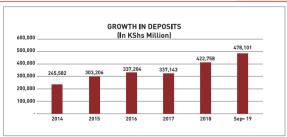


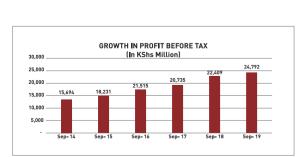
														EQ	
		Equity I	Bank (Kenya) Lim	ited				COMPANY		Equity Group I	Holdings PLC		GROUP		
STATEMENT OF FINANCIAL POSITION AS AT	30th Sept	31st Dec	BANK 31st March	30th June	30th Sep	30th Sep	31st Dec	COMPANY 31st March	30th June	30th Sep	30th Sep	31st Dec	31st March	30th June	30th Sep
STATEMENT OF FINANCIAL FOSITION AS AT	2018 KShs. '000'	2018 KShs. '000'	2019 KShs. '000'	2019 KShs. '000'	2019 KShs. '000'	2018 KShs. '000'	2018 KShs, '000'	2019 KShs. '000'	2019 KShs, '000'	2019 KShs. '000'	2018 KShs. '000'	2018 KShs. '000'	2019 KShs. '000'	2019 KShs. '000'	2019 KShs. '000'
A ACCETC	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
A. ASSETS  1. Cash (both local & foreign)	8,742,546	8,580,005	8,126,723	8,462,848	7,800,212	544,199	7,674,725	7,820,024	286,588	192,386	20,192,156	19,846,917	21,831,374	20,329,565	21,996,084
2. Balances due from Central Bank of Kenya	15,163,802	23,148,790	21,473,115	25,190,039	39,091,406	-	-	-	-	-	15,163,802	23,148,790	21,473,115	25,190,039	39,091,406
3. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial assets at fair value through profit and loss     Investment Securities:	147,026,169	150,769,440	159,057,445	167,028,154	152,643,852	-	-	-	-	-	158,574,780	160,952,084	169,650,576	179,619,474	165,791,008
a) Held to Maturity:	17,794,544	16,451,884	16,352,580	16,175,371	15,800,703	-	-	-	-	-	22,356,532	18,516,723	20,534,556	20,187,941	17,916,267
a. Kenya Government securities	15,933,726	15,680,143	15,740,865	15,564,544	15,187,990	-	-	-	-	-	15,993,726	15,860,143	15,740,865	15,564,544	15,187,990
<ul><li>b. Other securities</li><li>b) Available for sale:</li></ul>	1,860,818 129,231,625	771,741 134,317,556	611,715 <b>142,704,865</b>	610,827 <b>150,852,783</b>	612,713 136,843,149	-	-	-	-	-	6,422,806 136,218,248	2,836,580 142,435,361	4,793,691 <b>149,116,020</b>	4,623,397 159,431,533	2,278,277 147,784,741
a. Kenya Government securities	109,407,595	114,756,102	122,186,813	130,381,996	119,882,612	-	-	-	-	-	109,407,595	114,756,102	122,186,813	130,381,996	119,882,613
b. Other securities	19,824,030	19,561,454	20,518,052	20,470,787	16,960,537	-	-	-	-	-	26,810,653	27,679,259	26,929,207	29,049,537	27,992,128
6. Deposits and balances due from local banking institutions	7,967,550	2,000,000	3,9954,840	6,114,400	2,500,000	-	-	-	-	-	11,630,634	5,209,182	8,933,078	11,507,782	7,862,323
Deposits and balances due from banking institutions abroad     Tax recoverable	4,785,400 -	4,372,866 494,413	12,737,894	5,160,404	13,142,467	52,432	11,000	-	41,612	83,250	31,450,374 65,390	26,414,026 631,769	32,479,634 71,917	33,705430 152,696	41,064,759 112,722
9. Loans and advances to customers (net)	215,639,483	223,565,307	229,289,421	240,595,173	263,385,715	· -		-	· -	· -	288,381,425	297,226,915	305,535,628	320,886,253	348,926,199
10. Balances due from group companies	3,124,230	454,990	870,594	869,192	948,890	197,,794	94,902	108,499	94,912	79,551	-	24,176	-	-	-
11. Investments in associates 12. Investments in subsidiary companies	-	-	-	-	-	65,760,617	66,786,117	66,786,117	66,786,117	66,786,117		-	-	-	
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Property and equipment 16. Prepaid lease rentals	5,491,856 12,158	5,220,724 12,146	4,935,701 12,134	4,368,972 12,122	5,433,108 12,111	-	-	-	-	-	10,780,829 81,447	10,275,726 459,153	11,692,358 91,705	10,170,021 81,393	11,304,008 98,653
17. Intangible assets	6,491,010	6,792,586	6,594,611	6,539,528	6,381,042	-	-	-		-	7,070,478	7,363,110	7,135,794	7,072,187	6,871,055
18. Deferred tax asset	2,413,059	4,925,505	4,925,505	4,925,505	4,925,505	-	82,996	82,996	82,996	82,996	2,790,451	6,116,780	6,189,780	6,080,189	6,084,459
19. Retirement benefit asset	7.000 700	0 472 040	12 500 445	12 //2 22/	1E E ( / E00	20/ 010	- -	107 (75	100.007	107 (10	1/-20/-100	15 717 115	20 502 07/	22.0/7.5//	27 002 704
20. Other assets 21.TOTAL ASSETS	7,398,730 <b>424,255,993</b>	8,172,012 438,508,784	13,589,117 465,244,098	13,443,084 482,709,421	15,564,722 <b>511,829,030</b>	326,810 <b>66,881,853</b>	235,892 <b>74,885,632</b>	197,475 <b>74,995,111</b>	193,384 <b>67,485,609</b>	194,619 <b>67,418,917</b>	14,204,120 560,385,886	15,716,115 <b>573,384,730</b>	20,582,376 <b>605,667,335</b>	23,867,546 638,662,575	27,902,791 <b>677,105,467</b>
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B. LIABILITIES															
22. Balances due to Central Bank of Kenya 23. Customer deposits	309,946,702	341,622,656	345,431,001	356,051,631	367,404,116	-	-			-	402,245,441	422,758,486	428,509,100	458,595,144	478,100,509
24. Deposits and balances due to local banking institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25. Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26. Other money market deposits 27. Borrowed funds	8,476,847 32,878,119	159,778 30,108,513	3,357,276 35,925,544	4,070,945 36,193,668	9,279,861 42,475,546	-	-	-		-	9,922,261 46,326,906	921,600 44,179,673	3,672,457 50,969,467	4,461,640 51,415,487	8,700,368 57,597,897
28. Balances due to group companies	136,758	194,526	352,764	201,978	231,960	2,745,554	422,538	438,287	510,450	491,390	18,569	-	110,401	76,774	77,470
29. Tax payable	150,319	-	1,661,942	553,345	750,568	-	-	7,704	-	-	612,153	184,608	2,143,337	843,411	1,106,234
30. Dividends payable.	-	-	-	-	-	57,000	-	7,547,350	-	-	57,000	20.027	7,547,350	- F0 224	- F0 /1/
31. Deferred tax liability 32. Retirement benefit liability	-	-		-	-	-	-	-		-	61,276 -	39,937 -	59,451 -	59,331	59,414
33. Other liabilities	6,652,919	5,836,742	10,976,697	11,994,330	13,195,206	82,890	2,824	2,824	2,884	2,884	10,471,216	10,342,701	17,219,046	20,471,429	22,762,593
34. TOTAL LIABILITIES	358,241,664	377,922,215	397,705,224	409,065,897	433,337,257	2,885,443	425,362	7,996,164	513,334	494,214	469,714,822	478,427,005	510,230,609	535,923,216	568,404,485
C. SHAREHOLDERS' FUNDS															
35. Paid up/assigned capital	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837
36. Share premium/(discount)	9,964,132	9,964,132	9,964,132	9,964,132	9,964,132	16,062,607	16,062,607	16,062,607	16,062,607	16,062,607	16,062,607	16,062,607	16,062,607	16,062,607	16,062,607
37. Revaluation reserve	343,608	(203,144) 20,825,581	1,717,780 25,856,962	3,158,143 30,521,249	3,322,847	46,046,966	48,963,476	49,049,503	49,022,831	- /0.075.050	(8,437,642)	(8,924,180) 77,486,425	(7,077,231) 83,639,507	(5,704,094)	(5,212,186) 94,,826,206
38. Retained earnings/accumulated losses 39. Statutory loan loss reserve	25,706,589 <u>-</u>	20,020,001	23,030,702	30,321,247	35,204,794 -	40,040,700	40,703,470	47,047,503	47,022,031	48,975,259 -	80,308,117 -	16,041	03,037,307	89,405,901 117,193	118,959
40. Other reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41. Proposed dividends	-	-	-	-	-	-	7,547,350	-	-	-	-	7,547,350	-	-	-
42. Non-controlling interests 43. TOTAL SHAREHOLDERS' FUNDS	-	-										000 / / 5			4 040 550
44.TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	66.014.329	60.586.569	67.538.874	73.643.524	78.491.773	63.996.410	74.460.270	66.998.947	66.972.275	66.924.704	851,145 90,671,064	882,645 94.957.725	925,006 <b>95,436,726</b>	970,916 102.739.359	1,018,559
	66,014,329 424,255,993	60,586,569 438,508,784	67,538,874 465,244,098	73,643,524 482,709,421	78,491,773 511,829,030	63,996,410 66,881,853	74,460,270 74,885,632	66,998,947 74,995,111	66,972,275 67,485,609	66,924,704 67,418,917	851,145 90,671,064 560,385,886	882,645 94,957,725 573,384,730	925,006 95,436,726 605,667,335	970,916 102,739,359 638,662,575	1,018,559 108,700,982 677,105,467
											90,671,064	94,957,725	95,436,726	102,739,359	108,700,982
STATEMENT OF COMPREHENSIVE INCOME											90,671,064	94,957,725	95,436,726	102,739,359	108,700,982
											90,671,064	94,957,725	95,436,726	102,739,359	108,700,982
STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME  1.1 Loans and advances	424,255,993 17,845,675	438,508,784 25,498,538	<b>465,244,098</b> 6,182,538	482,709,421 12,723,442	511,829,030 19,858,534						90,671,064 560,385,886 25,764,218	94,957,725 573,384,730 36,415,466	95,436,726 605,667,335 9,068,197	102,739,359 638,662,575 18,629,410	108,700,982 677,105,467 28,975,174
STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME  1.1 Loans and advances 1.2 Government securities.	424,255,993 17,845,675 11,297,646	25,498,538 15,188,784	465,244,098 6,182,538 3,888,273	482,709,421 12,723,442 7,956,428	511,829,030 19,858,534 11,770,070	66,881,853 - -	74,885,632 - -	74,995,111 - -	67,485,609 - -	67,418,917 - -	90,671,064 560,385,886 25,764,218 12,132,479	94,957,725 573,384,730 36,415,466 16,301,265	95,436,726 605,667,335 9,068,197 4,144,630	102,739,359 638,662,575 18,629,410 8,506,301	108,700,982 677,105,467 28,975,174 12,632,814
STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME  1.1 Loans and advances	424,255,993 17,845,675	438,508,784 25,498,538	<b>465,244,098</b> 6,182,538	482,709,421 12,723,442	511,829,030 19,858,534						90,671,064 560,385,886 25,764,218	94,957,725 573,384,730 36,415,466	95,436,726 605,667,335 9,068,197	102,739,359 638,662,575 18,629,410	108,700,982 677,105,467 28,975,174
STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities. 1.3 Deposits and placements with banking institutions	424,255,993 17,845,675 11,297,646 122,438	25,498,538 15,188,784 170,028	6,182,538 3,888,273 77,446	12,723,442 7,956,428 101,196	511,829,030 19,858,534 11,770,070 472,244	66,881,853 - -	74,885,632 - -	74,995,111 - -	67,485,609 - -	67,418,917 - -	90,671,064 560,385,886 25,764,218 12,132,479 507,434	94,957,725 573,384,730 36,415,466 16,301,265 429,354	95,436,726 605,667,335 9,068,197 4,144,630 265,768	102,739,359 638,662,575 18,629,410 8,506,301 507,703	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912
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	424,255,993 17,845,675 11,297,646 122,438 56,207	25,498,538 15,188,784 170,028 73,982	6,182,538 3,888,273 77,446 16,573	12,723,442 7,956,428 101,196 33,149	511,829,030 19,858,534 11,770,070 472,244 49,128	66,881,853 - - 202,365	74,885,632 - - 212,145	74,995,111 - - 125,046	67,485,609 - - 167,482	67,418,917 - - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431	18,629,410 8,506,301 507,703 36,957	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052
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	424,255,993 17,845,675 11,297,646 122,438 56,207	25,498,538 15,188,784 170,028 73,982	6,182,538 3,888,273 77,446 16,573	12,723,442 7,956,428 101,196 33,149	511,829,030 19,858,534 11,770,070 472,244 49,128	66,881,853 - - 202,365	74,885,632 - - 212,145	74,995,111 - - 125,046	67,485,609 - - 167,482	67,418,917 - - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431	18,629,410 8,506,301 507,703 36,957	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052
1. INTEREST 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	424,255,993  17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306	4.65,244,098 6,182,538 3,888,273 77,446 16,573 10,164,989	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705	511,829,030  19,858,534  11,770,070  472,244  49,128  32,149,976  5,834,223  109,771	66,881,853 - - 202,365	74,885,632 - - 212,145	74,995,111 - - 125,046	67,485,609 - - 167,482	67,418,917 - - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026	102,739,359 638,662,575 18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033
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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313	465,244,098 6,182,538 3,888,273 77,446 16,573 10,164,989 1,846,755 18,141 421,666	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631	511,829,030  19,858,534  11,770,070  472,244  49,128  32,149,976  5,834,223  109,771  1,775,641	66,881,853 - - 202,365	74,885,632 - - 212,145	74,995,111 - - 125,046	67,485,609 - - 167,482	67,418,917 - - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786	102,739,359 638,662,575 18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002 1,034,670	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839
1. INTEREST 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	424,255,993  17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306	4.65,244,098 6,182,538 3,888,273 77,446 16,573 10,164,989	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705	511,829,030  19,858,534  11,770,070  472,244  49,128  32,149,976  5,834,223  109,771	66,881,853 - - 202,365 - 202,365	74,885,632 - - 212,145 - 212,145	74,995,111 - - 125,046 - 125,046	67,485,609	67,418,917 - - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026	102,739,359 638,662,575 18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033
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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208	25,498,538 15,188,794 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356	6,182,538 3,888,273 77,446 16,573 10,164,989 1,846,755 18,141 421,666 2,286,563	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351	511,829,030  19,858,534  11,770,070  472,244  49,128  32,149,976  5,834,223  109,771  1,775,641  7,719,635	66,881,853 - - 202,365 - 202,365	74,885,632 - - 212,145 - 212,145	74,995,111 - - 125,046 - - - -	67,485,609 167,482 - 167,482	67,418,917 - - 169,395 - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403	18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438
1. INTEREST 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976	4.65,244,098 6.182,538 3.888,273 77,446 16,573 10,164,989 1,846,755 18,141 421,666 2,286,563 7,978,427	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341	66,881,853 - - 202,365 - 202,365	74,885,632 - - 212,145 - 212,145	74,995,111 - - 125,046 - - - -	67,485,609 167,482 - 167,482	67,418,917 - - 169,395 - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403 10,435,623	102,739,359 638,662,575 18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120 21,079,251	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514
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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208	25,498,538 15,188,794 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356	6,182,538 3,888,273 77,446 16,573 10,164,989 1,846,755 18,141 421,666 2,286,563	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351	511,829,030  19,858,534  11,770,070  472,244  49,128  32,149,976  5,834,223  109,771  1,775,641  7,719,635	66,881,853 - - 202,365 - 202,365	74,885,632 - - 212,145 - 212,145	74,995,111 - - 125,046 - - - -	67,485,609 167,482 - 167,482	67,418,917 - - 169,395 - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403	18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438
1. INTEREST 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976	4.65,244,098 6.182,538 3,888,273 77,446 16,573 10,164,989 1,846,755 18,141 421,666 2,286,563 7,878,427	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351 15,904,864	511,829,030  19,858,534  11,770,070  472,244  49,128  32,149,976  5,834,223  109,771  1,775,641  7,719,635  24,430,341  3,856,066	66,881,853 - - 202,365 - 202,365	74,885,632 - - 212,145 - 212,145	74,995,111 - - 125,046 - - - -	67,485,609 167,482 - 167,482	67,418,917 - - 169,395 - 169,395	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403 10,435,623	18,629,410 8,506,301 507,703 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120 21,079,251	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514
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 expense 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 15,904,864 2,464,724 4,894,965 1,161,139	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208	66,881,853  - 202,365  - 202,365  - 202,365	74,885,632 	74,995,111	- 167,482 - 167,482 - 169,395	67,418,917 - 169,395 - 169,395 - - - 169.395	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,041,403 10,435,623 1,376,051 3,427,850 815,453	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114
1. INTEREST INCOME 1. I 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 expense 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 4.5 Other income.	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 -1,187,733	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741	4,65,244,098 6,182,538 3,888,273 77,446 16,573 10,164,989 1,846,755 18,141 421,666 2,286,563 7,878,427 1,234,266 2,313,988 495,173 -765,882	12,723,442 7,956,428 101,196 33,149 20,914,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 - 1,521,600	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281	66,881,853	74,885,632 	74,995,111	67,485,609	67,418,917	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661 4,275,277 9,374,127 2,370,181 -3,810,056	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403 10,435,623 1,376,051 3,427,850 815,453	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 - 4,012,975
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 expense 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 15,904,864 2,464,724 4,894,965 1,161,139	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208	66,881,853  - 202,365  - 202,365  - 202,365	74,885,632 	74,995,111	- 167,482 - 167,482 - 169,395	67,418,917 - 169,395 - 169,395 - - - 169.395	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,041,403 10,435,623 1,376,051 3,427,850 815,453	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114
1. INTEREST 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 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 4.4 Dividend income 4.5 Other income. 4.6 Total non-interest income 5. TOTAL OPERATING INCOME	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 1,521,600 10,042,428	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225	66,881,853	74,885,632	74,995,111	67,485,609	67,418,917  -	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661 4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 4,288,255 25,861,374	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403 10,435,623 1,376,051 3,427,850 815,453 -15,624,455 7,181,799	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 4,654,646 16,543,334	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,050,3438 32,283,514 4,291,146 11,403,669 2,841,114 - 4,012,975 22,548,904
1. INTEREST 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 4. 4 Dividend income 4. 5 Other income. 4. 6 Total non-interest income 5. TOTAL OPERATING INCOME	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,284,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351 15,904,864 2,464,724 4,894,965 1,161,139 1,521,600 10,042,428 25,947,292	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566	66,881,853	74,885,632  - 212,145  - 212,145  - 212,145  - 10,450,000  43,574  10,493,574  10,705,720	74,995,111	67,485,609	67,418,917  -	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 - 3,810,056 19,829,641 49,304,302	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,041,403 10,435,623 1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 4,012,975 22,548,904 54,832,418
1. INTEREST 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 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 4.4 Dividend income 4.5 Other income. 4.6 Total non-interest income 5. TOTAL OPERATING INCOME	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 1,521,600 10,042,428	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225	66,881,853	74,885,632	74,995,111	67,485,609	67,418,917  -	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661 4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 4,288,255 25,861,374	95,436,726 605,667,335 9,068,197 4,144,630 265,768 18,431 13,497,026 2,519,673 160,944 380,786 3,061,403 10,435,623 1,376,051 3,427,850 815,453 -15,624,455 7,181,799	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 4,654,646 16,543,334	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,958,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 - 4,012,975 22,548,904
1. INTEREST 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 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	424,255,993  17,845,675  11,297,646  122,438  56,207  29,321,966  5,101,792  51,765  1,552,651  6,706,208  22,615,758  3,683,942  6,323,172  1,501,516  - 1,187,733  12,696,363  35,312,121  423,055  5,485,674  9,774	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637	66,881,853	74,885,632	74,995,111	67,485,609	67,418,917  -	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661 4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302 1,323,729 8,259,123 63,789	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 -4,654,646 16,543,334 37,622,585	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,958,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 
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 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 17,365,585 49,371,561	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096	66,881,853	74,885,632	74,995,111  125,046  125,046  167,482	67,485,609	67,418,917  - 169,395 - 169,395 30,505 30,505 199,900	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 -4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 -4,012,975 22,548,904 54,832,418 1,877,403 9,317,773 127,256 2,080,244
1. INTEREST 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 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	424,255,993  17,845,675  11,297,646  122,438  56,207  29,321,966  5,101,792  51,765  1,552,651  6,706,208  22,615,758  3,683,942  6,323,172  1,501,516  - 1,187,733  12,696,363  35,312,121  423,055  5,485,674  9,774	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637	66,881,853	74,885,632	74,995,111  125,046  125,046  167,482  13,597 13,597 138,643	67,485,609	67,418,917  - 169,395 - 169,395 30,505 30,505 199,900	90,671,064 560,385,886 25,764,218 12,132,479 507,434 60,214 38,464,345 7,040,282 367,815 1,581,587 8,989,684 29,474,661 4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302 1,323,729 8,259,123 63,789	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 -4,654,646 16,543,334 37,622,585	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,958,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 
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 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561 1,688,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192 492,263 296,101 2,526,048	12,723,442 7,956,428 101,196 33,149 20,914,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 - 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588 962,835 575,665 5,534,752	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457	66,881,853	74,885,632	74,995,111  125,046  125,046  125,046  13,597  13,597  13,643	67,485,609  167,482 167,482 169,395 27,511 27,511 194,993 63,468 46,734	67,418,917	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 - 3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,759 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594 3,129,447 1,311,791 16,865,467	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 30,61,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812 782,981 338,526 3,932,286	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 21,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 -4,012,975 22,548,904 54,832,418 1,877,403 9,317,773 127,256 2,080,244 2,333,631 982,135 13,322,440
1. INTEREST 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  4.1 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  2,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188 17,044,443	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561 1,668,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440 24,989,219	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 344,192 492,263 296,101 2,526,048 5,499,884	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 - 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457 19,438,609	66,881,853	74,885,632	74,995,111  125,046  125,046  167,482  167,482  2,402	67,485,609	67,418,917  - 169,395 - 169,395	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967 26,895,801	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594 3,129,447 1,311,791 16,865,467 38,820,612	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812 782,981 383,526 3,932,286 8,781,156	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944 1,567,033 661,686 10,077,278 20,633,530	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 
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 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 6.7 Profit/(loss) before tax and exceptional items	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561 1,688,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192 492,263 296,101 2,526,048	12,723,442 7,956,428 101,196 33,149 20,914,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 - 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588 962,835 575,665 5,534,752	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457	66,881,853	74,885,632	74,995,111  125,046  125,046  125,046  13,597  13,597  13,643	67,485,609  167,482 167,482 169,395 27,511 27,511 194,993 63,468 46,734	67,418,917	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 - 3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,759 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594 3,129,447 1,311,791 16,865,467	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 30,61,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812 782,981 338,526 3,932,286	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 21,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 -4,012,975 22,548,904 54,832,418 1,877,403 9,317,773 127,256 2,080,244 2,333,631 982,135 13,322,440
1. INTEREST 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  4.1 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	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  2,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188 17,044,443	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,356 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561 1,668,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440 24,989,219	4,65,244,098  6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 344,192 492,263 296,101 2,526,048 5,499,884	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 - 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457 19,438,609	66,881,853	74,885,632	74,995,111  125,046  125,046  167,482  167,482  2,402	67,485,609	67,418,917  - 169,395 - 169,395	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967 26,895,801	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594 3,129,447 1,311,791 16,865,467 38,820,612	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 - 15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812 782,981 383,526 3,932,286 8,781,156	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944 1,567,033 661,686 10,077,278 20,633,530	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 
1. INTEREST 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 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 4.1 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 7. Profit/(loss) before tax and exceptional items 8.0 Exceptional items-share of profit of associate 9.0 Profit/(loss) after exceptional items 10. Current tax	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188 17,044,443	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,354 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561 1,688,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440 24,989,219 24,382,342 [6,610,661]	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192 492,263 294,101 2,526,048 5,499,884 7,187,852	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 - 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115	19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 1,8637 1,107,096 1,401,169 849,552 8,869,457 19,438,609 20,541,957	66,881,853  - 202,365  - 202,365  - 202,365  - 34,048  34,048  236,413  - 18,352 - 101,555  119,907  116,506	74,885,632	74,995,111  125,046  125,046  125,046  147,482  13,597  13,597  13,597  13,597  13,597  13,597  13,597  13,597  13,597	67,485,609	67,418,917	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967 26,895,801 22,408,501 [6,722,132]	94,957,725 573,384,730 36,415,466 16,301,265 429,354 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,759 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 8,234 2,256,594 3,129,447 1,311,791 16,865,467 38,820,612 28,462,950 [7,916,977]	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 21,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 -4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944 1,567,033 661,686 10,077,278 20,633,530 16,989,055 [4,898,817]	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 4,012,975 22,548,904 54,832,418 1,877,403 9,317,773 127,256 2,080,244 2,333,631 982,135 13,322,440 30,040,882 24,791,536 (7,252,068)
1. INTEREST INCOME  1. I 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 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 4.1 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. Profit/Iloss) before tax and exceptional items 8.0 Exceptional items—share of profit of associate 9.0 Profit/Iloss) after exceptional items 10. Current tax 11. Deferred tax	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  2,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188 17,044,443 18,267,678 18,267,678 [5,480,304]	25,498,538 15,188,784 170,028 73,982 40,931,332  6,806,737 65,306 2,053,313 8,925,356 32,005,976  4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561  1,688,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440 24,989,219 24,382,342 24,382,342 [6,610,661] [968,791]	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192 492,263 296,101 2,526,048 5,499,884 7,187,852 [2,156,355]	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457 19,438,609 20,541,957 16,162,587)	66,881,853	74,885,632	74,995,111  125,046  125,046  125,046  13,597  13,597  13,643  2,402  13,346  15,749  122,894  122,894  122,894	67,485,609	67,418,917  169,395  169,395  169,395  30,505  30,505  199,900  70,338  - 112,729  183,068  16,832  116,832  [5,050]	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967 26,895,801 22,408,501 (6,722,132) 142,098	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594 2,256,594 3,129,447 1,311,791 16,865,467 38,820,612 28,462,950 (7,916,977) [722,040]	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 -15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812 782,981 338,526 3,932,286 8,781,156 8,836,266 [2,601,305] [39,518]	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944 1,567,033 661,686 10,077,278 20,633,530 16,989,055 [4,898,817] [82,492]	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 4,012,975 22,548,904 54,832,418 1,877,403 9,317,773 127,256 2,080,244 2,333,631 982,135 13,322,440 30,040,882 24,791,536 (7,252,068) (63,772)
1. INTEREST 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 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 4.1 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 7. Profit/(loss) before tax and exceptional items 8.0 Exceptional items-share of profit of associate 9.0 Profit/(loss) after exceptional items 10. Current tax	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188 17,044,443 18,267,678	25,498,538 15,188,784 170,028 73,982 40,931,332 6,806,737 65,306 2,053,313 8,925,354 32,005,976 4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561 1,688,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440 24,989,219 24,382,342 [6,610,661]	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,266,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192 492,263 296,101 2,526,048 5,499,884 7,187,852 - 7,187,852	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139 1,521,600 10,042,428 25,947,292  450,553 3,892,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457 19,438,609 20,541,957 - 20,541,957	66,881,853	74,885,632	74,995,111	67,485,609	67,418,917	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967 26,895,801 22,408,501 [6,722,132]	94,957,725 573,384,730 36,415,466 16,301,265 429,354 9,426,897 531,279 18,49,890 11,808,066 41,422,188 4,932,106 13,332,054 3,308,759 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 8,234 2,256,594 3,129,447 1,311,791 16,865,467 38,820,612 28,462,950 [7,916,977]	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 21,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 -4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944 1,567,033 661,686 10,077,278 20,633,530 16,989,055 [4,898,817]	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,558,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 4,012,975 22,548,904 54,832,418 1,877,403 9,317,773 127,256 2,080,244 2,333,631 982,135 13,322,440 30,040,882 24,791,536 (7,252,068)
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 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 4.1 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 7. Profit/(loss) before tax and exceptional items 8.0 Exceptional items—share of profit of associate 9.0 Profit/(loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit/(loss) after tax and exceptional items	17,845,675 11,297,646 122,438 56,207 29,321,966  5,101,792 51,765 1,552,651 6,706,208 22,615,758  2,615,758  3,683,942 6,323,172 1,501,516 - 1,187,733 12,696,363 35,312,121  423,055 5,485,674 9,774 1,064,192 1,632,575 757,985 7,662,188 17,044,443 18,267,678 18,267,678 [5,480,304]	25,498,538 15,188,784 170,028 73,982 40,931,332  6,806,737 65,306 2,053,313 8,925,356 32,005,976  4,312,529 8,979,321 2,116,741 - 1,956,994 17,365,585 49,371,561  1,688,120 7,665,307 15,668 1,428,285 2,117,333 1,043,066 11,051,440 24,989,219 24,382,342 24,382,342 [6,610,661] [968,791]	6,182,538 3,888,273 77,446 16,573 10,164,989  1,846,755 18,141 421,666 2,286,563 7,878,427  1,234,266 2,313,988 495,173 - 765,882 4,809,309 12,687,736  200,885 1,618,892 1,503 364,192 492,263 294,101 2,526,048 5,499,884 7,187,852 [2,156,355] - 5,031,497	12,723,442 7,956,428 101,196 33,149 20,814,215  3,787,015 85,705 1,036,631 4,909,351 15,904,864  2,464,724 4,894,965 1,161,139	511,829,030  19,858,534 11,770,070 472,244 49,128 32,149,976  5,834,223 109,771 1,775,641 7,719,635 24,430,341  3,856,066 7,637,670 1,793,208 - 2,263,281 15,550,225 39,980,566  1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 8,869,457 19,438,609 20,541,957 16,162,587)	66,881,853	74,885,632	74,995,111  125,046  125,046  125,046  13,597  13,597  13,643  2,402  13,346  15,749  122,894  122,894  122,894	67,485,609	67,418,917  169,395  169,395  169,395  30,505  30,505  199,900  70,338  - 112,729  183,068  16,832  116,832  [5,050]	90,671,064 560,385,886  25,764,218 12,132,479 507,434 60,214 38,464,345  7,040,282 367,815 1,581,587 8,989,684 29,474,661  4,275,277 9,374,127 2,370,181 -3,810,056 19,829,641 49,304,302  1,323,729 8,259,123 63,789 1,942,952 2,429,134 878,108 11,998,967 26,895,801 22,408,501 -22,408,501 (6,722,132) 142,098 15,828,467	94,957,725 573,384,730 36,415,466 16,301,265 429,354 84,169 53,230,254 9,426,897 531,279 1,849,890 11,808,066 4,932,106 13,332,054 3,308,959 - 4,288,255 25,861,374 67,283,562 3,713,521 11,455,559 88,234 2,256,594 3,129,447 1,311,791 16,865,467 38,820,612 28,462,950 (7,916,977) (722,040) 19,823,933	95,436,726 605,667,335  9,068,197 4,144,630 265,768 18,431 13,497,026  2,519,673 160,944 380,786 3,061,403 10,435,623  1,376,051 3,427,850 815,453 -15,624,455 7,181,799 17,617,422  409,892 2,629,583 15,076 672,812 782,981 383,526 3,932,286 8,781,156 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 8,836,266 - 9,95,181	102,739,359 638,662,575  18,629,410 8,506,301 507,703 36,957 27,680,371  5,203,448 363,002 1,034,670 6,601,120 21,079,251  2,753,974 7,275,575 1,859,139 - 4,654,646 16,543,334 37,622,585  918,498 5,945,962 100,129 1,362,944 1,567,033 661,686 10,077,278 20,633,530 16,989,055 - 16,989,055 - 16,989,055 1,989,055	108,700,982 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 1,858,839 10,503,438 32,283,514 4,291,146 11,403,669 2,841,114 

## EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30TH SEPTEMBER, 2019



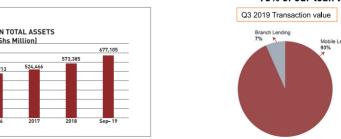
															10111
		Equity B	Bank (Kenya) Lin	nited						quity Group Holo	lings Limited PLC				
		24-t D	BANK	2046 1000	20th Car	204h C	24-t D	COMPANY	2046 1	204h C	2011- 5	24 - t D	GROUP	2046 1	20th Car
		31st Dec 2018	31st March 2019	30th June 2019	30th Sep 2019	30th Sep 2018	31st Dec 2018	31st March 2019	30th June 2019	30th Sep 2019	30th Sep 2018	31st Dec 2018	31st March 2019	30th June 2019	30th Sep 2019
	FEEFE5	KShs. '000'	KShs. '000'	KShs. '000'	KShs '000'	KShs. '000'	KShs. '000'	KShs. '000'	Shs. '000'	KShs. '000'	KShs. '000'	KShs. '000'	KShs. '000'	KShs. '000'	KShs. '000'
14. Other comprehensive income		(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
14.1 Gains/(losses) from translating the financial statements of foreign											(000,007)	(1.027.120)	(OF 200)	(2 (00)	215 002
operations	(07.707)	((((500)	4 000 000	-	0.505.004	-	-	-	-	-	(988,907)	(1,034,138)	(85,300)	(2,699)	315,803
14.2 Fair value changes in available for sale financial assets	(97,787)	(644,538)	1,920,923	3,361,288	3,525,991	-	-	-	-	-	(192,870)	(634,176)	1,932,249	3,323,936	3,499,109
14.3 Revaluation surplus on property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.5 Income tax relating to components of other comprehensive income  15. Other comprehensive income for the year net of tax	(97,787)	(644,538)	1,920,923	3,361,288	3,525,991						(1,181,777)	(1,668,314)	1,846,949	3,321,237	3,814,912
16. Total comprehensive income for the year	12,689,587	16,158,352	6,952,420	13,057,112	17,905,361	81,554	10,546,920	86,026	59,354	11,783	14,544,921	18,022,348	8,000,031	15,240,712	21,154,694
Total total comprehensive income for the year	12,007,007	10,100,002	0,702,420	10,007,112	17,700,001	01,004	10,040,720	00,020	07,004	11,700	14,044,721	10,022,040	0,000,001	10,240,712	21,104,074
EARNINGS PER SHARE-BASIC & DILUTED	426.25	560.10	167.72	323.19	479.31	0.02	2.79	0.02	0.02	0.00	4.17	5.25	1.64	3.18	4.59
DIVIDEND PER SHARE-DECLARED	-	333.33	-	-	-	-	2.00	-	-	-	-	2.00	-	-	-
OTHER DISCLOSURES															
1) NON-PERFORMING LOANS AND ADVANCES															
a) Gross non-performing loans and advances	20,793,997	17,063,515	20,813,759	22,241,301	22,399,095	-	-	-			26,481,915	24,023,595	29,391,233	29,243,130	30,547,341
b) Less interest in suspense	2,299,836	2,390,649	2,688,326	3,075,505	3,360,639	-	-	-	-	-	2,723,511	2,929,014	3,299,529	3,579,769	4,008,890
c) Total non-performing loans and advances (a-b)	18,494,161	14,672,866	18,125,433	19,165,796	19,038,456	-	-	-	-	-	23,758,404	21,094,581	26,091,704	25,663,361	26,538,451
d) Less loan loss provision	5,894,768	5,069,742	6,580,511	6,902,112	7,337,899	-	-	-	-		7,577,299	8,426,493	9,594,471	9,449,135	9,991,473
e) Net non-performing loans (c-d)	12,599,393	9,603,124	11,544,922	12,263,684	11,700,557	-	-	-	-	-	16,181,105	12,668,088	16,497,233	16,214,226	16,546,978
f) Discounted value of securities	10,185,237	7,701,295	10,599,971	11,262,340	10,762,891	<u>-</u>		-	•	-	13,711,288	11,015,992	15,554,614	15,168,999	15,624,300
g) Net NPLs exposure (e-f)	2,414,156	1,901,829	944,951	1,001,344	937,666	<del>-</del>	<u> </u>	<u>-</u>	-	-	2,469,817	1,652,096	942,619	1,045,227	922,678
2)INSIDER LOANS AND ADVANCES															
a) Directors, shareholders and associates	3,117,384	3,039,011	3,106,431	2,195,793	2,688,468	_	_	_	_	_	3,311,354	3,157,420	3,223,437	2,380,740	2,886,614
b) Employees	4,914,376	4,909,083	4,933,146	4,847,285	4,810,187	_	_	_		_	6,137,212	6,168,091	6,225,935	6,207,446	6,288,504
c) Total insider loans and advances and other facilities	8,031,760	7,948,094	8,039,577	7,043,078	7,498,655		_		_	-	9,448,566	9,325,511	9,449,372	8,588,186	9,175,118
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3)OFF BALANCE SHEET ITEMS															
a) Letter of credit, guarantees and acceptances	50,977,204	65,820,755	71,804,101	67,050,258	89,238,332	-	-	-	-	-	57,050,862	74,161,931	89,863,618	81,404,282	103,989,530
b) Forwards, swaps and options	15,088,863	17,122,239	22,803,148	23,361,463	24,150,815	-	-	-	-	-	15,189,763	17,129,231	22,853,541	23,361,462	24,867,936
c) Other contigent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) Total contigent liabilities	66,066,067	82,942,994	94,607,249	90,411,721	113,389,147	-	-	-	-	-	72,240,625	91,291,162	112,717,159	104,765,744	128,857,466
4) CAPITAL STRENGTH															
a) Core capital	56,863,975	55,864,207	58,379,841	60,711,963	63,053,736	-	-	-	-	-	84,511,610	78,669,208	89,198,906	92,168,739	94,850,799
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	4,173,124	4,173,124	4,173,124	4,173,124	4,173,124
c) Excess/(defficiency)	55,863,975	54,864,207	57,379,841	59,711,963	62,053,736	-	-	-	-	-	80,338,487	74,496,085	85,025,782	87,995,615	90,677,675
d) Supplementary capital	91,053	55,864,207	10,080,000	10,240,000	20,780,000 <b>83,833,736</b>	-	-	-	-	-	91,053	16,042	10,080,000	10,357,193	21,330,285
e) Total capital (a+d) f) Total risk weighted assets	56,955,028 385,169,973	400,288,769	68,459,841 417,550,332	70,951,963 423,466,456	454,188,292	_	_	_	_		84,602,663 470,316,459	78,685,250 493,817,190	99,278,906 513,774,194	102,525,932 526,167,924	116,181,084 567,306,024
1) Total Fish Weighten assets	303,107,773	400,200,707	417,550,552	423,400,430	434,100,272	_	_	<del>-</del>	_	_	470,510,457	473,017,170	313,774,174	320,107,724	307,300,024
Ratios															
g) Core capital/total deposit liabilities	18.3%	16.4%	16.9%	17.1%	17.2%	-	-	-	_	_	21.0%	18.6%	20.8%	20.1%	19.8%
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%	-	-	-	-		8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(deficiency) (g-h)	10.3%	8.4%	8.9%	9.1%	9.2%	-	-	-	-	-	13.0%	10.6%	12.8%	12.1%	11.8%
j) Core capital/total risk weighted assets	14.8%	14.0%	14.0%	14.3%	13.9%	-	-	-	-	-	18.0%	15.9%	17.4%	17.5%	16.7%
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%	-	-	-	-		10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(deficiency) (j-k)	4.3%	3.5%	3.5%	3.8%	3.4%	-	-	-	-	-	7.5%	5.4%	6.9%	7.0%	6.2%
m) Total capital/total risk weighted assets	14.8%	14.0%	16.4%	16.8%	18.5%	-	-	-	-	-	18.0%	15.9%	19.3%	19.5%	20.5%
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	-	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess/(deficiency) (m-n)	0.3%	-0.5%	1.9%	2.3%	4.0%	-	-	-	-	-	3.5%	1.4%	4.8%	5.0%	6.0%
[m] Adicated some conital/total democities with the state of	40 (0)	47.00/	40.707	40.00	47.00						04.001	00.00	00.70	04.404	00 50/
(p) Adjusted core capital/total deposit liabilities*	19.4%	17.9%	18.4%	18.0%	17.9%	-	-	-	-	-	21.9%	20.2%	22.4%	21.1%	20.7%
(q) Adjusted core capital/total risk weighted assets*	15.6% 15.4%	15.3% 15.3%	15.2%	15.1%	14.5%	-	-	-	-	-	18.8%	17.3%	18.7%	18.4%	17.5%
(r) Adjusted total capital/total risk weighted assets*	15.6%	15.3%	17.6%	17.5%	19.1%	-	-	-	-	-	18.8%	17.3%	20.6%	20.4%	21.2%
5) LIQUIDITY															
a) Liquidity ratio	57.7%	57.9%	61.3%	61.6%	59.1%	_		_	_		55.0%	54.1%	57.4%	56.5%	54.2%
b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%				_		20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess/(deficiency) (a-b)	37.7%	37.9%	41.3%	41.6%	39.1%				_		35.0%	34.1%	37.4%	36.5%	34.2%
e, messe, (deficiency) (d. b)	37.770	37.770	41.570	41.070	37.170				_	-	33.0 //	34.170	37.470	30.370	34.2 /0

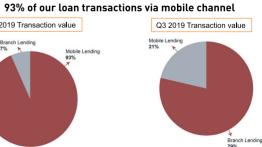




## 97% of our transactions outside the branch







50% of our transactions value outside the branch

Q3 2019

Q3 2018





<sup>\*</sup>The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued  $in April \ 2018 \ on \ implementation \ of \ IFRS \ 9. These \ financial \ statements \ are \ extracts \ from \ the \ books \ of \ the \ institution. \ The \ complete \ set$  $of financial \ statements, \ statutory \ and \ qualitative \ disclosures \ can \ be \ accessed \ on \ the \ institution's \ website \ www.equitybankgroup.com$ They may also be accessed at the institution's head office located at Equity Centre,  $9^{th}$  floor, Hospital Road Upper Hill.