EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30^{TH} June, 2020

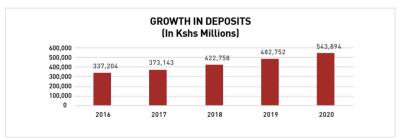


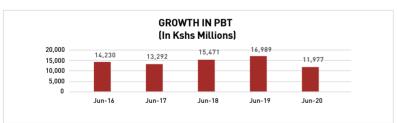
											EGO	
UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES		EQUITY BANK (KEN BANK	YA) LIMITED			COMPA	.NY	EQUITY GRO	UP HOLDINGS PLC	GROUP		
STATEMENT OF FINANCIAL POSITION AS AT	30 th June	31st Dec	31 st Mar	30th June	30 th June	31st Dec	31st Mar	30th June	30 th June	31 st Dec	31¤ Mar	30 th June
	2019 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'	2019 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'	2019 Shs. '000'	2019 Shs. '000'	2020 Shs. '000'	2020 Shs. '000'
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)
A. ASSETS 1. Cash (both local & foreign)	8,462,848	10,294,829	10,691,593	8,345,301	286,588	12,693,971	13,056,741	9,619,088	20,329,565	25,499,983	24,702,503	26,188,046
2. Balances due from Central Bank of Kenya	25,190,039	22,299,710	15,375,969	15,865,945	-	-	-	-	25,190,039	22,299,710	15,375,969	15,865,945
 Kenya Government and other securities held for dealing purposes Financial assets at fair value through profit and loss 	-	-	-	-	=	-	-	-	-	=	-	=
5. Investment securities	167,028,154	154,964,387	173,241,943	198,148,184	-	-	-	-	179,619,474	172,208,187	189,878,441	216,385,915
a) Held to maturity a. Kenya Government securities	16,175,371 15,564,544	15,798,028 15,183,690	15,813,900 15,196,620	14,454,454 14,454,454	-	-	-	-	20,187,941 15,564,544	21,572,268 15,183,690	18,660,039 15,196,620	17,666,301 14,454,454
b. Other securities b) Available for sale	610,827	614,338	617,280	- 402 (02 720	=	=	-	- -	4,623,397	6,388,578	3,463,419	3,211,847
a. Kenya Government securities	150,852,783 130,381,996	139,166,359 123,389,271	157,428,043 142,385,141	183,693,730 166,460,811	- -	-	-	-	159,431,533 130,381,996	150,635,919 123,389,271	171,218,402 142,385,141	198,719,614 166,790,196
b. Other securities 6. Deposits and balances due from local banking institutions	20,470,787	15,777,088	15,042,902	17,232,919 809,849	=	=	-	-	29,049,537	27,246,648	28,833,261	31,929,418
7. Deposits and balances due from tocal banking institutions 7. Deposits and balances due from banking institutions abroad	6,114,400 5,160,404	4,000,974 6,800,293	2,579,500 8,793,030	9,995,689	- -	-	-	-	11,507,782 33,705,430	7,202,000 31,432,500	15,472,363 19,616,267	13,157,199 31,366,918
8. Tax recoverable 9. Loans and advances to customers (net)	- 240,595,173	276,863,043	284,234,137	293,741,008	41,612	36,935	-	8,923	152,696 320,886,253	152,328 366,440,456	115,701 379,215,389	110,843 391,633,218
10. Balances due from group companies	869,192	925,602	4,688,379	1,283,328	94,912	60,535	92,861	41,530	-	19,100	-	-
Investments in associates Investments in subsidiary companies	-	=	-	-	66,786,117	66,786,117	70,193,742	70,193,742	=	=	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	=	-	-	-
14. Investment properties 15. Property and equipment	4,368,972	5,725,566	5,727,060	5,700,234	-	12,455	12,516	12,329	10,170,021	11,030,843	11,374,618	11,165,575
16. Prepaid lease rentals	12,122	-	-	-	-	-	-	-	81,393	-	-	-
17. Intangible assets 18. Deferred tax asset	6,539,528 4,925,505	6,191,571 5,064,277	6,708,922 6,016,906	6,565,858 6,769,536	82,996	84,481	84,481	77,191	7,072,187 6,080,189	7,244,414 6,491,884	7,713,921 7,469,869	7,540,002 8,279,546
19. Retirement benefit asset	-	-	-	-	-	=	-	-	-	-	-	-
20. Other assets 21. TOTAL ASSETS	13,443,084 482,709,421	14,394,985 507,525,237	12,628,819 530,686,258	14,786,211 562,011,143	193,384 67,485,609	159,065 79,833,559	155,239 83,595,580	156,450 80,109,253	23,867,546 638,662,575	23,661,136 673,682,541	22,250,654 693,185,695	24,775,866 746,469,073
B. LIABILITIES												
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-
 Customer deposits Deposits and balances due to local banking institutions 	356,051,631	380,603,583	399,431,891	423,822,908	-	-	-	-	458,595,144 -	482,752,134	499,328,941 -	543,893,929
25. Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	- -	-	-	-
26. Other money market deposits 27. Borrowed funds	4,070,945 36,193,668	534,216 41,542,934	5,026,430 39,832,786	45,962,394	=	-	-	-	4,461,640 51,415,487	113,414 56,600,944	2,513,660 52,593,634	343,150 57,230,292
28. Balances due to group companies	201,978	176,118	434,925	586,010	510,450	618,649	4,086,124	480,242	76,774	-	74,804	90,233
29. Tax payable 30. Dividends payable	553,345 -	1,257,482	3,355,773	443,305 -	- -	- -	38,789	-	843,411	1,928,201	4,169,437 -	815,083
31. Deferred tax liability	-	-	-	-	-	-	-	-	59,331	149,708	138,590	25,564
32. Retirement benefit liability 33. Other liabilities	11,994,330	13,496,535	9,975,964	13,019,225	2,884	38,511	16,567	9,204	20,471,429	20,361,475	17,963,108	20,710,778
34. TOTAL LIABILITIES	409,065,897	437,610,867	458,057,769	483,833,843	513,334	657,160	4,141,480	489,446	535,923,216	561,905,876	576,782,174	623,109,029
C. SHAREHOLDERS' FUNDS												
35. Paid up / assigned capital 36. Share premium (discount)	30,000,000	30,000,000	30,000,000	30,000,000	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607
37. Revaluation reserve	9,964,132 3,158,143	9,964,132 2,380,913	9,964,132 1,246,547	9,964,132 3,470,579	10,002,007	10,002,007	10,002,007	10,002,007	(5,704,094)	(7,118,600)	(7,816,667)	(4,612,324)
38. Retained earnings / accumulated losses 39. Statutory loan loss reserve	30,521,249	27,569,325	31,417,810	34,742,590	49,022,831	61,226,955	61,504,656	61,670,363	89,405,901 117,192	99,149,659 738,780	104,433,749 738,780	108,171,776 738,780
40. Other reserves	-	-	-	-	- -	-	-	-	-	-		-
41. Proposed dividends 42. Non controlling interests	-	=	-	-	=	=	-	-	- 970,916	1,057,382	1,098,215	1,112,368
43. TOTAL SHAREHOLDERS' FUNDS	73,643,524	69,914,370	72,628,489	78,177,301	66,972,275	79,176,399	79,454,100	79,619,807	102,739,359	111,776,665	116,403,521	123,360,044
44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	482,709,421	507,525,237	530,686,258	562,011,143	67,485,609	79,833,559	83,595,580	80,109,253	638,662,575		693,185,695	746,469,073
										673.682.541		
		307,323,237	000,000,200			77,000,007			000,002,070	673,682,541	673,163,673	, ,
STATEMENT OF COMPREHENSIVE INCOME		307,323,237	555,555,255		21,122,221	77,000,007			333,632,673	673,682,541	673,163,673	7.53,151,615
1. INTEREST INCOME				45 550 004	21,123,221	77,000,007						
	12,723,442 7,956,428	28,835,285 15,658,672	7,293,372 4,156,241	15,578,001 8,961,727	-		- -	-	18,629,410 8,506,301	41,458,529 16,872,322	10,767,246 4,516,558	22,510,277 9,763,685
1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	12,723,442 7,956,428 101,196	28,835,285 15,658,672 799,441	7,293,372 4,156,241 106,398	8,961,727 155,403	167,482	- - - 181,752	- - 255,095	- - 403,350	18,629,410 8,506,301 507,702	41.458.529 16.872,322 1,201,517	10,767,246 4,516,558 119,210	22,510,277 9,763,685 379,235
1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	12,723,442 7,956,428	28,835,285 15,658,672	7,293,372 4,156,241	8,961,727	-	- -	- -	- -	18,629,410 8,506,301	41,458,529 16,872,322	10,767,246 4,516,558	22,510,277 9,763,685
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	12,723,442 7,956,428 101,196 33,149	28,835,285 15,658,672 799,441 190,439	7,293,372 4,156,241 106,398 16,386	8,961,727 155,403 31,801	167,482	- 181,752	- - 255,095 -	- - 403,350 -	18,629,410 8,506,301 507,702 36,957	41.458.529 16.872.322 1,201,517 190,439	10,767,246 4,516,558 119,210 20,198	22,510,277 9,763,685 379,235 143,049
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	12,723,442 7,956,428 101,196 33,149 20,814,215	28.835,285 15.658,672 799.441 190.439 45,483,837	7,293,372 4,156,241 106,398 16,386 11,572,397	8,961,727 155,403 31,801 24,726,932 5,049,348	167,482	- 181,752	- - 255,095 -	- - 403,350 -	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448	41,458,529 16,872,322 1,201,517 190,439 59,722,807	10,767,246 4,576,558 119,210 20,198 15,423,212 2,821,123	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976
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	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496	7.293,372 4,156,241 106,398 16,386 11,572,397	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751	167,482	- 181,752	- - 255,095 -	- - 403,350 -	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122
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	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351	28.835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410	167,482 - 167,482 - - -	181,752 181,752	255,095 - 255,095	403,350 	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025
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	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094	7.293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311	167,482	- 181,752	- - 255,095 -	403,350 403,350	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002 1,034,670	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927
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	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	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412	7.293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522	167,482 - 167,482 - - -	181,752 181,752	255,095 - 255,095	403,350 	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120 21,079,251	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221
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	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 85,705 1,036,631 4,909,351	28.835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410	167,482 - 167,482 - - -	181,752 181,752	255,095 - 255,095	403,350 	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025
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	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	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522	167,482 - 167,482 - - -	181,752 	255,095 - 255,095 - - - - 255,095	403,350 - 403,350 - - - - 403,350	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120 21,079,251	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221
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	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	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522	167,482 - 167,482 - - -	181,752 181,752	255,095 - 255,095	403,350 	18,629,410 8,506,301 507,702 36,957 27,680,371 5,203,448 363,002 1,034,670 6,601,120 21,079,251	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221
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 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	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	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 3,032,367 20,732,856	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226	167,482 167,482 - - - 167,482 - - - 27,511 27,511	181,752 181,752 181,752 - - - 181,752 12,500,000 58,866 12,558,586	255,095 255,095 - 255,095 - - 255,095	403,350 - 403,350 - - - - 403,350 - - - 206,800 32,326 239,126	18,629,410 8,506,301 507,702 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	41.458.529 16.872.322 1,201.517 190.439 59,722,807 11,072,280 698.524 2,969.642 14,740,446 44,982,361 5.596.635 15,608,742 3,503,661 6,071,015 30,780,053	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 2,946,358 14,400,233
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 4.5 Other income 4.6 Total non-interest income 5. TOTAL OPERATING INCOME	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 88,705 1,036,631 4,909,351 15,904,864 2,464,724 4,894,965 1,161,139 - 1,521,600	28.835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446	167,482 167,482	181,752 181,752	255,095 - 255,095 - - - 255,095	403,350 - 403,350 - - - - 403,350 - - - - 206,800 32,326	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358
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 one-interest income 5. TOTAL OPERATING INCOME	12,723,442 7,956,428 101,196 33,149 20,814,215 3,787,015 88,705 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	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 3,032,367 20,732,856 55,148,268	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 5,651,669 14,025,469	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748	167,482 167,482 - - - 167,482 - - - 27,511 27,511	181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338	255,095 255,095 - 255,095 - - 255,095	403,350 - 403,350 - - - - 403,350 - - - 206,800 32,326 239,126	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454
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 4.5 Total operating income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs	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	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 	7.293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 - 1,006,254 5,651,669 14,025,469	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748	167,482 167,482 	181,752 181,752 181,752 	255,095 255,095 255,095 	403,350 403,350 - - - - - - - - - - - - -	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015 30,780,053 75,762,414	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454
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. 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	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 3,829,272 9,450	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 20,732,856 55,148,268 3,969,783 8,579,853 18,865	7.293.372 4.156.241 106.398 16.386 11,572,397 2.443,905 7.101 747.591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 - 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436	167,482 167,482 - - - 167,482 - - - 27,511 27,511	181,752 181,752 181,752 181,752 12,500,000 58,886 12,758,586 12,740,338	255,095 255,095 - 255,095 - - 255,095 - 100,000 32,326 132,326 387,421	403,350 - 403,350 - - - - 403,350 - - - 206,800 32,326 239,126 642,476	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015 30,780,053 75,762,414	10,767,246 4.516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 - 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351
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 4.5 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	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 3,829,272 9,450 733,588 962,835	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 - 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226	167,482 167,482 	181,752 181,752 181,752 	255,095 255,095 255,095 	403,350 403,350 - - - - - - - - - - - - -	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 14,3,460 425,178 4,754,343	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2.457,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271
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 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges	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 3,829,272 9,450 733,588	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 - 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174	167,482 167,482 	181,752 181,752 	255,095 255,095 - - - 255,095 - - 100,000 32,326 132,326 387,421 - 4,705 5,096	403,350 403,350 - 403,350 - 403,350 - 206,800 32,326 239,126 642,476	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988
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 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	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 3,829,272 9,450 733,588 962,835 575,665 5,534,755 12,096,115	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824	167,482 167,482	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 960 11,073 75,631 2,058 354 320,014 410,090	255,095 255,095 	403,350 403,350 - 403,350 - 206,800 32,326 239,126 642,476 - 9,482 13,079 - 854 - 69,443 92,858	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,467,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962
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 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	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752	28.835,285 15.658,672 15.658,672 190,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 - 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 5,651,669 14,025,469 2,033,679 4,478 58,342 758,079 251,133 3,296,454	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 - 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824	167,482 167,482	181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 10,756,31 2,058 354 320,014	255,095 255,095 	403,350 403,350 - - - 403,350 - - 206,800 32,326 239,126 642,476 - 9,482 13,079 - 854 - 69,443	18,629,410 8,506,301 507,702 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 1,567,033 661,886 10,077,278	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470
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. 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 6.8 Total operating expenses 7.0 Profit / (loss) before tax and exceptional items 8.0 Exceptional items - share of profit of associate 9.0 Profit / (loss) after exceptional items	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 - 13,851,177	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986	167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482	181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 320,014 410,090 12,330,248	255,095 255,095 	403,350 403,350 - - - - 403,350 - - - - - - - - - - - - -	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492
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. NON-INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 6.8 Total operating expenses 6.8 Total operating expenses 6.8 Total operating expenses 6.9 Dexceptional items - share of profit of associate	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 3,032,367 20,732,854 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665	7.293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 - 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 - 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762	167,482 167,482 167,482 167,482 167,482 27,511 27,511 194,993 63,468 46,734 110,202 84,791	181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 410,090 12,330,248	255,095 255,095 255,095 	403,350 403,350 - 403,350 206,800 32,326 239,126 642,476 - 9,482 13,079 - 9,482 13,079 - 69,443 92,858 549,618	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 - 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492
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. NON-INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 7.0 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	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 - 13,851,177	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665 [8,476,145]	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291]	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738)	167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482 167,482	181,752 181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 960 11,073 75,631 2,058 354 410,990 12,330,248 (68,255)	255,095 255,095 	403,350 403,350 - 403,350 - - 403,350 - 206,800 32,326 239,126 642,476 - 9,482 13,079 - 854 - 69,443 92,858 549,618 - 549,618 [98,921]	18,629,410 8,506,301 507,702 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 14,898,817) [82,492] 12,007,746	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 10,023,375] 1,106,659 22,560,714	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 1,499,682] 1,499,682] 1,499,682 1,499,682 1,499,682 1,499,682 1,499,682 1,499,682 1,499,682 1,499,682
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. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 7.0 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	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	28,835,285 15,658,672 799,441 190,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 - 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665 18,476,145] 1,246,224	7.293.372 4,156.241 106.398 10.386 11,572,397 2,443.905 7,101 747.591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 - 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 - 4,994,302 - 4,994,302 1,952,629	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 13,385,738 1,398,173	167,482 167,482 167,482 167,482 167,482 27,511 27,511 194,993 63,468	181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,758,586 12,740,338 960 11,073 75,631 2,058 354 410,990 12,330,248 (68,255) 1,485	255,095 255,095 255,095	403,350 403,350 - 403,350 - 403,350 206,800 32,326 239,126 642,476 - 9,482 13,079 854 - 69,443 92,858 549,618 [98,921] [7,289]	18,629,410 8,506,301 507,702 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	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 - 31,477,430 1,002,3375] 1,106,659	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 7,003,661 7,003,661 7,003,661 7,003,661 7,003,661 9,92,727	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 11,977,492 11,977,492 14,399,682 1,499,293
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. NON-INTEREST INCOME 4. Pees 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 6.9 Total operating expenses 6.9 Deprofit / (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 12.1 Minority interest 13. Profit / (loss) after tax and exceptional items and minority interest	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 [4,155,353] 9,695,824	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665 18,476,145] 1,246,224 18,743,744	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 952,629 3,848,640	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 - 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	167,482 167,482 167,482 167,482 167,482 27,511 27,511 27,511 194,993 63,468 46,734 110,202 84,791 [25,437] 59,354	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 2,058 354 2,058 354 410,090 12,330,248 (68,255) 1,485 12,263,479	255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 413 33,565 353,856 (76,157) 277,699	403,350 403,350 - 403,350 - 403,350 - 206,800 32,326 239,126 642,476 642,476 - 9,482 13,079 - 69,443 92,858 549,618 (98,921) (7,289) 443,408	18,629,410 8,506,301 507,702 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] [62,492] 12,007,746 [68,271]	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 [10,023,375] 1,106,659 22,560,714 [174,737]	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833]	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 14,992,93 9,077,103 [54,986]
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. 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 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 6.9 Toprofit / (loss) before tax and exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after exceptional items 12.1 Minority interest	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 [4,155,353] 9,695,824	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665 18,476,145] 1,246,224 18,743,744	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 952,629 3,848,640	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 - 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	167,482 167,482 167,482 167,482 167,482 27,511 27,511 27,511 194,993 63,468 46,734 110,202 84,791 [25,437] 59,354	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 2,058 354 2,058 354 410,090 12,330,248 (68,255) 1,485 12,263,479	255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 413 33,565 353,856 (76,157) 277,699	403,350 403,350 - 403,350 - 403,350 - 206,800 32,326 239,126 642,476 642,476 - 9,482 13,079 - 69,443 92,858 549,618 (98,921) (7,289) 443,408	18,629,410 8,506,301 507,702 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] [62,492] 12,007,746 [68,271]	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 [10,023,375] 1,106,659 22,560,714 [174,737]	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833]	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 1,499,293 9,077,103 [54,986]
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. NON-INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 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 7.0 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 12.1 Minority interest 13. Profit / (loss) after tax and exceptional items 14. OTHER COMPREHENSIVE INCOME 14.1 Gains / (losses) from translating the financial statements of foreign operations 14.2 Fair value changes in available for sale financial assets	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 [4,155,353] 9,695,824	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665 18,476,145] 1,246,224 18,743,744	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 952,629 3,848,640	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 - 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	167,482 167,482 167,482 167,482 167,482 27,511 27,511 27,511 194,993 63,468 46,734 110,202 84,791 [25,437] 59,354	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 2,058 354 2,058 354 410,090 12,330,248 (68,255) 1,485 12,263,479	255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 413 33,565 353,856 (76,157) 277,699	403,350 403,350 - 403,350 - 403,350 - 206,800 32,326 239,126 642,476 642,476 - 9,482 13,079 - 69,443 92,858 549,618 (98,921) (7,289) 443,408	18,629,410 8,506,301 507,702 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 14,898,8171 [82,492] 12,007,746 [88,271] 11,919,475	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 - 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 (10,023,375) 1,106,659 22,560,714 174,737] 22,385,977	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 - 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833] 5,284,090	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 - 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 1,499,293 9,077,103 [54,986] 9,022,117
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 2.5 Total interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4. Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Ammortisation charges 6.7 Other operating expenses 6.8 Total operating expenses 6.8 Total operating expenses 7.0 Profit / (loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after tax and exceptional items 12.1 Minority interest 13. Profit / (loss) after tax and exceptional items 14.1 Gains / (losses) from translating the financial statements of foreign operations 14.2 Fair value changes in available for sale financial assets 14.3 Revaluation surplus on property and equipment 14.4 Share of other comprehensive income of associates	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 [4,155,353] 9,695,824	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,645 18,476,145] 1,246,224 18,743,744	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 952,629 3,848,640 3,848,640	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	167,482 167,482 167,482 167,482 167,482 27,511 27,511 27,511 194,993 63,468 46,734 110,202 84,791 [25,437] 59,354	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 2,058 354 2,058 354 410,090 12,330,248 (68,255) 1,485 12,263,479	255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 413 33,565 353,856 (76,157) 277,699	403,350 403,350 - 403,350 - 403,350 - 206,800 32,326 239,126 642,476 642,476 - 9,482 13,079 - 69,443 92,858 549,618 (98,921) (7,289) 443,408	18,629,410 8,506,301 507,702 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] [62,492] 12,007,746 [88,271] 11,919,475	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 2,808,766 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 (10,023,375) 1,106,659 22,560,714 (174,737) 22,385,977	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833] 5,284,090	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 14,992,93 9,077,103 [54,986] 9,022,117
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. 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 one-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 7.0 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 12.1 Minority interest 13. Profit / (loss) after tax and exceptional items 14.1 Sains / (losse) from translating the financial statements of foreign operations 14.2 Fair value changes in available for sale financial assets 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	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 3,829,272 9,450 733,588 962,835 575,655 5,534,752 12,096,115 13,851,177 14,155,353] 9,695,824	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,068,425 34,415,412 5,017,215 10,371,202 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665 [8,476,145] 1,246,224 18,743,744	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 952,629 3,848,640 - 3,848,640	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	167,482 167,482 167,482 167,482 167,482 27,511 27,511 27,511 194,993 63,468 46,734 110,202 84,791 [25,437] 59,354	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,586 12,740,338 2,058 354 2,058 354 410,090 12,330,248 (68,255) 1,485 12,263,479	255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 413 33,565 353,856 (76,157) 277,699	403,350 403,350 - 403,350 - 403,350 - 206,800 32,326 239,126 642,476 642,476 - 9,482 13,079 - 69,443 92,858 549,618 (98,921) (7,289) 443,408	18,629,410 8,506,301 507,702 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 14,989,055 [4,898,817] [82,492] 12,007,746 [88,271] 11,919,475	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 [10,023,375] 1,106,659 22,560,714 (174,737] 22,385,977	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833] 5,284,090	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,467,713 6,765,169 2,230,993 2,946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 1,499,293 9,077,103 [54,986] 9,022,117
1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2. INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions income on loans & advances 4.2 Other fees and commissions income 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 5. TOTAL OPERATING INCOME 4. 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 6.9 OProfit / (loss) before tax and exceptional items 10. Current tax 11. Deferred tax 12. Profit / (loss) after exceptional items 12.1 Minority interest 13. Profit / (loss) after tax and exceptional items and minority interest 14.1 Gains / (losses) from translating the financial statements of foreign operations 14.2 Fair value changes in available for sale financial assets 14.3 Revaluation surplus on property and equipment 14.4 Share of other comprehensive income of associates	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 3,829,272 9,450 733,588 962,835 575,665 5,534,752 12,096,115 13,851,177 [4,155,353] 9,695,824	28,835,285 15,658,672 799,441 199,439 45,483,837 7,908,835 139,496 3,020,094 11,088,425 34,415,412 5,017,215 10,371,202 2,312,072 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 29,174,603 25,973,645 18,476,145] 1,246,224 18,743,744	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 952,629 3,848,640 3,848,640	8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 6,522,410 18,204,522 2,198,564 4,323,723 1,547,446 2,215,493 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	167,482 167,482 167,482 167,482 167,482 27,511 27,511 27,511 194,993 63,468 46,734 110,202 84,791 [25,437] 59,354	181,752 181,752 181,752 181,752 12,500,000 58,866 12,558,566 12,740,338 2,058 354 2,058 354 410,090 12,330,248 (68,255) 1,485 12,263,479	255,095 255,095 	403,350 403,350 - 403,350 - 206,800 32,326 239,126 642,476 - 9,482 13,079 854 - 69,443 92,858 549,618 [98,921] [7,289] 443,408	18,629,410 8,506,301 507,702 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] [62,492] 12,007,746 [88,271] 11,919,475	41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 2,808,766 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 (10,023,375) 1,106,659 22,560,714 (174,737) 22,385,977	10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 100,858 1,236,542 321,481 4,824,154 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833] 5,284,090	22,510,277 9,763,685 379,235 143,049 32,796,246 6,123,976 263,122 1,773,927 8,161,025 24,635,221 2,457,713 6,765,169 2,230,993 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,956,470 27,057,962 11,977,492 [4,399,682] 1,499,293 9,077,103 [54,986] 9,022,117

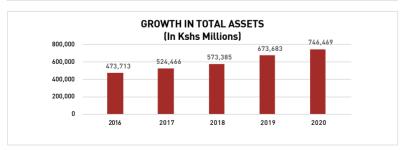
EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30TH JUNE, 2020



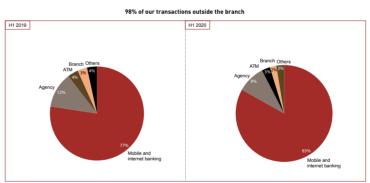
UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES	EQUITY BANK (KENYA) LIMITED							EQUITY GROU	JP HOLDINGS PLC				
STATEMENT OF COMPREHENSIVE INCOME (continued)	30th June	BANK 31st Dec	31st Mar	30th June	30 th June	COMPA 31st Dec	NY 31st Mar	30 th June	30 th June	GROUP 31st Dec	31st Mar	30 th June	
STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)	30™ June 2019	2019	2020	2020	2019	2019	2020	2020	2019	2019	2020	2020	
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	
	,,	,,	, ,	,,	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,	,,	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(,	,	
EARNINGS PER SHARE- BASIC & DILUTED	323.19	624.79	128.29	239.11	0.02	3.25	0.07	0.12	3.18	5.93	1.41	2.39	
DIVIDEND PER SHARE-DECLARED	-	400.00	-	-	-	-	-	-	-	-	-	-	
OTHER DISCLOSURES													
1) NON PERFORMING LOANS AND ADVANCES													
a) Gross non performing loans and advances	22,241,301	26,184,843	32,166,812	32,793,328	=	=	-	-	29,243,130	36,273,992	44,648,014	45,550,316	
b) Less interest in suspense	3,075,505	3,595,537	4,512,192	4,720,396	-	-	-	-	3,579,769	4,299,222	5,381,185	5,783,140	
c) Total non-performing loans and advances (a-b)	19,165,796	22,589,306	27,654,620	28,072,932	-	-	-	-	25,663,361	31,974,770	39,266,829	39,767,176	
d) Less loan loss provision	6,902,112	10,105,423	11,621,681	12,372,202	-	-	-	-	9,449,135	12,937,708	15,078,139	16,319,141	
e) Net non- performing loans (c-d)	12,263,684	12,483,883	16,032,939	15,700,730	-	-	-	-	16,214,226	19,037,062	24,188,690	23,448,035	
f) Discounted value of securities	11,262,340	11,341,973	14,834,534	14,382,064	-	-	-	-	15,168,999	17,897,872	22,082,387	22,879,863	
g) Net NPLs exposure (e-f)	1,001,344	1,141,910	1,198,405	1,318,666	-	-	-	-	1,045,227	1,139,190	2,106,303	568,172	
2) INSIDER LOANS AND ADVANCES													
a) Directors, shareholders and associates	2,195,793	3,001,441	3,180,962	4,480,269	-	-	-	-	2,380,740	3,188,958	3,366,758	4,661,838	
b) Employees	4,847,285	4,997,039	4,997,314	5,080,736	=	=	-	-	6,207,446	6,484,656	6,503,435	6,769,370	
c) Total insider loans and advances and other facilities	7,043,078	7,998,480	8,178,276	9,561,005	-	-	-	-	8,588,186	9,673,614	9,870,193	11,431,208	
3) OFF BALANCE SHEET ITEMS													
a) Letter of credit, guarantees and acceptances	67,050,258	72,277,376	76,635,876	66,896,074	_	_	_	_	81,404,282	83,225,929	93,159,724	84,934,376	
b) Forwards,swaps and options	23,361,463	32,137,299	40,321,292	40,267,371	-	-	_	_	23,361,462	32,809,333	40,321,292	40,267,371	
c) Other contigent liabilities	-010-114-0	-			-	-	-	-	-010-114	-		-	
d) Total contigent liabilities	90,411,721	104,414,675	116,957,168	107,163,445	-	-	-	-	104,765,744	116,035,262	133,481,016	125,201,747	
4) CAPITAL STRENGTH													
a) Core capital	60,711,963	62,469,024	63,440,715	64,350,476	-	-	-	-	92,168,739	107,504,675	109,148,317	110,200,576	
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	=	=	-	-	4,173,124	4,173,124	4,173,124	4,173,124	
c) Excess / (deficiency) d) Supplementary capital	59,711,963 10,240,000	61,469,024 20,270,000	62,440,715 21,060,000	63,350,476 21,330,000	-	-	-	-	87,995,615 10,357,193	103,331,551 21,032,684	104,975,193 21,843,884	106,027,452 22,153,778	
e) Total capital (a+d)	70,951,963	82,739,024	84,500,715	85,680,476	-	-		-	102,525,932	128,537,359	130,992,201	132,354,354	
f) Total risk weighted assets	423,466,456	475,759,743	503,597,408	524,264,379	_	_	_	_	526,167,924	601,744,216	623,443,415	653,898,060	
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RATIOS													
g) Core capital / total deposit liabilities	17.1%	16.4%	15.9%	15.2%	-	-	-	-	20.1%	22.3%	21.9%	20.3%	
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	-	-	-	-	8.0%	8.0%	8.0%	8.0%	
i) Excess / (deficiency) (g-h)	9.1%	8.4%	7.9%	7.2%	-	-	-	-	12.1%	14.3%	13.9%	12.3%	
j) Core capital / total risk weighted assets k) Minimum statutory ratio	14.3%	13.1% 10.5%	12.6% 10.5%	12.3% 10.5%	-	-	-	-	17.5% 10.5%	17.9% 10.5%	17.5% 10.5%	16.9%	
L) Excess / (deficiency) (j-k)	10.5% 3.8%	10.5% 2.6%	2.1%	1.8%	-	-	-	-	7.0%	7.4%	7.0%	10.5% 6.4%	
m) Total capital/ total risk weighted assets	16.8%	17.4%	16.8%	16.3%					19.5%	21.4%	21.0%	20.2%	
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	_	-	_	_	14.5%	14.5%	14.5%	14.5%	
o) Excess / (deficiency) (m-n)	2.3%	2.9%	2.3%	1.8%	-	-	-	-	5.0%	6.9%	6.5%	5.7%	
(p) Adjusted core capital / total deposit liabilities*	18.0%	16.7%	16.0%	15.3%	-	-	-	-	21.1%	22.7%	22.2%	20.6%	
(q) Adjusted core capital / total risk weighted assets*	15.1%	13.3%	12.7%	12.4%	-	-	-	-	18.4%	18.2%	17.8%	17.1%	
(r) Adjusted total capital / total risk weighted assets*	17.5%	17.6%	16.9%	16.4%	-	-	-	-	20.4%	21.7%	21.3%	20.5%	
5) LIQUIDITY													
a) Liquidity ratio	61.6%	54.7%	54.9%	59.4%	-	-	-	_	56.5%	52.1%	51.6%	54.2%	
b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	-	-	-	-	20.0%	20.0%	20.0%	20.0%	
c) Excess / (deficiency) (a-b)	41.6%	34.7%	34.9%	39.4%	-	-	-	-	36.5%	32.1%	31.6%	34.2%	

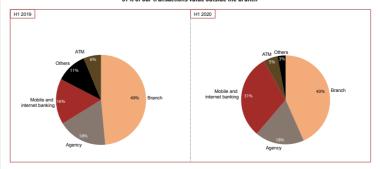






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*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS 9. These financial statements are extracts from the books of the institution. The complete set of financial statements, statutory and qualitative disclosures can be accessed on the Institution's website, www.e.

They may also be accessed at the institution's head office located at Equity Centre, 9th floor, Hospital Road Upper Hill.



Group CEO & Managing Director









