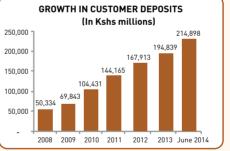
EQUITY BANK GROUP

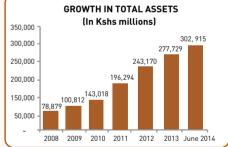
STATEMENTS AND OTHER DISCLOSURES AS AT 30TH JUNE 2014

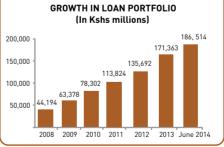


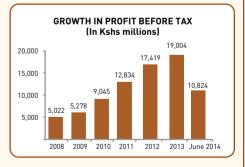
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STATEMENT OF FINANCIAL POSITION	BANK				GROUP CONSOLIDATED			
	30th Jun 2013	31st Dec 2013	31st Mar 2014	30th Jun 2014	30th Jun 2013	31st Dec 2013	31st Mar 2014	30th Ju 20
A. ASSETS	Shs.'000' (Unaudited)	Shs.'000' (Audited)	Shs.'000' (Unaudited)	Shs.'000' (Unaudited)	Shs.'000' (Unaudited)	Shs.'000' (Audited)	Shs.'000'	Shs.'00 (Unaudite
1. Cash (both Local & foreign)	6,311,432	4,779,647	6,893,233	6,910,765	8.947.373	7,965,319	9,839,274	10,501,1
2. Balances due from central Bank of Kenya	10,011,309	6,228,764	9,978,012	8,671,712	10,011,309	6,228,764	9,978,012	8,671,7
Kenya Government and other securities held for dealing purposes Financial Assets at fairvalue through	-	-	-	-	-	-	-	
Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	
5. Investment Securities: (a+b) a) Held to Maturity: (i+ii)	30,912,227 22,727,337	32,949,454 22,593,951	32,959,377 22,426,689	33,880,413 22,349,019	42,093,215 33,586,282	44,571,810 33,990,146	44,415,258 33,650,354	45,336,5 33,583,1
i. Kenya Government securities ii. Other securities	21,859,437 867,900	21,726,051 867,900	21,558,789 867,900	21,481,119 867,900	21,877,011 11,709,271	21,726,051 12,264,095	21,558,789 12,091,565	21,481,1 12,102,0
b) Available for sale: (i+ii)	8,184,890	10,355,503	10,532,688	11,531,393	8,506,933	10,581,664	10,764,904	11,753,3
i. Kenya Government securities ii. Other securities	8,184,890	10,355,503	10,532,688	11,531,393	8,184,890 322,043	10,372,893 208,771	10,550,261 214,643	11,531,3 221,9
6. Deposits and balances due from local	9,180,739	7,019,840	4,928,809	6,688,800	9,265,311	7,059,696	4,968,896	6,729,3
banking institutions 7. Deposits and balances due from banking								
institutions abroad	11,455,216	3,902,296	6,701,458	5,101,859	17,452,045	13,273,755	16,397,675	15,064,0
Tax recoverable Loans and advances to customers (net)	134,941,450	469,728 152,028,916	159,188,825	165,138,876	76,288 150.477.390	549,912 171,363,429	66,779 179,311,808	162,3 186,513,5
0. Balances due from banking institutions in	1,586,405	1,062,693	1,564,267	1,690,995	481.930	122,000	451,925	265.8
the group 1. Investments in associates	1,113,049	1,113,049	1,113,049	1,113,049	1,516,416	1,574,434	1,623,941	1,623,4
2. Investments in subsidiary companies	8,637,689	10,283,692	10,283,689	10,283,689	-	-	-	
Investments in joint ventures Investment properties	8,494	8,494	- 8,494	- 8,494	8,494	8,494	8,494	8,4
5. Property and equipment	6,297,071	6,941,581	6,654,599	6,655,069	8,840,601	9,795,938	9,439,466	9,476,1
6. Prepaid lease rentals	4,115	4,092	4,080	4,068	228,684	179,870	185,517	159,1
7. Intangible assets 8. Deferred tax asset	1,189,859 744,341	1,542,421 701,348	1,747,660 701,348	2,266,200 701,348	2,350,366 766,801	2,955,178 939,063	3,182,971 763.013	3,749,3 763,7
9. Retirement benefit asset	-	-	-	-	-	-	-	
20. Other assets	8,021,406	9,158,339	12,613,566	11,099,590	9,061,447	11,141,156	14,630,050	13,890,7
21.TOTAL ASSETS B. LIABILITIES	230,414,802	238,194,354	255,340,466	260,214,926	261,577,670	277,728,818	295,263,079	<i>3</i> U2,915,3
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	
23. Customer deposits 24. Deposits and balances due to Local banking	155,011,661	158,527,016	170,056,418	177,468,518		194,620,593	205,605,033	
institutions 25. Deposits and balances due to Foreign banking	3,048,918	218,084	222,420	363,128	3,048,918	218,084	222,420	363,1
institutions	-	-	-	-	-	-	-	
26. Other money market deposits 27. Borrowed funds	25,141,994	5,127 25,607,185	692,943 29,599,124	56,307 27,303,900	369,811 25,613,851	318,042 26,731,049	750,964 31,591,650	1,155,0 29,132,6
28. Balances due to group companies 29. Tax payable	-	-	957,186	-	61,094	64,210	1,069,814	190,0
30. Dividends payable.	18,490	20,777	2,209,381	28,442	18,490	20,777	2,209,381	28,4
81. Deferred tax liability 82. Retirement benefit liability	-	-	-	-	37,966	2,148	-	
33. Other liabilities	3,017,925	3,129,243	2,793,373	3,000,726	3,737,911	4,198,144	3,736,057	4,198,5
							245,185,319	249,602,6
94. TOTAL LIABILITIES	186,238,988	187,507,432	206,530,845	208,221,021	210,712,307	226,173,047		
34. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS 15. Paid up/Assigned capital	186,238,988 1,851,388	1,851,388	1,851,388	1,851,388	1,851,388	1,851,388	1,851,388	
34. TOTAL LIABILITIES 5. SHAREHOLDERS' FUNDS 15. Paid up/Assigned capital 16. 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	12,161,0
M., TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 86. Share premium/ (discount) 87. Revaluation reserve 88. Retained earnings/ Accumulated losses	1,851,388 12,161,021 (416,639) 30,125,721	1,851,388 12,161,021 (730,059) 31,271,829	1,851,388 12,161,021 (382,679) 34,601,314	1,851,388 12,161,021 (754,895) 38,157,814	1,851,388 12,161,021 (1,403,145) 31,465,916	1,851,388 12,161,021 (1,361,730) 32,590,061	1,851,388 12,161,021 (1,368,636) 36,700,270	12,161,0 (1,700,70 40,267,6
M., TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS SIS, Paid up/Assigned capital M. Share premium/ (discount) T. Revaluation reserve	1,851,388 12,161,021 (416,639)	1,851,388 12,161,021 (730,059)	1,851,388 12,161,021 (382,679)	1,851,388 12,161,021 (754,895)	1,851,388 12,161,021 (1,403,145)	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945	1,851,388 12,161,021 (1,368,636)	12,161,0 (1,700,70 40,267,6
M., TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS St. Paid up/Assigned capital M. Share premium/ (discount) ST. Revaluation reserve M. Retained earnings/ Accumulated losses Statutory Loan Loss reserve O. Other reserves St. Proposed dividends	1,851,388 12,161,021 (416,639) 30,125,721	1,851,388 12,161,021 (730,059) 31,271,829	1,851,388 12,161,021 (382,679) 34,601,314	1,851,388 12,161,021 (754,895) 38,157,814	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 - 5,554,166	1,851,388 12,161,021 (1,368,636) 36,700,270	12,161,0 (1,700,70 40,267,6
M., TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS SIS Paid up/Assigned capital AS. Share premium/ (discount) Flore Revaluation reserve BIS. Retained earnings/ Accumulated losses Flore Statutory Loan Loss reserve LO. Other reserves LI. Proposed dividends L2. Capital grants L3. TOTAL SHAREHOLDERS' FUNDS	1,851,388 12,161,021 (416,639) 30,125,721	1,851,388 12,161,021 (730,059) 31,271,829 578,577	1,851,388 12,161,021 (382,679) 34,601,314	1,851,388 12,161,021 (754,895) 38,157,814	1,851,388 12,161,021 (1,403,145) 31,465,916	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 - 5,554,166 25,920	1,851,388 12,161,021 (1,368,636) 36,700,270	12,161,0 (1,700,70 40,267,6 733,4
M. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS SIS. Paid up/Assigned capital Sis. Share premium/ (discount) Fig. Revaluation reserve Bis. Retained earnings/ Accumulated losses Fig. Statutory Loan Loss reserve O. Other reserves Fig. Deprivation of the proposed dividends Capital grants Sig. TOTAL SHAREHOLDERS' FUNDS FUNDS FUNDS	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - - - 48,809,621 255,340,466	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 - - 7,024 44,665,101 261,577,670	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - - 50,077,760 295,263,079	12,161,0 (1,700,70 40,267,6 733,4 53,312,7
A., TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS S5. Paid typ/Assigned capital A6. Share premium/ (discount) F7. Revaluation reserve B8. Retained earnings/ Accumulated losses F9. Statutory Loan Loss reserve 10. Other reserves 11. Proposed dividends 12. Capital grants 13. TOTAL SHAREHOLDERS' FUNDS 14. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15. TATEMENT OF COMPREHENSIVE INCOME	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - - - 48,809,621 255,340,466	1,851,388 12,161,021 (754,895) 38,157,814 578,577 - - 51,993,905	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 - - 7,024 44,665,101 261,577,670	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 - 5,554,166 25,920 51,555,771	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - - 50,077,760 295,263,079	12,161,0 (1,700,70 40,267,6 733,4 53,312,7
M. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS SIS. Paid up/Assigned capital Sis. Share premium/ (discount) Fig. Revaluation reserve Bis. Retained earnings/ Accumulated losses Fig. Statutory Loan Loss reserve O. Other reserves Fig. Deprivation of the proposed dividends Capital grants Sig. TOTAL SHAREHOLDERS' FUNDS FUNDS FUNDS	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - - - 48,809,621 255,340,466	1,851,388 12,161,021 (754,895) 38,157,814 578,577 - - 51,993,905	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 - - 7,024 44,665,101 261,577,670	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - - 50,077,760 295,263,079	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3
A., TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 65. Share premium/ (discount) 77. Revaluation reserve 88. Retained earnings/ Accumulated losses 19. Statutory Loan Loss reserve 10. Other reserves 11. Proposed dividends 12. Capital grants 13. TOTAL SHAREHOLDERS' FUNDS 14. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15. TATEMENT OF COMPREHENSIVE INCOME 11. LOANS and advances 12. Coovernment securities.	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 - - - - - - - - - - - - -	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - - 48,809,621 255,340,466 NIK	1,851,388 12,161,021 (754,895) 38,157,814 578,577 - - 51,993,905 260,214,926	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897 7,024 44,665,101 261,577,670	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 SROUP CON 27,740,003 3,566,623	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - 50,077,760 295,263,079 SOLIDATED 7,313,075 908,165	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. INTEREST INCOME 47. ILDAINS and advances 48. Overmment securities 49. 20 overmment securities 49. 30 Deposits and placements with banking institutions	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - - 48,809,621 255,340,466 NIK 6,529,542 771,865 61,518	1,851,388 12,161,021 (754,895) 38,157,814 578,577 - - - 51,993,905 260,214,926 13,202,200 1,574,802 137,143	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - 50,077,760 295,263,079 SOLIDATED 7,313,075 908,165 80,453	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 51ATEMENT OF COMPREHENSIVE INCOME 5. INTEREST INCOME 5. Loans and advances 5. Covernment securities 5. 3. Deposits and placements with banking	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 444,175,814 230,414,802 12,374,902 1,539,951 192,921 675	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BA 24,811,111 3,115,914 347,590 35,628	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - - - 48,809,621 255,340,466 NK 6,529,542 771,865 61,518 2,311	1,851,388 12,161,021 (754,895) 38,157,814 578,577 - - 51,993,905 260,214,926 13,202,200 1,574,802 137,143 1,402	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 - 7,024 44,665,101 261,577,670 1,723,699 233,275 53,925	1,851,388 12,161,021 11,361,730 32,590,061 734,945 -5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 183,765	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 50,077,760 295,263,079 SOLIDATED 7,313,075 908,165 80,453 115,620	12,161,00 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 55 TATEMENT OF COMPREHENSIVE INCOME 1. Loans and advances 2. Government securities 3. Deposits and placements with banking institutions 4. Other intrest income 2. INTEREST INCOME	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590 35,628 28,310,243	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 6,529,542 771,865 61,518 2,311 7,365,236	1,851,388 12,161,021 (754,895) 38,157,814 578,577 51,993,905 260,214,926 13,202,200 1,574,802 137,143 1,402 14,915,547	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,721 277,728,818 37,000 27,740,003 3,566,623 39,233 183,765 31,889,624	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - 50,077,760 295,263,079 SOLIDATED 7,313,075 908,165 80,453 115,620 8,417,313	12,161,0 (1,700,70 40,267,6 733,44 53,312,7 302,915,3 : 14,739,8 1,831,4 187,9 211,7 16,971,0 :
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 51ATEMENT OF COMPREHENSIVE INCOME 51. IL Dans and advances 52. Covernment securities 53. Deposits and placements with banking institutions 54. Other intrest income 65. Total Interest income 65. Total Interest income 65. Total Interest FXPENSES 65. Course of the posities 65. Total Interest income	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 6,529,542 771,865 61,518 2,311 7,365,236 808,836	1,851,388 12,161,021 (754,895) 38,157,814 578,577 - - 51,993,905 260,214,926 13,202,200 1,574,802 137,143 1,402	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 0 13,701,270 1,723,699 233,275 53,925 15,712,169	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,555,166 25,920 51,555,771 277,728,818 37,000 27,740,003 3,566,623 39,233 183,765 31,889,624 3,970,850	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - 50,077,760 295,263,079 SOLIDATED 7,313,075 908,165 80,453 115,620 8,417,313	12,161,0 (1,700,70 40,267,6 733,44 53,312,7: 302,915,3: 14,739,8: 1,831,4 187,9; 211,7: 16,971,0:
4. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 5. Paid up/Assigned capital 8. Share premium/ (discount) 7. Revaluation reserve 8. Retained earnings/ Accumulated losses 19. Statutory Loan Loss reserve 10. Other reserves 11. Proposed dividends 12. Capital grants 13. TOTAL SHAREHOLDERS' FUNDS 14. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15 TATEMENT OF COMPREHENSIVE INCOME 1. LOANS and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other intrest income 1.5 Total Interest income 1.5 Total Interest income 1.5 TOTAL INTEREST EXPENSES 2.1 Customer deposits 1.1 Customer deposits	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590 35,628 28,310,243	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 6,529,542 771,865 61,518 2,311 7,365,236	1,851,388 12,161,021 (754,895) 38,157,814 578,577 51,993,905 260,214,926 13,202,200 1,574,802 137,143 1,402 14,915,547	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,721 277,728,818 37,000 27,740,003 3,566,623 39,233 183,765 31,889,624	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717 - - 50,077,760 295,263,079 SOLIDATED 7,313,075 908,165 80,453 115,620 8,417,313	12,161,0 (1,700,77 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6
44. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. INTEREST INCOME 47. LOANS and advances 48. Government securities 49. Other intrest income 49. Unter the state of the state	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 105,110 1,323,073 5,399,033	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3
44. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 45. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. INTEREST INCOME 47. LOANS and advances 48. Government securities 49. Deposits and placements with banking institutions 49. Other intrest income 49. INTEREST EXPENSES 41. Customer deposits 42. Deposits and placements from banking institutions 43. Other literest income 45. INTEREST EXPENSES 46. Unstomer deposits 47. Other intrest income 48. INTEREST EXPENSES 49. Other literest expense	1,851,388 12,161,021 (416,639) 30,125,721 454,323	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NIK 6,529,542 771,865 61,518 2,311 7,365,236 808,836 4,268 331,386	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,5554,166 25,920 51,555,771 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 183,745 31,889,624 3,970,850 105,110 1,323,073	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3
A. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS S. PARICHUDERS' FUNDS S. PARICHUDERS' FUNDS S. PARICHUDERS' FUNDS S. PARICHUDERS' FUNDS S. SHARE PREMIUM (discount) P. Revaluation reserve B. Retained earnings/ Accumulated losses P. Statutory Loan Loss reserve Other reserves 1. Proposed dividends 2. Capital grants 3. TOTAL SHAREHOLDERS' FUNDS 14. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 16. INTEREST INCOME 1. INTEREST INCOME 1. LOANS and advances 2. Government securities. 3. Deposits and placements with banking institutions 4. Other intrest income 1.5. Total Interest income 1.5. TOTAL 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 1. NON-INTERST INCOME 1. Tees and commissions income on loans &	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 32,741 1,375,373 4,620,479	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 - 5,554,166 25,920 51,555,771 277,728,818 SROUP CON 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	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,70 40,267,4 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6
A. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS Sb. Paid up/Assigned capital A. Share premium/ (discount) The Revaluation reserve B. Retained earnings/ Accumulated losses The Statutory Loan Loss reserve Other reserves The Proposed dividends Capital grants The Total LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' SHAREHOLDERS' FUNDS TOTAL PROPERTY OF COMPREHENSIVE INCOME I. Loans and advances Covernment securities To Property Shareholders with banking institutions To Total Interest income To Total Intere	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 EAI 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 3,2,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491	1,851,388 12,161,021 (382,679) 34,601,314 578,577 - 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,720 51,555,771 277,728,818 270,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 1051,10 1,323,073 5,399,033 26,490,591	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,00 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6
44. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. INTEREST INCOME 47. LOANS and advances 48. Oewerment securities 49. Other intrest income 49. Other intrest income 49. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 40. Other intrest income 40. Total Interest expense 40. Total interest Expenses 40. Total interest Expenses 40. NON-INTREST INCOME 41. NON-INTREST INCOME 42. Other Fees and commissions income on loans & advances 43. Other Fees and commissions income	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 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	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 6,529,542 771,865 61,518 2,311 7,365,236 808,836 4,268 331,386 1,144,490 6,220,746	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 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	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 11,069,7
AL TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS Sb. Paid up/Assigned capital AS. Share premium/ (discount) Revaluation reserve B. Retained earnings/ Accumulated losses Retained earnings/ Accumulated losses C. Capital grants C. Capital grants C. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS LA TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TATEMENT OF COMPREHENSIVE INCOME LIADIAN STATEMENT OF COMPREHENSIVE INCOME I. NOTEREST INCOME 1. Loans and advances 2. Government securities. 3. Deposits and placements with banking institutions 4. Other intrest income 2. INTEREST EXPENSES 2. Customer deposits 2. Deposits and placements from banking institutions 3. Other intrest expenses 2. A Total Interest expenses 2. A Total interest Expenses 8. NET INTEREST INCOME 1. Fees and commissions income on loans & advances 2. Other Fees and commissions income 4. Dividend Income 5. Other income 5. Other income 6. Other income	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 EAI 24,811,111 3,115,914 347,590 35,628 28,310,243 3,212,365 3,2,741 1,375,373 4,620,479 23,689,764 4,068,517 5,648,491 897,368 958,302 475,068	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 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	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,00 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,049,7,4 1,582,3
A. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS Sb. Paid up/Assigned capital A. Share premium/ (discount) The Revaluation reserve B. Retained earnings/ Accumulated losses The Statutory Loan Loss reserve Other reserves The Toposed dividends C. Capital grants The Total LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS TOTAL PROMPER TO F COMPREHENSIVE INCOME I. LOANS and advances C. Covernment securities C. Devernment securities To Total Interest income To Total Interest income Total Interest Expenses To	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 4,0089 174,923 5,334,119	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 EAI 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 5,648,491 897,338 958,330 247,5068 12,047,746	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 [1,403,145] 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 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 7,6108 2,307,483 15,370,697	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,00 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,049,7,1 582,3 8,318,8
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. AND SHAREHOLDERS' STATEMENT OF COMPREHENSIVE INCOME 48. INTEREST INCOME 49. INTEREST INCOME 51. Loans and advances 52. Government securities 53. Deposits and placements with banking institutions 54. Other intrest income 55. Total Interest income 65. TOTAL DEPOSITIONE 65. NON-INTREST INCOME 66. NON-INTREST INCOME 66. NON-INTREST INCOME 66. TOTAL OPERATING INCOME	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 444,175,814 230,414,802 12,374,902 1,539,951 192,921 6,75 14,108,469 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166 50,686,922 238,194,354 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	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 1,2,161,021 1,2,161,021 1,2,161,021 1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,71,28,818 870UP CON 27,740,003 3,566,623 39,233 183,765 31,889,624 3,970,850 10,5110 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	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,069,7,1 582,3 8,318,8 22,333,4
24. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 45. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL SHAREHOLDERS' STATEMENT OF COMPREHENSIVE INCOME 4. INTEREST INCOME 4. INTEREST INCOME 5. TOTAL INTEREST INCOME 5. TOTAL INTEREST EXPENSES 5. LO List of the State of the	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 454,323 44,175,814 230,414,802 1,539,951 192,921 6,75 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 4,55,931 4,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 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	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,771 277,728,818 3ROUP CON 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 2,307,487 41,861,288 2,401,942 9,024,259	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 4,223,7 1,069,7 4,1 582,3 8,318,8 22,333,4 517,9
44. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 45. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. AND SHAREHOLDERS' FUNDS 48. INTEREST INCOME 49. INTEREST INCOME 49. INTEREST INCOME 59. INTEREST SPENSES 59. Customer deposits 59. Deposits and placements with banking institutions 59. Other intrest income 59. TOTAL Interest Expenses 59. OTHER STENSES 59. AUTOMATION 50. AND SHARE SHAR	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 444,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 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 5,648,491 897,348 975,368 12,047,746 35,737,510	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,720 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 183,745 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	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,7 16,971,0 2,249,4 19,6 687,3 2,438,7 1,064,1 523,3 8,318,8 22,333,4 517,9 4,944,0 171,4
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL SHAREHOLDERS' FUNDS 48. TOTAL SHAREHOLDERS' FUNDS 49. LI Loans and advances 49. Covernment securities 40. Deposits and placements with banking institutions 40. Other intrest income 40. TOTAL SHAREHOLDERS' SH	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 454,323 1,539,951 12,327,902 1,539,951 192,921 6,75 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,26,2627 3,675,374 10,607 377,381 882,874	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166 - 50,686,922 238,194,354 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 1,835,6110 1,8679 839,084 1,783,761	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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 2,986 252,618 439,940	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 12,161,021 12,361,730) 32,590,061 734,945 5,554,166 25,920 51,555,71 277,728,818 370,0850 10,5110 1,323,073 3,566,623 3,970,850 10,5110 1,323,073 26,490,591 4,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,284 2,401,942 9,024,259 27,751 1,576,272 2,203,209	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 1,069,1,1 582,3 8,318,8 22,333,4 517,9 4,984,0 17,4 878,2 1,211,0 1,211
44. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 45. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. AND SHAREHOLDERS' FUNDS 48. INTEREST INCOME 49. INTEREST INCOME 49. INTEREST INCOME 59. INTEREST SPENSES 59. Customer deposits 59. Deposits and placements with banking institutions 59. Other intrest income 59. TOTAL Interest Expenses 59. OTHER STENSES 59. AUTOMATION 50. AND SHARE SHAR	1,851,388 12,161,021 (416,639) 30,125,721 454,323 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 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 83,9,84	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NIK 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	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,5554,166 25,920 51,555,720 51,555,738 880UP CON 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 44,476,134 6,713,988 1,866,074 7,018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 2,7751 1,576,272	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,064,1 582,3 8,318,8 22,333,4 517,9 4,984,0 17,4,8 878,2 1,221,0 210,1 210,1
24. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 45. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL SHAREHOLDERS' FUNDS 46. TOTAL SHAREHOLDERS' FUNDS 47. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL SHAREHOLDERS' TOMB 48. INTEREST INCOME 49. INTEREST INCOME 49. TOTAL SHAREHOLDERS 40. Other intrest income 49. TOTAL SHAREHOLDERS 40. TOTAL OPERATING INCOME 40. TOTAL OPERATING INCOME 40. TOTAL OPERATING INCOME 40. TOTAL OPERATING INCOME 40. OPERATING EXPENSES 41. Loan Loss Provision 42. Staff costs 43. DIRECTORS FOR SHAREHOLDERS 44. TOTAL OPERATING INCOME 45. OPERATING EXPENSES 45. TOTAL OPERATING INCOME 46. TOTAL OPERATING INCOME 47. TOTAL OPERATING INCOME 48. TOTAL OPERATING INCOME 49. TOTAL OP	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 454,323 44,175,814 230,414,802 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 4,55,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 892,874 157,526 2,648,421 9,004,810	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166 - 50,686,922 238,194,354 BAI 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 7,384,110 18,679 83,984 1,783,761 316,088 5,325,303 17,504,638	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 9,40,001 6,927 556,317 6,975,382 20,242,166 1,468,651 14,393 740,548 1,085,137 160,830 3,521,077 11,391,251	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,5554,166 25,920 51,555,771 277,728,818 3ROUP CON 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 3,230,60 7,154,373 2,2710,866	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 4,223,7 1,069,7 1,069,7 4,1 582,3 8,318,8 22,333,4 517,9 4,984,0 17,4 878,2 1,221,0 210,1 3,786,4 11,615,3
44. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 46. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 55. TATEMENT OF COMPREHENSIVE INCOME 51. INTEREST INCOME 51. Loans and advances 52. Government securities 52. Government securities 53. Deposits and placements with banking institutions 54. Other intrest income 55. Total Interest income 55. Total Interest repense 52. I Customer deposits 52. Deposits and placements from banking institutions 53. Other intrest expenses 54. Total interest expenses 54. Total interest Expenses 55. NET INTEREST INCOME 56. NON-INTREST INCOME 56. TOTAL OPERATING INCOME 57. Other income 58. TOTAL OPERATING INCOME 59. OPERA	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 444,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 892,874 157,526 2,648,421	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 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 5,648,491 897,348 958,302 475,068 12,047,746 35,737,510 1,835,613 7,386,110 1,885,613 7,386,110 1,885,613 7,386,110 1,835,613	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166 1,468,651 4,400,615 14,393 740,548 1,085,137 740,548 1,085,137 740,548 1,085,137 11,391,251 8,850,915 8,850,915	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 25,720 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 1837,65 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 2,203,209 323,200 7,154,373	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 1,069,7,1 582,3 8,318,8 22,333,4 517,9 4,984,0 2,121,0 2,121,0 2,121,0 2,121,0 1,14,11,6 1,
4. TOTAL LIABILITIES 2. SHARPHOLDERS' FUNDS 55. Paid up/Assigned capital 46. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 55. TATEMENT OF COMPREHENSIVE INCOME 51. INTEREST INCOME 51. Loans and advances 52. Government securities 51. Deposits and placements with banking institutions 52. Other intrest income 52. Total Interest income 52. TOTAL UNITEREST EXPENSES 52. Customer deposits 52. Deposits and placements from banking institutions 53. Other Interest expenses 54. Total Interest expenses 54. Total interest Expenses 55. NET INTEREST INCOME 56. NON-INTREST INCOME 56. TOTAL OPERATING INCOME 56. TOTAL OPERATING INCOME 56. OPERATING EXPENSES 56. OPERATING EXPENSES 57. Other income 58. TOTAL OPERATING INCOME 59. OPERATING EXPENSES 59. Depreciation on property and equipment 59. A Company of the property of the pro	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 4,55,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 892,874 157,526 2,648,421 9,004,810 8,310,441	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 BAI 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 18,879 83,984 1,783,761 31,6088 5,325,303 17,504,638 18,232,872 18,232,872	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 - 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166 1,468,651 4,400,615 14,393 740,548 1,085,137 160,833 1,608,330 3,521,077 11,391,251 8,850,915 8,850,915	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,5554,166 25,720 51,555,713 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 9,0024,259 2,775,11 1,576,272 2,203,209 333,060 7,154,373 22,710,866 19,150,422 1145,786,421 1145,786,422 1145,786,422	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,00 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 4,223,7 1,1069,7 4,1 582,3 8,318,8 22,333,4 17,4 878,2 1,221,0 10,718,0 11,615,3 10,718,0 11,615,3 10,718,0
4. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 46. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 55. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 56. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 56. TOTAL SHAREHOLDERS' SHAREHOLDERS' FUNDS 56. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 56. TOTAL SHAREHOLDERS' SHAREHOLDERS' FUNDS 56. TOTAL PREST INCOME 56. TOTAL SHAREHOLDERS' SHAREHOLDERS' FUNDS 56. SHAREHOLDERS' SHAREHOLDERS' SHAREHOLDERS' FUNDS 56. TOTAL SHAREHOLDERS' SHAREHOLD	186,238,988 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 82,874 157,526 2,648,421 9,004,810 8,310,441	1,851,388 12,161,021 (730,059) 31,271,829 578,577 - 5,554,166 - 50,686,922 238,194,354 EAI 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 1,86,79 839,084 1,783,761 1,815,613 7,386,110 1,86,79 839,084 1,783,761 1,815,613 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 1,840,88 5,325,303 17,504,638 18,232,872	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166 1,468,651 4,400,615 14,393 740,548 1,085,137 740,548 1,085,137 740,548 1,085,137 11,391,251 8,850,915 8,850,915	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,555,166 25,920 51,555,771 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 1837,652 3,1889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,866,074 7,6018 2,307,483 15,370,697 41,861,288 2,401,942 9,024,259 27,751 1,576,272 2,203,209 323,000 7,154,373 22,710,866 19,150,427 22,101,866	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,00 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 4,223,7 1,1069,7 4,1 582,3 8,318,8 22,333,4 17,4 878,2 1,221,0 10,718,0 11,615,3 10,718,0 11,615,3 10,718,0
4. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 55. Paid up/Assigned capital 46. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL SHAREHOLDERS' FUNDS 48. INTEREST INCOME 49. Loans and advances 49. Covernment securities 40. Deposits and placements with banking institutions 40. Other intrest income 42. INTEREST EXPENSES 41. Customer deposits 42. Deposits and placements from banking institutions 43. Other intrest income 44. Total interest expenses 45. Total Interest Expenses 46. NON-INTEREST INCOME 46. NON-INTERST INCOME 46. NON-INTERST INCOME 46. Total interest expenses 47. Other Fees and commissions income 48. Other Fees and commissions income 49. Other Fees and commissions income 40. Other Fees and commissions income 40. Other Fees and commissions income 40. Other Fees and commissions income 41. Other Fees and commissions income 42. Other Fees and commissions income 43. Foreign exchange trading income 44. Othidend Income 45. Other Income 55. Other income 56. TOTAL OPERATING INCOME 56. OPERATING EXPENSES 57. Other operating expenses 58. Tother operating expenses 59. Tother operating expense	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 4,55,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 892,874 157,526 2,648,421 9,004,810 8,310,441	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166 50,686,922 238,194,354 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 1,836,113 7,386,113	1,851,388 12,161,021 (382,679) 34,601,314 578,577	1,851,388 12,161,021 (754,895) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 - 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166 1,468,651 4,400,615 14,393 740,548 1,085,137 160,833 1,608,330 3,521,077 11,391,251 8,850,915 8,850,915	1,851,388 12,141,021 12,141,021 13,2590,041 734,945 5,554,146 25,920 51,555,156 277,728,818 SROUP CON 27,740,003 3,566,623 399,233 183,765 31,889,624 3,970,850 10,5110 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 9,002,259 27,751 1,576,272 2,203,209 323,040 19,150,422 (145,996) 19,100,436 19,100,426 19,100,436	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,062,7 4,233,8 318,8 22,333,4 517,9 8,78,2 1,221,0 210,1 3,786,4 11,615,3 11,615,3 11,615,3 10,718,0 106,2 10,824,3 (3,163,66
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 48. INTEREST INCOME 49. Loans and advances 49. Government securities 40. Deposits and placements with banking institutions 40. Other intrest income 40. INTEREST EXPENSES 41. Customer deposits 42. Total interest income 42. INTEREST EXPENSES 42. Total interest expensee 43. Hort interest expensee 44. Total interest Expenses 45. NON-INTREST INCOME 45. NON-INTREST INCOME 46. NON-INTREST INCOME 46. Total Non-Interest Income 46. Total OPERATING INCOME 46. Total OPERATING INCOME 46. Ammortisation charges 47. Other operating expenses 48. Exceptional items-share of profit of associate 49. Profit/(loss) before tax and exceptional items 40. Current tax 41. Deferred tax	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 454,323 12,374,902 1,539,951 192,921 6,75 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 10,607 377,381 157,526 2,648,421 9,004,810 8,310,441 [2,493,132]	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166 50,686,922 238,194,354 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 5,648,491 897,338 958,302 475,068 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 7,504,638 1,783,761 1,784,3761 1	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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 2,978 4,443,127 4,756,406 [1,426,922]	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166 1,468,651 4,400,615 14,393 740,548 1,085,137 10,0058 8,950,973 12,643,364 16,307,609	1,851,388 12,161,021 11,361,730) 32,590,061 734,945 5,5554,166 25,920 51,555,771 277,728,818 379,233 1837,65 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,860,074 7,60,134 6,713,988 1,860,074 7,60,134 1,513,70,697 41,861,288 2,401,942 9,002,4259 27,751 1,576,272 2,203,209 323,040 7,154,373 22,710,866 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,436 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,150,423 19,179,66	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 4,1 1,069,7 1,069,7 1,0
4. TOTAL LIABILITIES 2. SHARFHOLDERS' FUNDS 5. Paid up/Assigned capital 48. Share premium/ (discount) 47. Revaluation reserve 48. Retained earnings/ Accumulated losses 49. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 55. TATEMENT OF COMPREHENSIVE INCOME 51. INTEREST INCOME 51. Loans and advances 52. Government securities 53. Deposits and placements with banking institutions 54. Other intrest income 55. Total Interest income 62. INTEREST EXPENSES 62. Loustomer deposits 62. Deposits and placements from banking institutions 63. Other intrest income 64. Total interest expenses 65. ACT INTEREST INCOME 65. NON-INTERST INCOME 66. NON-INTERST INCOME 66. TORAL INTEREST INCOME 66. Total Interest expenses 66. Other Fees and commissions income 67. Other Fees and commissions income 67. Other Fees and commissions income 68. Other Fees and commissions income 69. Other Fees and commissions income 69. Total Non-Interest Income 69. Total Operating Expenses 69. Profit/(loss) after exceptional items 60. Current tax 61. Deferred tax 61. Deferred tax 61. Deferred tax 62. Profit / (loss) after tax and exceptional items 61. Other Comprehensive Income 61. Other Comprehensive Income 61. Other Comprehensive Income 61. Other Comprehensive Income	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 19,232 2,648,421 9,004,810 8,310,441 12,493,132] - 5,817,309	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,270 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 18,765 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 7,074,789 2,475,191 1,576,272 2,401,942 9,024,259 1,1576,272 2,203,209 323,060 7,154,373 2,771,864 19,104,428 19,044,326 19,104,426 19,1150,422 (145,986) 19,104,426 155,126 13,277,796	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 1,69,7 1,69,7 1,7 878,2 1,221,0 210,1 3,786,4 11,615,3 10,718,0 106,2 10,824,3 (3,163,6 7,660,6
24. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. AND SHAREHOLDERS' FUNDS 48. LI Loans and advances 49. Covernment securities 49. Deposits and placements with banking institutions 49. Other intrest income 49. Interest income 49. Interest income 49. Interest Expenses 49. Lots of the third share	1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 675 14,108,449 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381 892,874 10,607 377,381	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166 50,686,922 238,194,354 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 5,648,491 897,338 958,302 475,068 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 7,504,638 1,783,761 1,784,3761 1	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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 2,978 4,443,127 4,756,406 [1,426,922]	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897 7,024 44,665,101 261,577,670 13,701,270 1,723,699 233,275 53,925 15,712,169 1,704,046 43,045 698,294 2,445,385 13,266,784 2,089,951 3,382,186 940,001 6,927 556,317 6,975,382 20,242,166 1,468,651 4,400,615 14,393 740,548 1,085,137 10,0058 8,950,973 12,643,364 16,307,609	1,851,388 12,161,021 11,361,730) 32,590,061 734,945 5,5554,166 25,920 51,555,771 277,728,818 379,233 1837,65 31,889,624 3,970,850 105,110 1,323,073 5,399,033 26,490,591 4,476,134 6,713,988 1,860,074 7,60,134 6,713,988 1,860,074 7,60,134 1,513,70,697 41,861,288 2,401,942 9,002,4259 27,751 1,576,272 2,203,209 323,040 7,154,373 22,710,866 19,150,423 19,179,66	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,062,3 8,318,8 22,333,4 517,9 4,984,0 17,4 878,2 1,221,0 210,1 3,786,4 11,615,3 10,718,0 106,2 10,824,3 (3,163,66
34. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL SHAREHOLDERS' FUNDS 47. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 48. LIADIS AND SHAREHOLDERS' FUNDS 49. LIADIS AND SHAREHOLDERS' FUNDS 49. LIADIS AND SHAREHOLDERS' FUNDS 40. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 40. TOTAL LORES TO SHAREHOLDERS' FUNDS 40. TOTAL ORDERATING INCOME 40. TOTAL COPERATING INCOME 40.	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 19,232 2,648,421 9,004,810 8,310,441 12,493,132] - 5,817,309	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,270 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 18,765 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 7,074,789 2,475,130 15,370,697 41,861,288 2,401,942 9,024,259 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) (13,810)	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,062,3 8,318,8 22,333,4 517,9 4,984,0 17,4 878,2 1,221,0 210,1 3,786,4 11,615,3 10,718,0 106,2 10,824,3 (3,163,66
34. TOTAL LIABILITIES 2. SHARPHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL SHAREHOLDERS' FUNDS 48. TOTAL SHAREHOLDERS' FUNDS 49. Loans and advances 49. Covernment securities 40. Deposits and placements with banking institutions 40. Other intrest income 40. INTEREST INCOME 41. Total Interest income 42. INTEREST EXPENSES 42. Customer deposits 42. Other interest expense 43. NOT-INTEREST INCOME 44. Total interest Expenses 45. NOT-INTEREST INCOME 45. NON-INTREST INCOME 46. NON-INTREST INCOME 46. Total Interest Expenses 47. Other Fees and commissions income 48. Origin exchange trading income 48. Origin exchange trading income 49. Dividend Income 40. Dividend Income 40. Total Non-Interest Income 50. OPERATING INCOME 50. OPERATING INCOME 50. OPERATING INCOME 50. OPERATING EXPENSES 51. Loan Loss Provision 52. Staff costs 53. Director's emoluments 54. Rental charges 55. Depreciation on property and equipment 56. Armmortisation charges 57. Other operating expenses 58. Profit/(loss) before tax and exceptional items 59. Profit/(loss) after exceptional items 50. Current tax 51. Deferred tax 51. Deferred tax 52. Profit/ (Ioss) after tax and exceptional items 53. Total costes of foreign operations 54. Staff uscal statements of foreign operations 55. Other Comprehensive Income 56. Other Comprehensive Income 57. Other Comprehensive Income 58. Other Comprehensive Income 59. Other Comprehensive Inc	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 19,232 2,648,421 9,004,810 8,310,441 12,493,132] - 5,817,309	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,270 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 18,765 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 7,074,789 2,475,130 15,370,697 41,861,288 2,401,942 9,024,259 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) (13,810)	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,7) 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,062,3 8,318,8 22,333,4 517,9 4,984,0 17,4 878,2 1,221,0 210,1 3,786,4 11,615,3 10,718,0 106,2 10,824,3 (3,163,66
34. TOTAL LIABILITIES 2. SHARPHOLDERS' FUNDS 35. Paid up/Assigned capital 36. Share premium/ (discount) 37. Revaluation reserve 38. Retained earnings/ Accumulated losses 39. Statutory Loan Loss reserve 40. Other reserves 41. Proposed dividends 42. Capital grants 43. TOTAL SHAREHOLDERS' FUNDS 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 46. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 47. TOTAL SHAREHOLDERS' FUNDS 48. TOTAL SHAREHOLDERS' FUNDS 49. Loans and advances 49. Covernment securities 40. Deposits and placements with banking institutions 40. Other intrest income 40. INTEREST INCOME 51. Total Interest income 52. Interest income 52. Interest income 53. Total Interest expense 54. A total interest expense 55. Total Interest Expenses 56. NON-INTREST INCOME 56. NON-INTREST INCOME 57. Total Interest Expenses 58. NET INTEREST INCOME 58. Total Operating expenses 59. Total Interest Income 59. Total Interest Income 59. Total Interest Income 59. Total Non-Interest Income 59. Total Operating Expenses 59. Total Operating Expenses 50. Total Operating Expenses 51. Loan Loss Provision Operating Expenses 52. Total Operating Expenses 53. Total Operating Expenses 54. Total Operating Expenses 55. Total Operating Expenses 56. Total Operating Expenses 57. Profit/(Ioss) after exceptional items 58. Exceptional items 59. Total Operating Expenses 50. Total Operating Expenses 5	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 19,232 2,648,421 9,004,810 8,310,441 12,493,132] - 5,817,309	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,270 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 18,765 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 7,074,789 2,475,130 15,370,697 41,861,288 2,401,942 9,024,259 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) (13,810)	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	12,161,0 (1,700,70 40,267,6 733,4 53,312,7 302,915,3 14,739,8 1,831,4 187,9 211,7 16,971,0 2,249,4 19,6 687,3 2,956,3 14,014,6 2,438,7 4,223,7 1,062,3 8,318,8 22,333,4 517,9 4,984,0 17,4 878,2 1,221,0 210,1 3,786,4 11,615,3 10,718,0 106,2 10,824,3 (3,163,66
4. TOTAL LIABILITIES 2. SHAREHOLDERS' FUNDS 3. Paid up/Assigned capital 4. Share premium/ (discount) 47. Revaluation reserve 8. Retained earnings/ Accumulated losses 9. Statutory Loan Loss reserve 40. Other reserves 11. Proposed dividends 12. Capital grants 13. TOTAL SHAREHOLDERS' FUNDS 14. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 14. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 15. TATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. ILoans and advances 2. Government securities 1. Loans and advances 2. Government securities 1. Dans and placements with banking institutions 4. Other intrest income 1. TOTAL INTEREST EXPENSES 12. Customer deposits 12. Deposits and placements from banking institutions 13. Other Interest expenses 14. Total Interest Expenses 15. Total Interest Expenses 16. NON-INTREST INCOME 16. HON-INTREST INCOME 16. HON-INTREST INCOME 16. TOTAL OPERATING INCOME 16. Total Operating expenses 17. Total LOSS Provision 18. Total LOSS Provision Property Profit of associate 19. Profit/(Loss) after exceptional items 18. Other Comprehensive Income 18. Total Comprehensive Income 18. Total Comprehensive Income 18. Total Comprehensive Income Income Income 18. Total Comprehensive Income In	1,851,388 1,851,388 12,161,021 (416,639) 30,125,721 454,323 44,175,814 230,414,802 12,374,902 1,539,951 192,921 1,407,090 1,145 719,082 2,127,317 11,981,132 1,888,136 2,775,040 455,931 40,089 174,923 5,334,119 17,315,251 1,242,627 3,675,374 10,607 377,381 19,232 2,648,421 9,004,810 8,310,441 12,493,132] - 5,817,309	1,851,388 12,161,021 (730,059) 31,271,829 578,577 5,554,166	1,851,388 12,161,021 (382,679) 34,601,314 578,577 48,809,621 255,340,466 NK 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	1,851,388 12,161,021 (754,875) 38,157,814 578,577	1,851,388 12,161,021 (1,403,145) 31,465,916 582,897	1,851,388 12,161,021 (1,361,730) 32,590,061 734,945 5,554,166 255,270 51,555,71 277,728,818 3ROUP CON 27,740,003 3,566,623 399,233 18,765 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 7,074,789 2,475,130 15,370,697 41,861,288 2,401,942 9,024,259 1,576,272 2,203,209 323,060 7,154,373 22,710,866 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) 19,150,422 (145,986) 19,100,423 (15,81,766) (13,810)	1,851,388 12,161,021 (1,368,636) 36,700,270 733,717	1,851,3 12,161,0 (1,700,70 40,267,6 733,44 53,312,7; 302,915,3; 14,739,8 1,831,4 187,9; 211,7 16,971,0 2,249,4 14,014,6; 2,438,7 4,233,4 517,9 4,94,0 17,4 878,2 1,221,0 210,1; 3,786,4 11,615,3 10,718,0 106,2 11,615,3 (3,163,66 7,660,6;

					Bank • Your Listening, Caring Partner			
OTHER DISCLOSURES	BANK				GROUP CONSOLIDATED			
	30th Jun	31st Dec	31st Mar	30th Jun	30th Jun	31st Dec	31st Mar	30th Jun
	2013	2013	2014	2014	2013	2013	2014	2014
	Shs.'000' (Unaudited)	Shs.'000' (Audited)	Shs.'000' (Unaudited)	Shs.'000' (Unaudited)	Shs.'000' (Unaudited)	Shs.'000' (Audited)	Shs.'000' (Unaudited)	Shs.'000' (Unaudited)
1) NON PERFORMING LOANS AND ADVANCES	(Onduction)	y lauliou,	(onautou)	(onauntou)	(onaaliou)	, tauttou,	(Cilculation)	(Gridalitea)
a) Gross non performing loans and advances	7,175,944	8,188,895	6,424,921	6,935,065	7,760,714	9,246,423	7,765,108	8,863,839
b) Less Interest in suspense	1,544,794	1,625,539	1,575,512	1,697,235	1,584,315	1,716,180	1,688,930	1,839,457
c) Total Non-Performing loans and								
advances (a-b)	5,631,150	6,563,356	4,849,409	5,237,830	6,176,399	7,530,243	6,076,178	7,024,382
d) Less Loan loss provision	2,539,101	2,675,579	2,875,579	2,875,579	2,722,497	3,218,541	3,460,969	3,469,722
e) Net non- performing loans(c-d)	3,092,049	3,887,778	1,973,830	2,362,251	3,453,902	4,311,702	2,615,209	3,554,660
f) Discounted value of securities	2,497,874	3,521,231	1,595,935	2,028,502	2,859,726	3,945,156	2,237,313	3,220,911
g) Net NPLs Exposure (e-f)	594,175	366,546	377,895	333,749	594,175	366,546	377,896	333,749
2) INSIDER LOANS AND ADVANCES								
a) Directors, shareholders and associates	1,247,038	1,358,461	1,535,062	710,489	1,247,038	1,358,461	1,535,062	710,489
b) Employees	3,803,524	4,434,094	4,665,977	4,993,874	4,028,276	4,749,698	4,968,500	5,341,720
c) Total insider Loans and Advances and other Facilities	5,050,562	5,792,555	6,201,039	5,704,363	5,275,314	6,108,159	6,503,562	6,052,209
3) OFF BALANCE SHEET ITEMS								
 a) Letter of Credit, guarantees, acceptances 	5,328,403	10,900,759	12,722,859	17,765,100	6,445,055	12,670,019	14,683,355	20,323,718
b) Forwards, Swaps and Options	18,908	55,208	30,885	19,318	18,908	562,821	406,507	392,975
c) Other contigent Liabilities	2,619,564	3,108,800	3,040,401	3,659,369	2,619,564	3,902,123	3,040,401	3,659,369
d) Total contigent Liabilities	7,966,875	14,064,767	15,794,145	21,443,787	9,083,527	17,134,963	18,130,263	24,376,062
4) CAPITAL STRENGTH								
a) Core Capital	31,999,838	34,758,600	36,423,343	38,201,593				
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000				
c) Excess/ (defficiency)	30,999,838	33,758,600	35,423,343	37,201,593				
d) Supplementary capital	15,781,006	9,392,601	8,877,306	7,810,494				
e) Total Capital (a+d)	47,780,844	44,151,201	45,300,649	46,012,087				
f) Total Risk Weighted Assets	214,388,779	187,346,170	259,817,858	270,724,029				
Ratios g) Core Capital/Total Deposit Liabilities	20.0%	21.9%	21.4%	21.5%				
h) Minimum statutory ratio	10.5%	8.0%	10.5%	10.5%				
i) Excess / (defficiency) (g-h)	9.5%	13.9%	10.9%	11.0%				
j) Core Capital/Total Risk Weighted Assets	15.0%	18.6%	14.0%	14.1%				
k) Minimum statutory Ratio	10.5%	8.0%	10.5%	10.5%				
L) Excess / (defficiency) (j-k)	4.5%	10.6%	3.5%	3.6%				
m) Total Capital/Total Risk Weighted assets	22.0%	23.6%	17.4%	17.0%				
n) Minimum statutory Ratio	14.5%	12.0%	14.5%	14.5%				
o) Excess / (defficiency) (m-n)	7.5%	11.6%	2.9%	2.5%				
5) LIQUIDITY	/10/	2/0/	220/	2/0/				
a) Liquidity Ratio b) Minimum statutory Ratio	41% 20%	34% 20%	33% 20%	34% 20%				
c) Excess / (defficiency) (a-b)	21%	14%	13%	14%				
-,, (accircy) (a b)		1-70	1070	1-70				









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

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

Equity Bank Limited is regulated by the Central Bank of Kenya