,154,373 22,710,866 19,150,422 1145,986) 19,150,422 1145,986) 19,150,422 13,277,796 (13,810) 1,795 (112,015)	7,313,075 908,165 80,453 115,620 8,417,313 1,053,185 6,677 344,592 1,404,454 7,012,859 1,219,687 1,219,687 1,219,687 1,1145,006 316,499 2,414,746 4,652 443,966 615,391 95,330 1,851,878 5,742,462 5,402,544 49,507 5,452,051 (1,568,941) (4,454) 3,878,656

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OTHER DISCLOSURES	2012BANK 203			2012GROUP CONSOLIDATED 2013			
	31st Mar 2013	31st Dec 2013	31st Mar 2014	31st Mar 2013	31st Dec 2013	31st Mar 2014	
	Shs.'000'	Shs.'000'	Shs.'000'	Shs.'000'	Shs.'000'	Shs.'000'	
	(Unaudited)	(Audited)		(Unaudited)	(Audited)	(Unaudited)	
1) NON PERFORMING LOANS AND ADVANCES							
a) Gross non performing loans and advances	7,060,986	8,188,895	6,424,921	7,412,763	9,246,423	7,765,108	
b) Less Interest in suspense	1,412,368	1,625,539	1,575,512	1,450,866	1,716,180	1,688,930	
c) Total Non-Performing loans and advances (a-b)	5,648,618	6,563,356	4,849,409	5,961,897	7,530,243	6,076,178	
d) less Loan loss provision	2,582,429	2,675,579	2,875,579	2,713,524	3,218,541	3,460,969	
e) Net non- performing loans(c-d)	3,066,189	3,887,778	1,973,830	3,248,373	4,311,702	2,615,209	
f) Discounted value of securities	2,201,479	3,521,231	1,595,935	2,383,663	3,945,156	2,237,313	
g) Net NPLs Exposure (e-f)	864,710	366,546	377,895	864,710	366,546	377,896	
2)INSIDER LOANS AND ADVANCES							
a) Directors, shareholders and associates	3,757,094	1,358,461	1,535,062	3,757,094	1,358,461	1,535,062	
b)Employees	3,530,352	4,434,094		3,749,584	4,749,698	4,968,500	
c) Total insider Loans and Advances and other Facilities	7,287,446	5,792,555	6,201,039	7,506,678	6,108,159	6,503,562	
The state of the s	.,_0,,,-10	-,. , =,000	-,-3.,007	.,,	-,,	-,0,002	
3)OFF BALANCE SHEET ITEMS							
a) Letter of Credit, guarantees, acceptances	5,046,541	10,900,759	12,722,859	6,061,761	12,670,019	14,683,355	
b) Forwards, Swaps and Options	112,257	55,208	30,885	112,257	562,821	406,507	
c) Other contigent Liabilities	2,350,441	3,108,800	3,040,401	2,350,441	3,902,123	3,040,401	
d) Total contigent Liabilities	7,509,239	14,064,767	15,794,145	8,524,459	17,134,963	18,130,263	
4) CAPITAL STRENGTH							
a) Core Capital	30,492,080	34,758,600	36,423,343				
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000				
c) Excess/ (defficiency)	29,492,080	33,758,600	35,423,343				
d) Supplementary capital	15,700,363	9,392,601	8,877,306				
e) Total Capital (a+d)	46,192,443	44,151,201	45,300,649				
f) Total Risk Weighted Assets	203,393,753	187,346,170	259,817,858				
Ratios							
g) Core Capital/ Total Deposit Liabilities	20.0%	21.9%	21.4%				
h) Minimum statutory ratio	10.5%	8.0%	10.5%				
i) Excess / (defficiency) (g-h)	9.5%	13.9%	10.9%				
j) Core Capital/ Total Risk Weighted Assets	15.0%	18.6%	14.0%				
k) Minimum statutory Ratio	10.5%	8.0%	10.5%				
L) Excess / (defficiency) (j-k)	4.5%	10.6%	3.5%				
m) Total Capital/ Total Risk Weighted assets	23.0%	23.6%	17.4%				
n) Minimum statutory Ratio	14.5%	12.0%	14.5%				
o) Excess / (defficiency) (m-n)	8.5%	11.6%	2.9%				
5) LIQUIDITY							
a) Liquidity Ratio	44%	34%	33%				
b) Minimum statutory Ratio	20%	20%	20%				
c) Excess / (defficiency) (a-b)	24%	14%	13%				









These financial statements are extracts from the books of the institution.

The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the  $institutions\ website\ \textbf{www.ke.equitybankgroup.com}$ 

They may also be accessed at the institutions head office located at Equity Centre 9th floor Hospital Road Upper Hill

Signed Dr. JAMES MWANGI, CBS CHIEF EXECUTIVE OFFICER/ MANAGING DIRECTOR Signed MR. PETER K. MUNGA, CBS CHAIRMAN