## EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30<sup>™</sup> SEPTEMBER, 2020



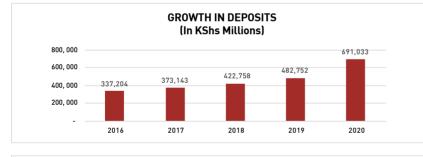
	UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES		EQUIT	BANK (KENYA) L BANK					COMPANY		EQUITY GROUP			GROUP		
A ADD         Description         Descripi         Description         De	STATEMENT OF FINANCIAL POSITION AS AT	1		31 <sup>st</sup> Mar 2020					31 <sup>st</sup> Mar 2020					31st Mar 2020		30 <sup>th</sup> Sept 2020
	A. ASSETS															Shs. '000' (Unaudited)
	1. Cash (both local & foreign)	7,800,212	10,294,829	10,691,593	8,345,301	9,864,622						21,996,084	25,499,983	24,702,503	26,188,046	41,713,160
Image: 1		39,091,406	22,299,710	15,375,969	15,865,945	15,201,432	-	-	-	-	-	39,091,406	22,299,710	15,375,969	15,865,945	15,201,432
J. M.J.M.         NATUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
							-	-	-	-	-					222,840,019
1. John Mark         1. John Mark         1. John Mark	•						-	-	-		-					17,118,498 14,516,264
Andersonantic biologic bi	b. Other securities				-	-	-	-	-	-	-					2,602,234
Schemating         Schemat							-	-	-	-	-					205,721,521
							-	-	-	-	-					34,939,068
							-	-	-	-	-					26,815,679
I book matrix           I book matrix		13,142,467	6,800,293	8,793,030	9,995,689	18,333,398	83.250	- 36.935	-	- 8.923	- 13.175					93,794,276 200,472
		263,385,715	276,863,043	284,234,137	293,741,008	302,424,380	-	-	-	-	-					453,889,882
		948,890	925,602	4,688,379	1,283,328	2,649,598	79,551	60,535	92,861	41,530	39,265	-	19,100	-	-	47,547
B. MACTONING         1		-	-	-	-	-	66,786,117	66,786,117	70,193,742	70,193,742	80,598,329	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 400 05
		5,433,108	5,725,566	5,727,060	5,700,234	5,465,703	-	12,455	12,516	12,329	12,204	- 11,304,008	11,030,843	- 11,374,618	- 11,165,575	5,132,954
	16. Prepaid lease rentals	12,111	-	-	-	-	-	-	-	-	-	98,653	-	-	-	
	-						82.006	87. (81	- 87 781	-	-					9,597,243 9,709,54
A. SMACT     Distant     Distant <thdistant< th=""> <thdistant< th=""></thdistant<></thdistant<>		4,723,303		-				-	-	-	-	-		-		7,707,34
1         1																38,090,48
>>>>>>>>>>>>>>>>>>>>>>>>>>>>	21. TUTAL ASSETS	511,829,030	507,525,237	530,686,258	562,011,143	598,932,121	67,418,917	79,833,559	83,595,580	80,109,253	81,441,187	677,105,467	673,682,541	693,185,695	746,469,073	933,914,30
D         D																
		- 367 /.0/ 116	- 380 603 583	300 / 31 801	- 423 833 008	- 445 318 442	-	-	-	=	-	- 478 100 500	-	-	- 5/3 803 030	691,033,33
5. Mitchard			-			-40.010,440	-	-	-	-	-			-//,020,941		071,000,000
2         Decomposition         0.0000         0.000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
I Monthinger answer         Type         Open         Open </td <td></td> <td></td> <td></td> <td></td> <td>45,962,394</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>2,116,95 68,542,72</td>					45,962,394		-	-	-	-	-					2,116,95 68,542,72
D         D	28. Balances due to group companies	231,960	176,118	434,925	586,010	632,837	491,390	618,649		480,242	1,815,318	77,470	-	74,804	90,233	
9. Decision       9. Decision       0. Decision		750,568	1,257,482	3.355,773	443,305	237,520	-	-	38,789	-	-	1,106,234	1,928,201	4,169,437	815,083	662,63 154,44
3)              3)              101236	31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-	59,414	149,708	138,590	25,564	1,632,69
No. Modelling         Granter description         Granter descrin         Granter descrin         Gr		-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,933,03
c         Name         Normal																30,256,59 796,332,42
					, ,				, ,			, ,				
		20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	1 886 837	1 886 807	1 996 907	1 886 807	1 996 907	1 886 807	1 996 907	1 886 807	1 886 807	1,886,83
if Montange (and manufacture) (and																16,062,607
2)         2)<							-	-		-	-					(1,979,229
100 Decision 1        <		35,204,794	27,569,325	31,417,810	34,742,590	38,197,962	48,975,259	61,226,955	61,504,656	61,670,363	61,674,237					113,964,134 738,780
A. D. A. D. A. M. A. M.	40. Other reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A. Theoreman       B. 1070       O. 10.200       O. 10.400       D. 10.200       D. 10.200 <thd. 10.200<="" th=""> <thd. 10.200<="" th=""> <thd. 10.200<="" th=""></thd.></thd.></thd.>		-	-	-	-	-	-	-	-	-	-	-	1 057 282	1 008 215	-	6 008 75/
Summer concernance       Normal Superior Concernance       Nor	-	78,491,773	69.914.370	72,628,489	78,177,301	83,817,450	44 924 702	70 174 200	79 / 5/ 100	79 619 807	79 623 681					137,581,883
Summer concernance       Normal Superior Concernance       Nor							00,724,703	77,170,377	77,434,100	1110111001	7710201001	100,700,702	111,770,000	,		
A. THEST GOM       Notes       State		511 829 030	507 525 237	530 686 258	562 011 143	598 932 121						,			746 469 073	933 914 307
11 Los Advances       11 Market advances       11 Market advances       11 Market advances       12 Market ad	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	511,829,030	507,525,237	530,686,258	562,011,143	598,932,121						,			746,469,073	933,914,307
12       30.00000000000000000000000000000000000	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	511,829,030	507,525,237	530,686,258	562,011,143	598,932,121						,			746,469,073	933,914,307
1 Decomposition         47.24         79.44         79.49         90.39         90.20         90.20         90.39         90.20         90.30         90.20         90.30         90.20         90.30         90.20         90.30         90.20         90.30         90.20         90.30         90.20         90.30         90.20	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	511,829,030	507,525,237	530,686,258	562,011,143	598,932,121						,			746,469,073	933,914,307
1.4. 00 minutesimum       1.0.0.0.0       1.0.0.0.0       1.0.0.0.0      <	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances	19,858,534	28,835,285	7,293,372	15,578,001	24,282,356						677,105,467 28,975,174	<b>673,682,541</b> 41,458,529	693,185,695 10,767,246	22,510,277	36,031,369
L. NITERST DZPINSTS         L. MITERST DZPINSTS         L. MITERST MODIE         S. S	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	19,858,534	28,835,285 15,658,672	7,293,372 4,156,241	15,578,001 8,961,727	24,282,356 14,101,870		79,833,559	83,595,580	80,109,253	81,441,187	677,105,467 28,975,174 12,632,814	<b>673,682,541</b> 41,458,529 16,872,322	<b>693,185,695</b> 10,767,246 4,516,558	22,510,277 9,763,685	36,031,369 15,396,709
12 Contrast deponds       55.82.33       7.98.839       2.40.839       7.98.839 <td>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS     STATEMENT OF COMPREHENSIVE INCOME     1. INTEREST INCOME     1.1 Loans and advances     1.2 Government securities     1.3 Deposits and placements with banking institutions     1.4 Other interest income</td> <td>19,858,534 11,770,070 472,244 49,128</td> <td>28,835,285 15,658,672 799,441 190,439</td> <td>7,293,372 4,156,241 106,398 16,386</td> <td>15,578,001 8,961,727 155,403 31,801</td> <td>24,282,356 14,101,870 184,851 45,149</td> <td>67,418,917</td> <td><b>79,833,559</b></td> <td><b>83,595,580</b></td> <td><b>80,109,253</b></td> <td><b>81,441,187</b></td> <td>677,105,467 28,975,174 12,632,814 1,125,912 53,052</td> <td><b>673,682,541</b> 41,458,529 16,872,322 1,201,517 190,439</td> <td><b>693,185,695</b> 10,767,246 4,516,558 119,210 20,198</td> <td>22,510,277 9,763,685 379,235 143,049</td> <td>36,031,369 15,396,709 492,122 159,560</td>	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS     STATEMENT OF COMPREHENSIVE INCOME     1. INTEREST INCOME     1.1 Loans and advances     1.2 Government securities     1.3 Deposits and placements with banking institutions     1.4 Other interest income	19,858,534 11,770,070 472,244 49,128	28,835,285 15,658,672 799,441 190,439	7,293,372 4,156,241 106,398 16,386	15,578,001 8,961,727 155,403 31,801	24,282,356 14,101,870 184,851 45,149	67,418,917	<b>79,833,559</b>	<b>83,595,580</b>	<b>80,109,253</b>	<b>81,441,187</b>	677,105,467 28,975,174 12,632,814 1,125,912 53,052	<b>673,682,541</b> 41,458,529 16,872,322 1,201,517 190,439	<b>693,185,695</b> 10,767,246 4,516,558 119,210 20,198	22,510,277 9,763,685 379,235 143,049	36,031,369 15,396,709 492,122 159,560
2.2 Departments from basing institutions       19,771       19,748       7,108       2,739       9,92,84       2,7377       -       -       -       -       -       19,89,93       9,89,84       90,707       10,20,22       2,444         2. Other interval expresses       7,779,485       11,844,628       3,779,979       18,772       2,729,77       -	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS     STATEMENT OF COMPREHENSIVE INCOME     1. INTEREST INCOME     1.1 Loans and advances     1.2 Government securities     1.3 Deposits and placements with banking institutions     1.4 Other interest income	19,858,534 11,770,070 472,244 49,128	28,835,285 15,658,672 799,441 190,439	7,293,372 4,156,241 106,398 16,386	15,578,001 8,961,727 155,403 31,801	24,282,356 14,101,870 184,851 45,149	67,418,917	<b>79,833,559</b>	<b>83,595,580</b>	<b>80,109,253</b>	<b>81,441,187</b>	677,105,467 28,975,174 12,632,814 1,125,912 53,052	<b>673,682,541</b> 41,458,529 16,872,322 1,201,517 190,439	<b>693,185,695</b> 10,767,246 4,516,558 119,210 20,198	22,510,277 9,763,685 379,235 143,049	36,031,369 15,396,709 492,122 159,560
2.3       0.0       7.07.04       3.07.091       1.44.09       9.07.294       -       -       -       -       1.958.99       2.99.292       9.92.79       1.73.297       2.44.9         2.1       1.11111111111111111111111111111111111	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> </ul>	19,858,534 11,770,070 472,244 49,128	28,835,285 15,658,672 799,441 190,439	7,293,372 4,156,241 106,398 16,386	15,578,001 8,961,727 155,403 31,801	24,282,356 14,101,870 184,851 45,149	67,418,917	<b>79,833,559</b>	<b>83,595,580</b>	<b>80,109,253</b>	<b>81,441,187</b>	677,105,467 28,975,174 12,632,814 1,125,912 53,052	<b>673,682,541</b> 41,458,529 16,872,322 1,201,517 190,439	<b>693,185,695</b> 10,767,246 4,516,558 119,210 20,198	22,510,277 9,763,685 379,235 143,049	36,031,369 15,396,709 492,122 159,560
2.1 Values       1.1000/2       <	44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2. INTEREST EXPENSES 2.1 Customer deposits	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835	7.293.372 4.156.241 106.398 16.386 <b>11.572.397</b> 2.443.905	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348	24,282,356 14,101,870 184,851 45,149 <b>38,614,226</b> 7,683,723	67,418,917	<b>79,833,559</b>	<b>83,595,580</b>	<b>80,109,253</b>	<b>81,441,187</b>	677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566	673,682,541 41,458,529 16,872,322 1,201,517 190,439 59,722,807	693,185,695 10.767,246 4.516,558 119,210 20,198 15,423,212 2,821,123	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976	36.031,36 15.396,70 492,12 159,56 <b>52,079,76</b> 9,579,00
A. No-NI-REEST NCOME         J. Book.note         J. Book.note         J. Book.note         J. Status         J. St	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751	24,282,356 14,101,870 184,851 <b>38,614,226</b> 7,683,723 59,536	67,418,917	<b>79,833,559</b>	<b>83,595,580</b>	<b>80,109,253</b>	<b>81,441,187</b>	677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033	673,682,541 41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191	22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122	36,031,36 15,396,70 492,12 159,56 <b>52,079,76</b> 9,579,00 549,59
4.1 Fees and commission incomessions income sions income sionsincome sincome sions income sincome sions income sions	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b>	7.293.372 4.156,241 106,398 16,386 <b>11,572,397</b> 2.443,905 7,101 747,591 <b>3,198,597</b>	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b>	24,282,356 14,101,870 184,851 45,149 <b>38,614,226</b> 7,683,723 59,536 2,173,977 <b>9,917,236</b>	67,418,917 - - - - - - - - - - - - - - - - - - -	79,833,559 181,752 181,752	83,595,580	80,109,253 80,109,253 	81,441,187 	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	673,682,541 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	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 3,878,051	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b>	36.031.36 15.396,70 492,12 159,56 <b>52,079,76</b> 9.579,00 549,59 2,640,64 <b>12,769,25</b>
4.2       0.00000000000000000000000000000000000	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b>	7.293.372 4.156,241 106,398 16,386 <b>11,572,397</b> 2.443,905 7,101 747,591 <b>3,198,597</b>	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b>	24,282,356 14,101,870 184,851 45,149 <b>38,614,226</b> 7,683,723 59,536 2,173,977 <b>9,917,236</b>	67,418,917 - - - - - - - - - - - - - - - - - - -	79,833,559 181,752 181,752	83,595,580	80,109,253 80,109,253 	81,441,187 	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	673,682,541 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	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 3,878,051	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b>	36.031.36 15.396,70 492,12 159,56 <b>52,079,76</b> 9.579,00 549,59 2,640,64 <b>12,769,25</b>
1.2 Foregarding trading	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> <li>2.3 Other interest expense</li> <li>2.4 Total interest expenses</li> <li>3. NET INTEREST INCOME</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b>	7.293.372 4.156,241 106,398 16,386 <b>11,572,397</b> 2.443,905 7,101 747,591 <b>3,198,597</b>	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b>	24,282,356 14,101,870 184,851 45,149 <b>38,614,226</b> 7,683,723 59,536 2,173,977 <b>9,917,236</b>	67,418,917 - - - - - - - - - - - - - - - - - - -	79,833,559 181,752 181,752	83,595,580	80,109,253 80,109,253 	81,441,187 	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	673,682,541 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	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 3,878,051	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b>	36.031.36 15.396,70 492,12 159,56 <b>52,079,76</b> 9.579,00 549,59 2,640,64 <b>12,769,25</b>
4.4 Distanciant	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Obeposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest inCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4.1 Fees and commissions income on loans &amp; advances</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215	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	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564	24,282,356 14,101,870 184,851 45,149 <b>38,614,226</b> 7,683,723 59,536 2,173,977 <b>9,917,236</b> <b>28,696,990</b> 3,808,180	67,418,917 - - - - - - - - - - - - - - - - - - -	79,833,559 181,752 181,752	83,595,580	80,109,253 80,109,253 	81,441,187 	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	673,682,541 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	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 3,878,051 11,545,161	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713	36.031.36 15.396.70 492.12 159.56 <b>52,079,76</b> 9.579.00 549.59 2.640.64 <b>12,769,25</b> <b>39,310,50</b> 4.383,00
4.1 Feature stancem       1558.022       0.792.85       5.547.49       12.894.96       12.954.96       12.92.49       27.92.00       22.548.90       0.703.005       6.213.01.01       14.040.20       24.042.00         5. TORLO EXENSES       7.97.00       5.162.20       5.162.20       2.69.00       2.69.00       6.07.05.01       1.09.710       3.99.775       2.82.95.00       5.31.02.01       8.07.02       1.09.710       3.99.775       2.82.95.00       3.03.25.01       3.07.077       2.82.95.00       3.03.25.01       3.07.775       2.82.95.00       3.03.25.01       3.07.975       2.82.95.00       3.03.25.01       3.07.775       2.82.95.00       3.03.25.01       3.07.775       2.82.95.00       3.03.25.01       3.07.775       2.82.95.00       3.03.25.01       3.07.975       3.02.50       3.03.25.01       3.03.25.0	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1. 2. Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Obposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 1,775,641 <b>3,856,066</b> 7,637,670	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202	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	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,31 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 2,917,236 28,696,990 3,808,180 6,377,103	67,418,917 - - - - - - - - - - - - - - - - - - -	79,833,559 181,752 181,752	83,595,580	80,109,253 80,109,253 	81,441,187 	677,105,467 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 523,033 18,58,839 10,503,438 32,283,514 4,291,146 11,403,669	673,682,541 41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742	693,185,695 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	22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169	36,031,36 15,396,70 49,212 159,56 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64
5.       TAL OPERATING INCOME       97,903,46       97,80,24,01       97,81,24,14       97,82,414       97,82,414       97,83,22       97,93,254       97,93,254         A. DeckTING CXPENSES       K.	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4.1 Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1.775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072	7,293,372 4,156,241 106,398 16,386 <b>11,572,397</b> 2,443,905 7,101 747,591 <b>3,198,597</b> <b>8,373,800</b> 1,284,960 2,664,907 695,548	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723 1,547,446	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241	67,418,917 - - - - - - - - - - - - -	79,833,559	83,595,580	80,109,253 80,109,253 	81,441,187 	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	673,682,541 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 3,593,661	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 3,0191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993	36,031,369 15,396,700 492,122 159,566 <b>52,079,766</b> 9,579,000 549,599 2,640,649 <b>12,769,25</b> <b>39,310,507</b> 4,383,000 11,108,644 4,005,140
4. Lands provision       10.07       3.969.78       3.249.70       4.723.32       1.97.70       1.97.70       5.302.56       3.116.72       1.802.77	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest income</li> <li>2.3 Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4.1 Fees and commissions income on loans &amp; advances</li> <li>4.2 Dividend income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>30,200,094</b> <b>30,200,094</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 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 2,664,907 655,548 1,006,254	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723 1,547,446	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 28,696,990 3,808,180 6,377,103 2,384,241 -	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 	83,595,580	80,109,253 80,109,253 403,350 - - - - - - - - - - - - -	81,441,187 	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	673,682,541 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	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 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 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358	36,031,36 15,396,70 492,12: 159,56 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 5,321,16
4. Lands provision       10.07       3.969.78       3.249.70       4.723.32       1.97.70       1.97.70       5.302.56       3.116.72       1.802.77	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>11. Loans and advances</li> <li>12. Government securities</li> <li>13. Deposits and placements with banking institutions</li> <li>14. Other interest income</li> <li>15. Total interest income</li> <li>21. INTEREST EXPENSES</li> <li>22. Deposits and placements from banking institutions</li> <li>23. Other interest expenses</li> <li>24. Total interest expenses</li> <li>25. NET INTEREST INCOME</li> <li>41. Fees and commissions income on loans &amp; advances</li> <li>42. Other fees and commissions income</li> <li>43. Foreign exchange trading income</li> <li>44. Dividend income</li> <li>45. Other income</li> <li>45. Total non-interest income</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 7,719,635 <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 3,032,347 <b>20,732,856</b>	7,293,372 4,156,241 106,398 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	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723 1,547,446 2,215,493 <b>10,285,226</b>	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,90 16,648,425	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586	83,595,580 255,095 255,095 - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 - 403,350 - 206,800 32,326 239,126	81,441,187 81,441,187 422,378 422,378 422,378 - - - - - - - - - - - - -	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 4,291,146 11,403,669 2,841,114 - 4,012,975 22,548,904	673,682,541 41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 926,737 11,545,161 11,545,161 1,401,477 4,002,812 1,094,954 	22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358 <b>14,400,233</b>	36,031,369 15,396,700 492,122 159,561 <b>52,079,760</b> 549,599 2,640,649 <b>12,769,252</b> <b>39,310,500</b> 4,383,000 11,108,644 4,005,140 5,321,160 <b>24,817,95</b> 2
6.2 Start ords       6.99,797       8.89,797       8.89,893       2.03,897       4.208,5033       6.979,580       -       10.707       9.4,805       1.227,69       12.88,64,60       3.23,191       6.59,723       10.887         6.3 Director*       110,709       118,807       9.88,65       113,716       155,552       -       -       -       2.03,024       475,453       10.08,85       2.89,88       13.85       4.53       2.23,351       4.75,453       10.08,85       2.33,181       4.55,522       2.03,85       -       -       -       -       2.03,024       4.75,453       10.08,85       2.23,851       4.75,453       1.25,65       2.48,958       3.48,958       3.12,45       3.99,979       2.48,958       3.48,958       3.98,958       4.56,423       3.99,958       4.56,423       3.93,958       5.96,418       3.90,958       4.56,423       3.99,958       3.98,958       5.96,418       3.96,459       3.92,798       4.24,28,99	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Outsomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Tees and commissions income on loans &amp; advances</li> <li>4. Frees and commissions income</li> <li>4. Foreign exchange trading income</li> <li>4. Dividen income</li> <li>4. Dividen income</li> <li>5. TOTAL OPERATING INCOME</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 7,719,635 <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 3,032,347 <b>20,732,856</b>	7,293,372 4,156,241 106,398 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	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723 1,547,446 2,215,493 <b>10,285,226</b>	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,90 16,648,425	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586	83,595,580 255,095 255,095 - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 - 403,350 - 206,800 32,326 239,126	81,441,187 81,441,187 422,378 422,378 422,378 - - - - - - - - - - - - -	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 4,291,146 11,403,669 2,841,114 - 4,012,975 22,548,904	673,682,541 41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 2,969,642 14,740,446 44,982,361 5,596,635 15,608,742 3,503,661 6,071,015 30,780,053	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 926,737 926,737 11,545,161 11,545,161 1,401,477 4,002,812 1,094,954 	22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358 <b>14,400,233</b>	36,031,365 15,396,700 492,122 159,567 52,079,760 549,599 2,640,642 12,769,253 39,310,507 4,383,000 11,108,644 4,005,140 5,321,16 24,817,952
6.4. Brance       1.107.096       1107.096       1107.096       1107.096       1107.096       1107.096       2.098.256       7758.079       1.465.26       2.199.036       -	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Obeposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest income</li> <li>2.3 Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Foreign exchange trading income</li> <li>4.2 Other ficcome</li> <li>4.5 Other income</li> <li>5. Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>4. OPERATING EXPENSES</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,077 20,732,856 <b>55,148,268</b>	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 8,373,800 1,284,960 2,664,907 655,548 1,006,254 5,651,669 14,025,469	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> <b>2</b> ,198,564 4,323,723 1,547,446 - 2,215,493 <b>10,285,226</b> <b>28,489,748</b>	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 2,9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,901 16,648,425 45,345,415	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338	83,595,580 255,095 255,095 - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 - 403,350 - 206,800 32,326 239,126	81,441,187 81,441,187 422,378 422,378 422,378 - - - - - - - - - - - - -	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	673,682,541 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 5,503,661 5,071,015 30,780,053 75,762,414	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 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 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,2946,358 <b>14,400,233</b> <b>39,035,454</b>	36.031.365 15.396,709 492,122 159,560 <b>52,079,760</b> 549,599 2,640,649 <b>12,769,253</b> <b>39,310,507</b> 4,383,000 11,108,644 4,005,140 -5.321,165 <b>24,817,952</b> <b>64,128,455</b>
6.5 Depretation on property and equipment       1.401:09       2.918.655       7.98.079       1.468.226       2.919.034       -       5.6       4.73       4.754.433       1.236.562       2.461.27       3.726.561       3.928.25       1.126.561       3.928.25       1.206.561       3.928.25       1.206.561       3.928.25       1.206.561       3.928.25       1.428.562       1.928.255       1.928.255       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.265       1.928.266       1.928.265       1.928.265       1.928.266       1.928.278       1.928.266       1.928.266<	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4.1 Fees and commissions income on loans &amp; advances</li> <li>4.2 Orburing exchange trading income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787	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 3,032,365 55,148,268	7,293,372 4,156,241 106,398 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	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723 1,547,446 - 2,215,493 <b>10,285,226</b> <b>28,489,748</b> 6,725,334 4,505,033	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 2,384,241 16,648,425 45,345,415	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 	83,595,580 	80,109,253 80,109,253 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 200,800 92,623 299,423 201,801	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	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766	693,185,695 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 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322	36,031,365 15,396,705 492,122 159,566 <b>52,079,760</b> 9,579,005 549,595 2,640,645 <b>12,769,253</b> <b>39,310,507</b> 4,383,005 11,108,644 4,005,140 5,321,165 <b>24,817,952</b> <b>64,128,455</b> 14,757,733 10,829,452
6.6       Amortination charges       86,95,552       1,111,474       291,133       4,097,253       1,254,247       3,23,254       1,239,240       19,283,255       4,284,816       3,21,41       6,092,283       11,424         6.7       Other operating expenses       19,438,409       29,174,34       499,735       19,838,424       19,838,426       4,097,235       19,838,426       19,838,426       4,097,235       19,838,426       19,288,464       12,884,464       22,855       4,824,184       4,097,235       14,409       3,322,40       19,581,355       4,824,484       12,884,464       22,857,465       4,524       4,228,484       12,884,464       22,857,865       19,77,430       7,003,641       11,977,492       19,892,305       1,117,43       12,290,248       31,382,248       31,382,248       31,382,248       31,373,70       10,91,914       11,977,492       10,91,914       11,977,492       19,89,814       10,92,91       10,92,91,914       11,977,492       19,89,814       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       11,977,492       12,971,145       11,977,492       12,971,145<	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Ucusomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Total commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividen dincome</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> </ul>	19,858,534 11,770,070 472,244 32,149,976 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	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 <u>3,020,094</u> <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,072 <b>20,732,856</b> <b>55,148,268</b> 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 5,651,669 14,025,469 14,025,469	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> 2,198,564 4,323,723 1,547,446 <b>28,489,748</b> <b>6,725,334</b> 4,505,033 10,436	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 2,384,241 16,648,425 45,345,415	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,750,388 960 11,073 75,631	83,595,580 	80,109,253 80,109,253 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 200,800 92,623 299,423 201,801	677,105,467 677,105,467 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 9,377,773 127,256	673,682,541 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 5,509,635 15,608,742 3,503,661 5,509,635 75,762,414 5,302,566 12,808,766 143,460	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 3,0,191 130,191 130,191 130,191 1,602,812 1,004,954 8,313,161 19,858,322 3,116,721 3,233,191 21,714	22,510,277 9,763,685 379,235 14(3,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,2946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,779,322 50,351	36,031,369 15,396,709 492,122 159,560 52,079,7600 549,599 2,640,649 12,769,253 39,310,507 4,383,005 11,108,644 4,005,144 4,005,144 4,005,144 5,321,163 24,817,952 64,128,459 14,757,732 10,829,452 79,051
5.8 Total operating expenses       19,438,609       29,17,403       9,03,167       19,28,762       31,392,210       18,30,37       10,000       33,555       92,855       167,08       30,00,082       44,28,984       12,86,461       27,07,075       45,07       7,0 Profit / loss before tax and exceptional items agin nucleus       50,05,07       25,073,655       4,99,402       9,06,986       13,952,204       12,302,248       333,857       554,081       524,071,08       31,477,40       7,003,641       11,977,402 <td><ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest mome</li> <li>2.3 Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4.1 Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> </ul></td> <td>19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 199,771 1,775,641 7,719,635 <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,096</td> <td>28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,072 <b>20,732,856</b> <b>55,148,268</b> 3,969,783 8,579,853 18,855 180,994</td> <td>7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 8,373,800 1,284,960 2,664,907 695,548 1,284,960 2,664,907 695,545 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342</td> <td>15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>18,204,522</b> 2,198,564 4,323,723 1,547,446 <b>2</b>,215,693 <b>10,285,226</b> <b>28,489,748</b> 6,725,334 4,505,033 10,436 113,174</td> <td>24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,901 16,648,425 45,345,415 12,333,242 6,919,580 16,268</td> <td>67,418,917 67,418,917 - - - - - - - - - - - - -</td> <td>79,833,559 </td> <td>83,595,580 - 255,095 - 255,095 - - - - - - - - - - - - -</td> <td>80,109,253 80,109,253 403,350 - - - - - - - - - - - - -</td> <td>81,441,187 81,441,187 422,378 422,378 422,378 422,378 - - - - - - - - - - - - -</td> <td>677,105,467 677,105,467 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</td> <td>673,682,541 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 14,3,460 425,178</td> <td>693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 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 2,7,74 100,858</td> <td>22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 24,435,221 2,457,713 6,765,169 2,230,999 2,2946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,351 218,988</td> <td>36.031.369 15.396,709 492,122 159,567 52,079,760 549,599 2,640,649 12,769,255 39,310,507 4,383,005 11,108,644 4,005,144 5,321,165 24,817,952 64,128,455 14,757,733 10,829,455 79,05 354,245</td>	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1.1 Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2.2 Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest mome</li> <li>2.3 Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4.1 Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 199,771 1,775,641 7,719,635 <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,096	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,072 <b>20,732,856</b> <b>55,148,268</b> 3,969,783 8,579,853 18,855 180,994	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 8,373,800 1,284,960 2,664,907 695,548 1,284,960 2,664,907 695,545 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>18,204,522</b> 2,198,564 4,323,723 1,547,446 <b>2</b> ,215,693 <b>10,285,226</b> <b>28,489,748</b> 6,725,334 4,505,033 10,436 113,174	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,901 16,648,425 45,345,415 12,333,242 6,919,580 16,268	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 	83,595,580 - 255,095 - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 - - - - - - - - - - - - -	677,105,467 677,105,467 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	673,682,541 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 14,3,460 425,178	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 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 2,7,74 100,858	22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 24,435,221 2,457,713 6,765,169 2,230,999 2,2946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,351 218,988	36.031.369 15.396,709 492,122 159,567 52,079,760 549,599 2,640,649 12,769,255 39,310,507 4,383,005 11,108,644 4,005,144 5,321,165 24,817,952 64,128,455 14,757,733 10,829,455 79,05 354,245
7.0       Profit / [loss] before tax and exceptional items       20,541,957       25,973,665       4,994,302       9,160,986       13,952,204       16,833       12,330,248       353,856       569,618       564,783       24,791,534       31,477,430       7,003,661       11,977,492       18,853         8.0       Exceptional items       20,541,957       25,973,645       4,994,302       9,160,986       13,952,204       113,952,204       113,952,204       153,855       549,618       556,783       24,791,534       31,477,430       7,003,661       11,977,492       19,853       900         10.       Current tax       (6,162,587)       (8,476,143)       (2,098,291)       (13,395,793)       (15,304,112)       (5,050)       (68,255)       (76,157)       (196,921)       (100,212)       (7,252,068)       (10,02,375)       (2,671,465)       (4,399,642)       (4,799,730)       (4,99,642)       (4,799,730)       (4,99,642)       (4,798,72)       (1,08,33)       (5,504,112)       (10,629,288)       (10,02,375)       (17,475,04)       (1,042,375)       (2,60,714)       (5,292,92)       9,292,777       (4,08,23)       (5,260,714)       (5,292,92)       (1,98,30)       (5,260,714)       (5,292,92)       (2,80,64)       (1,743,64)       (1,698,64)       (1,743,76,91)       (1,68,75,76)       (2,56	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Loustomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. 0 Other interest expenses</li> <li>2. A Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Total one dommissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.6 Ammortisation charges</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,098 1,401,169 8,49,552	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,072 <b>20,732,856</b> <b>55,148,268</b> 3,969,783 8,579,853 18,865 180,994 2,918,655 1,111,474	7,293,372 4,156,241 106,398 11,572,397 2,443,905 7,101 7,47,591 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 5,8342 7,58,079 2,51,133	15,578,001 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 11,3,74 1,485,226 499,735	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 2,384,241 16,652 45,345,415	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 960 11,073 75,631 2,058 354	83,595,580 83,595,580 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 - 4,705 5,096	80,109,253 80,109,253 403,350 403,350 403,350 403,350 206,800 3.3,326 239,124 642,476 642,476	81,441,187 81,441,187 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 1,316	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	673,682,541 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 15,608,742 3,503,661 30,780,053 75,762,414 5,302,566 14,3460 425,178 4,754,343 1,266,816	693,185,695 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 1,236,554 321,481	22,510,277 9,763,685 379,235 43,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,2946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,351 218,988 2,461,271 6,39,283	36,031,365 15,396,705 492,122 159,566 <b>52,079,760</b> 9,579,005 549,599 2,640,645 <b>12,769,253</b> <b>39,310,507</b> 4,383,005 11,108,644 4,005,140 5,321,165 <b>24,817,952</b> <b>64,128,455</b> 14,757,733 10,829,452 79,05 354,245 3,725,09 1,032,475
9.0 Profit/loss) fitter exceptional items       20,941,957       25,973,65       4,94,90.20       9,16,09.80       10,292,09       10,395,20       10,395,20       10,502,07       10,502,07       10,002,275       10,002,275       10,002,375       10,002,375       10,002,375       10,002,375       10,002,375       10,002,375       10,002,375       10,005,375 <td><ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Ucusomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest income</li> <li>4.5 Total interest income</li> <li>3. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.6 Ammortisation charges</li> <li>6.7 Other operating expenses</li> </ul></td> <td>19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,096 1,401,169 8,849,552 8,869,457</td> <td>28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,088,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,072 2,312,072 <b>20,732,856</b> <b>55,148,268</b> 3,969,783 8,579,853 18,865 180,994 2,918,655 180,994</td> <td>7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 8,373,800 1,284,960 2,664,907 655,548 1,006,254 5,651,669 14,025,469 2,033,679 4,478 58,342 758,079 2,51,133 3,296,454</td> <td>15,578,001 8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 4,522,410 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,522,410 18,204,522 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 29,97,35 5,989,824</td> <td>24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,1/3,977 2,9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,901 16,643,425 45,345,415 12,333,242 6,919,580 16,502 2,190,034 754,521 9,013,064</td> <td>67,418,917 67,418,917 - - - - - - - - - - - - -</td> <td>79,833,559 181,752 181,752 181,752 181,752 12,500,000 58,586 12,758,586 12,740,338 9600 11,073 75,631 2,058 354 320,014</td> <td>83,595,580 83,595,580 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -</td> <td>80,109,253 80,109,253 403,350 403,350 - - - - - - - - - - - - -</td> <td>81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 1,3160</td> <td>677,105,467 677,105,467 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</td> <td>673,682,541 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 5,508,645 15,608,742 3,0780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855</td> <td>693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 15,423,212 2,821,123 130,191 15,423,212 1,094,954 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 3,214,81 4,824,154</td> <td>22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,551 218,988 2,451,271 6,39,283 8,956,470</td> <td>36.031.369 15.396,709 9.579,000 549,597 2,640,649 12,769,253 39,310,507 4,383,000 11,108,644 4,005,146 </td>	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Ucusomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest income</li> <li>4.5 Total interest income</li> <li>3. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.6 Ammortisation charges</li> <li>6.7 Other operating expenses</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,096 1,401,169 8,849,552 8,869,457	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,088,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 2,312,072 2,312,072 <b>20,732,856</b> <b>55,148,268</b> 3,969,783 8,579,853 18,865 180,994 2,918,655 180,994	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 8,373,800 1,284,960 2,664,907 655,548 1,006,254 5,651,669 14,025,469 2,033,679 4,478 58,342 758,079 2,51,133 3,296,454	15,578,001 8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 4,522,410 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,522,410 18,204,522 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 29,97,35 5,989,824	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,1/3,977 2,9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 4,078,901 16,643,425 45,345,415 12,333,242 6,919,580 16,502 2,190,034 754,521 9,013,064	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 12,500,000 58,586 12,758,586 12,740,338 9600 11,073 75,631 2,058 354 320,014	83,595,580 83,595,580 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 1,3160	677,105,467 677,105,467 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	673,682,541 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 5,508,645 15,608,742 3,0780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 15,423,212 2,821,123 130,191 15,423,212 1,094,954 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 3,214,81 4,824,154	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,551 218,988 2,451,271 6,39,283 8,956,470	36.031.369 15.396,709 9.579,000 549,597 2,640,649 12,769,253 39,310,507 4,383,000 11,108,644 4,005,146 
10. Current tax       (6,452,597)       (8,476,145)       (2,098,291)       (3,385,738)       (5,504,12)       (5,505)       (7,6157)       (98,921)       (10,023,275)       (2,671,465)       (2,792,72)       (1,492,92)       (2,671,465)       (4,399,482)       (4,39,48)       (4,399,482)	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expense</li> <li>2. A Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Total interest income</li> <li>3. NET INTEREST INCOME</li> <li>4. Some and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income on loans &amp; advances</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Ammortisation charges</li> <li>6.3 Total operating expenses</li> <li>7.0 ther operating expenses</li> <li>7.0 Profit / (loss) before tax and exceptional items</li> </ul>	19.858,534 11.770.070 472,244 49,128 <b>32,149,976</b> 5.834,223 109,771 1.775,641 <b>7.719,635</b> <b>24,430,341</b> <b>3.</b> 856,066 7,637,670 1.793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,096 1,401,169 849,552 <b>2.8</b> 89,457 <b>19,438,609</b>	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 3,032,347 <b>20,732,856</b> <b>55,148,268</b> 3,969,783 8,579,853 18,865 <b>51,101,994</b> 2,918,655 1,111,474 2,918,655	7,293,372 4,156,241 106,398 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 2,51,133 3,296,454	15,578,001 8,961,727 155,403 31,801 <b>24,726,932</b> 5,049,348 23,751 1,449,311 <b>6,522,410</b> <b>18,204,522</b> <b>2,198,564</b> 4,323,723 1,547,446 <b>2,215,493</b> <b>10,285,226</b> <b>28,489,748</b> <b>6</b> ,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,988,824 <b>19,328,762</b>	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 3,808,180 6,377,103 2,384,241 4,078,90 16,648,425 45,345,415 12,333,242 6,919,580 16,268 16,268 16,269 16,268 16,268	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 12,758,586 12,740,338 960 11,073 75,631 2,058 354 354 320,044 410,090	83,595,580 83,595,580 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 - 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 1,316 133,600 167,018	677,105,467 677,105,467 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 2,84,1114 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	673,682,541 41,458,529 16,872,322 1,201,517 190,439 59,722,807 11,072,280 698,524 2,969,642 14,720,466 44,982,361 5,596,635 15,608,742 3,503,661 15,608,742 3,503,666 12,808,766 12,808,766 14,33,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984	693,185,695 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 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,233,191 21,714 10,858 1,236,542 321,481 4,824,154 12,854,661	22,510,277 9,763,685 379,235 143,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 <b>3,9035,454</b> 8,022,277 6,719,322 50,351 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,351 218,988 2,451,271 6,39,283 2,956,470 <b>27,057,962</b>	36.031.369 15.396.700 492,122 159.567 52,079,760 549.599 2,640.649 12,769,253 39,310,507 4,383,005 11,108,644 4,005,140 5,321.66 24,817,952 64,128,459 14,757,733 10,829,452 79,05 354,249 3,725,09 1,032,479 1,032,479 1,032,479 1,032,479 18,853,501
11. Deferred tax       (-       -1,246,224       952,629       1,398,173       1,981,96       -       -1,485       -       (7,289)       (16,3772)       1,106,59       992,727       1,499,293       2,088         12. Profit / (loss) after tax and exceptional items       14,379,370       18,743,744       3,848,640       7,173,421       10,629,288       11,783       12,263,478       277,699       443,088       447,282       17,475,676       22,560,714       5,324,923       9,077,103       15,043         12.1 Minority interest       -       10,43,608       447,282       17,339,782       22,369,77       5,284,090       9,022,117       14,803       10,629,281       11,783       12,263,478	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Lustomer deposits</li> <li>2. 2 Deposits and placements from banking institutions</li> <li>2. 3 Other interest expenses</li> <li>2. 4 Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4. Fores and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.7 Other operating expenses</li> <li>6.8 Total operaring expenses</li> <li>6.8 Total operaring expenses</li> <li>6.8 Total operaring expenses</li> <li>7.0 Profit (loss) before tax and exceptional items</li> <li>8.0 Exceptional items - gain on bargain purchase</li> </ul>	19,858,534 11,770,070 472,244 49,128 <b>32,149,976</b> 5,834,223 109,771 1,775,641 <b>7,719,635</b> <b>24,430,341</b> 3,856,066 7,637,670 1,793,208 2,263,281 <b>15,550,225</b> <b>39,980,566</b> 1,100,911 6,091,787 18,637 1,107,09 1,401,169 8,49,552 8,889,457 <b>19,438,609</b> <b>20,541,957</b>	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 3,032,367 55,148,268 3,969,783 8,579,853 180,894 2,918,655 1,111,474 12,394,979 29,174,603 25,973,665	7,293,372 4,156,241 106,398 11,572,397 2,443,905 7,101 7,47,591 3,198,597 8,373,800 1,284,960 2,664,907 655,548 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 5,8342 7,88,079 2,51,133 3,296,454 9,031,167 4,994,302	15,578,001 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 11,3,174 1,485,226 4,99,735 5,989,824 19,328,762 9,160,986	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 2,384,241 16,652 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 31,393,211 13,952,204	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 30,505 30,505 199,900 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 350,014 410,090 12,330,248	83,595,580 83,595,580 255,095 255,095 255,095 255,095 32,326 132,326 387,421 - 4,705 5,096 - 4,705 5,096 - - 23,351 33,565 353,856	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 1,316 133,600 167,018 554,783 -	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	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766 14,3,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430	693,185,695 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 3,21,481 4,824,154 12,854,661 7,003,661 7,003,661	22,510,277 9,763,685 379,235 43,3049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,358 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,719,322 50,351 218,988 8,025,470 27,057,962 <b>11,977,492</b>	36,031,369 15,396,700 492,122 159,560 <b>52,079,760</b> 9,579,005 549,599 2,640,649 <b>12,769,253</b> <b>39,310,507</b> 4,383,005 11,108,644 4,005,140 5,321,163 <b>24,817,952</b> 64,128,459 14,757,733 10,829,452 79,051 3,54,249 3,725,091 1,032,479 14,496,904 <b>45,272,958</b> <b>18,853,501</b> 906,570
12.1 Minority interest       11.2 Port / (loss) after tax and exceptional items and minority interest       14.379.370       18.74.374       3.88.6.40       7.173.421       10.629.288       11.783       12.263.778       277.699       443.088       447.282       177.397.82       22.385.977       5.284.090       9.902.117       14.81.01         14. OTHER COMPREHENSIVE INCOME       Image: State of the comprehensive income da social statements of foreign or operations       Image: State of the comprehensive income da social statements of foreign or operations       Image: State of the comprehensive income da social statements of foreign or operations       Image: State of the comprehensive income da social state of the comprehensive income da soci	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Ucusomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.5 Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4. Dividend income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Amortisation charges</li> <li>7.0 Other operating expenses</li> <li>7.1 Total operating expenses</li> <li>7.0 Total operating expenses</li> <li>7.0 Profit / (loss) before tax and exceptional items</li> <li>8.0 Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / (loss) after exceptional items</li> </ul>	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 8,49,552 8,869,457 19,438,609 20,541,957	28,835,285 15,658,672 799,441 190,439 <b>45,483,837</b> 7,908,835 139,496 3,020,094 <b>11,068,425</b> <b>34,415,412</b> 5,017,215 10,371,202 2,312,072 <b>2,312,072</b> <b>3,032,367</b> <b>20,732,856</b> <b>55,148,268</b> <b>3,969,783</b> 8,579,853 18,865 180,994 2,918,655 1,111,474 12,394,979 <b>29,174,603</b> <b>25,973,665</b>	7,293,372 4,156,241 106,398 16,386 11,572,397 2,443,905 7,101 747,591 8,373,800 1,284,960 2,664,907 695,548 1,284,960 2,664,907 695,548 5,651,669 14,025,469 2,629,002 2,033,679 4,478 58,342 758,079 2,51,133 3,296,454 9,031,167 4,994,302	15,578,001 8,961,727 155,403 31,801 24,726,932 5,049,348 23,751 1,449,311 449,311 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,323,723 10,285,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,824 <b>19,328,762</b> <b>9,160,986</b>	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 2,9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 14,648,425 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 31,393,211 13,952,204	67,418,917 67,418,917       	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 920,014 410,990 12,330,248	83,595,580 83,595,580 255,095 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 1,316 14,276 1,316 14,276 1,316 133,600 167,018 554,783	677,105,467 677,105,467 677,105,467 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 9,82,135 13,322,440 30,040,882 24,791,536	673,682,541 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 5,508,645 15,608,742 3,503,661 4,754,045 12,808,766 12,808,766 143,460 425,178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 15,423,212 2,821,123 130,191 15,423,212 1,094,954 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,213,191 2,714 100,858 12,26,542 3,116,721 3,213,191 2,714 100,858 12,26,542 3,214,21 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 2,2946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 639,283 8,955,6470 27,057,962 11,977,492	36.031.369 15.396.700 492,122 159.567 52,079,760 549.599 2,640.649 12,769,253 39,310,507 4,383,005 11,108,644 4,005,140 5,321.66 24,817,952 64,128,459 14,757,733 10,829,452 79,05 354,249 3,725,09 1,032,479 1,032,479 1,032,479 1,032,479 18,853,501
13. Profit / [loss] after tax and exceptional items and minority intered       14. 379,370       18,743,744       3,848,640       7,173,421       10,629,288       11,783       12,263,478       277,699       443,088       447,282       17,339,782       2,389,979       5,384,090       9,022,117       14,814         14. OTHER COMPREHENSIVE INCOME	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1.2 Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2.1 Customer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expense</li> <li>2. A Total interest expense</li> <li>2. Other interest recome</li> <li>2. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Total order fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income on loans &amp; advances</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Ammortisation charges</li> <li>6.7 Other operating expenses</li> <li>7.0 Profit / (loss) after exceptional items</li> <li>8.0 Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / (loss) after exceptional items</li> <li>1.0 Ederred tax</li> </ul>	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 8,49,552 8,869,457 19,438,609 20,541,957 (6,162,587)	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 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 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,206,254 1,006,254 1,006,254 1,006,254 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 5,8,342 7,58,079 2,51,133 3,296,454 4,994,302 2,098,291 9,52,629	15,578,001 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 (5,725,334 4,505,033 10,436 (13,385,738) 1,398,738	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,970 3,808,180 6,377,103 2,384,241 2,384,241 16,664,225 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 (5,302,4112) 13,952,204 13,952,204	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,750,388 12,750,338 12,740,338 12,740,338 9600 11,073 75,631 2,058 354 354 410,090 12,330,248 12,330,248 14,059 14,855 1,485	83,595,580 83,595,580 255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 132,326 333,565 333,856 154 155,857	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 299,423 721,801 14,276 17,826 1,316 133,600 167,018 554,783 100,212] (7,289]	677,105,467 677,105,467 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 - 24,791,536 - 24,791,536 - 24,791,536	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 1,266,816 19,533,855 44,284,984 31,477,430 10,023,3751 1,106,659	693,185,695 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 1,094,954 1,094,954 1,094,954 1,094,954 1,094,954 1,094,954 1,094,954 1,0958,322 3,116,721 3,233,191 21,714 100,858 1,25,542 321,481 4,824,154 12,854,661 7,003,661 7,003,661	22,510,277 9,763,685 379,235 143,049 <b>32,796,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,2457,713 6,765,169 2,230,993 <b>39,035,454</b> 8,022,277 6,719,322 5,0351 2,18,988 2,451,271 6,39,283 8,022,277 6,719,322 5,0351 2,18,988 2,451,271 6,39,283 8,956,470 <b>27,057,962</b> <b>11,977,492</b> <b>-</b> <b>11,977,492</b>	36,031,36 15,396,70 492,122 159,56 <b>52,079,764</b> 9,579,000 549,59 2,640,64 <b>12,769,253</b> <b>39,310,507</b> 4,383,009 11,108,64 4,005,144 5,321,66 <b>24,817,957</b> <b>64,128,457</b> <b>14,757,733</b> 10,829,457 <b>10,829,457</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>10,324,74</b> <b>11,496,590</b> <b>10,324,74</b> <b>11,496,590</b> <b>10,324,74</b> <b>12,769,557</b> <b>19,760,077</b> <b>19,760,077</b> <b>19,760,077</b> <b>10,769,557</b> <b>2,081,865</b> <b>20,081,865</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b> <b>10,100</b>
14.1 Gains / [losses] from translating the financial statements of foreign operations       3.15.03       182.4,87       398.823       1,183,016       1,65.05         14.2 Fair value changes in available for sale financial assets       3.525,919       2.584,056       (1,134,366)       1,089,666       3.274,444       -       -       -       3.499,109       2.630,066       (1,096,890)       1,323,260       3.482	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. 1 Customer deposits</li> <li>2. 2 Deposits and placements from banking institutions</li> <li>2. 3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4. Foreign exchange trading income on loans &amp; advances</li> <li>4.2 Other fees and commissions income on loans &amp; advances</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>4.6 Total non-interest income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.6 Ammortisation charges</li> <li>6.7 Other operating expenses</li> <li>7.0 Horiny (Loss) after exa and exceptional items</li> <li>10. Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / (Loss) after exceptional items</li> <li>10. Defremed tax</li> </ul>	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 8,49,552 8,869,457 19,438,609 20,541,957 (6,162,587)	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 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 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,206,254 1,006,254 1,006,254 1,006,254 1,006,254 5,651,669 14,025,469 2,629,002 2,033,679 4,478 5,8,342 7,58,079 2,51,133 3,296,454 4,994,302 2,098,291 9,52,629	15,578,001 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 (5,725,334 4,505,033 10,436 (13,385,738) 1,398,738	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,970 3,808,180 6,377,103 2,384,241 2,384,241 16,664,225 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 (5,302,4112) 13,952,204 13,952,204	67,418,917 67,418,917 - - - - - - - - - - - - -	79,833,559 181,752 181,752 181,752 181,752 181,752 12,500,000 58,586 12,558,586 12,750,388 12,750,338 12,740,338 12,740,338 9600 11,073 75,631 2,058 354 354 410,090 12,330,248 12,330,248 14,059 14,855 1,485	83,595,580 83,595,580 255,095 255,095 255,095 255,095 255,095 100,000 32,326 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 4,705 5,096 132,326 387,421 132,326 333,565 333,856 154 155,857	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 299,423 721,801 14,276 17,826 1,316 133,600 167,018 554,783 100,212] (7,289]	677,105,467 677,105,467 28,975,174 12,632,814 1,125,912 53,052 42,786,952 8,121,566 52,3033 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) (53,772) 17,475,696	673,682,541 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 4,764,343 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	693,185,695 693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 9,26,737 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 3,21,481 4,824,154 12,854,661 7,003,661 12,671,465] 9,92,727 5,324,923	22,510,277 9,763,685 379,235 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 6,39,833 8,956,470 27,057,962 11,977,492 11,977,492 1,499,283 9,977,103	36,031,36 15,396,70 492,12 159,56 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 <b>5,321,66</b> <b>24,817,95</b> <b>64,128,45</b> 14,757,73 10,829,45 79,05 35,424 3,725,05 <b>18,853,50</b> <b>18,853,50</b> <b>19,760,07</b> (6,798,557 <b>2,081,86</b> <b>15,043,37</b>
14.1 Gains / [losses] from translating the financial statements of foreign operations       3.15.03       182.4,87       398.823       1,183,016       1,65.05         14.2 Fair value changes in available for sale financial assets       3.525,919       2.584,056       (1,134,366)       1,089,666       3.274,444       -       -       -       3.499,109       2.630,066       (1,096,890)       1,323,260       3.482	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1.3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Ucusomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2.3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.4 Total interest expenses</li> <li>2.5 Overnments</li> <li>3. NET INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4. Fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Ranot charges</li> <li>6.7 Other operating expenses</li> <li>7.0 Other operating expenses</li> <li>7.0 Total operating expenses</li> <li>7.0 Total operating expenses</li> <li>7.0 Total operating expenses</li> <li>7.0 Total operating expenses</li> <li>7.0 Profit / (loss) after exceptional items</li> <li>10. Current tax</li> <li>11. Deferred tax</li> <li>12. Profit / (loss) after tax and exceptional items</li> <li>12. Profit / Insel for tax and exceptional items</li> </ul>	19,858,534 11,770,070 472,244 49,128 32,149,976 5,834,223 109,771 1,775,645 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 (6,162,587) 14,379,370	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] 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 2,662,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 9,52,629 3,848,640	15,578,001 8,961,727 155,403 3,1,801 24,726,932 5,049,348 23,751 1,449,311 4,49,311 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,323,723 1,547,446 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,524 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 3,808,180 6,377,103 2,384,241 12,333,242 6,919,580 16,650 2,190,034 754,521 12,333,242 6,919,580 16,650 2,190,034 754,521 13,952,204 (5,304,112) 1,981,196 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282	677,105,467 677,105,467 677,105,467 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 4,291,146 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 2,333,61 9,82,135 13,322,440 30,040,882 24,791,536 (7,252,068) (63,772) 17,475,696 (135,914)	673,682,541 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 5,508,645 15,608,742 3,503,661 12,808,766 12,808,766 143,460 425,178 4,754,343 1,266,831 1,266,851 1,266,855 1,266,8	693,185,695 693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 15,423,212 2,821,123 130,191 15,423,212 1,094,954 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,213,191 2,31,116 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833]	22,510,277 9,763,685 379,235 43,3049 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 2,2946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 6,39,283 8,956,470 27,057,962 11,977,492 (4,399,682) 1,499,293 9,077,103 (54,986)	36,031,36 15,396,70 492,12 159,55 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 5,321,16 <b>24,817,95</b> <b>64,128,45</b> 79,05 354,24 3,725,09 1,032,47 1,032,47 1,032,47 1,032,47 1,032,47 <b>15,043,37</b> <b>19,760,07</b> (6,798,55) 2,081,86 <b>15,043,37</b> (228,900
operations       operations <td><ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. 1 Customer deposits</li> <li>2. 2 Deposits and placements from banking institutions</li> <li>2. 3 Other interest expenses</li> <li>2. 4 Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. TOTH INTEREST INCOME</li> <li>4. Fores and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Ammortisation charges</li> <li>6.7 Deroft / loss) before tax and exceptional items</li> <li>8.0 Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / loss) after tax and exceptional items</li> <li>12.1 Minority interest</li> <li>13. Profit / loss) after tax and exceptional items and minority interest</li> </ul></td> <td>19,858,534 11,770,070 472,244 49,128 32,149,976 5,834,223 109,771 1,775,645 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 (6,162,587) 14,379,370</td> <td>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] 1,246,224 18,743,744</td> <td>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 2,662,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 9,52,629 3,848,640</td> <td>15,578,001 8,961,727 155,403 3,1,801 24,726,932 5,049,348 23,751 1,449,311 4,49,311 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,323,723 1,547,446 4,522,410 18,204,522 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,524 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421</td> <td>24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 3,808,180 6,377,103 2,384,241 12,333,242 6,919,580 16,650 2,190,034 754,521 12,333,242 6,919,580 16,650 2,190,034 754,521 13,952,204 (5,304,112) 1,981,196 10,629,288</td> <td>67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783</td> <td>79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478</td> <td>83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -</td> <td>80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -</td> <td>81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282</td> <td>677,105,467 677,105,467 677,105,467 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 4,291,146 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 2,333,61 9,82,135 13,322,440 30,040,882 24,791,536 (7,252,068) (63,772) 17,475,696 (135,914)</td> <td>673,682,541 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 5,508,635 15,608,742 3,503,661 12,808,766 12,808,766 143,460 425,178 4,754,343 1,266,831 1,266,851 1,266,855 1,266,8</td> <td>693,185,695 693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 15,423,212 2,821,123 130,191 15,423,212 1,094,954 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,213,191 2,31,116 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833]</td> <td>22,510,277 9,763,685 379,235 43,3049 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 2,2946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 6,39,283 8,956,470 27,057,962 11,977,492 (4,399,682) 1,499,293 9,077,103 (54,986)</td> <td>36,031,36 15,396,70 492,12 159,55 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 5,321,16 <b>24,817,95</b> <b>64,128,45</b> 79,05 354,24 3,725,09 1,032,47 1,032,47 1,032,47 1,032,47 1,032,47 <b>15,043,37</b> <b>19,760,07</b> (6,798,55) 2,081,86 <b>15,043,37</b> (228,900</td>	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. 1 Customer deposits</li> <li>2. 2 Deposits and placements from banking institutions</li> <li>2. 3 Other interest expenses</li> <li>2. 4 Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. TOTH INTEREST INCOME</li> <li>4. Fores and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>4.5 Other income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Ammortisation charges</li> <li>6.7 Deroft / loss) before tax and exceptional items</li> <li>8.0 Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / loss) after tax and exceptional items</li> <li>12.1 Minority interest</li> <li>13. Profit / loss) after tax and exceptional items and minority interest</li> </ul>	19,858,534 11,770,070 472,244 49,128 32,149,976 5,834,223 109,771 1,775,645 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 (6,162,587) 14,379,370	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] 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 2,662,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 9,52,629 3,848,640	15,578,001 8,961,727 155,403 3,1,801 24,726,932 5,049,348 23,751 1,449,311 4,49,311 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,323,723 1,547,446 4,522,410 18,204,522 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,524 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 3,808,180 6,377,103 2,384,241 12,333,242 6,919,580 16,650 2,190,034 754,521 12,333,242 6,919,580 16,650 2,190,034 754,521 13,952,204 (5,304,112) 1,981,196 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282	677,105,467 677,105,467 677,105,467 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 4,291,146 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 2,333,61 9,82,135 13,322,440 30,040,882 24,791,536 (7,252,068) (63,772) 17,475,696 (135,914)	673,682,541 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 5,508,635 15,608,742 3,503,661 12,808,766 12,808,766 143,460 425,178 4,754,343 1,266,831 1,266,851 1,266,855 1,266,8	693,185,695 693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 130,191 15,423,212 2,821,123 130,191 15,423,212 1,094,954 11,545,161 1,401,477 4,002,812 1,094,954 1,813,918 8,313,161 19,858,322 3,116,721 3,213,191 2,31,116 12,854,661 7,003,661 [2,671,465] 992,727 5,324,923 [40,833]	22,510,277 9,763,685 379,235 43,3049 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 2,2946,358 14,400,233 39,035,454 8,022,277 6,719,322 50,351 14,400,233 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 6,39,283 8,956,470 27,057,962 11,977,492 (4,399,682) 1,499,293 9,077,103 (54,986)	36,031,36 15,396,70 492,12 159,55 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 5,321,16 <b>24,817,95</b> <b>64,128,45</b> 79,05 354,24 3,725,09 1,032,47 1,032,47 1,032,47 1,032,47 1,032,47 <b>15,043,37</b> <b>19,760,07</b> (6,798,55) 2,081,86 <b>15,043,37</b> (228,900
14.3 Revaluation surplus on property and equipment       -	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. 1 Customer deposits</li> <li>2. 2 Deposits and placements from banking institutions</li> <li>2. 3 Other interest expenses</li> <li>2.4 Total interest expenses</li> <li>3. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Total one deposits</li> <li>3. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Fees and commissions income on loans &amp; advances</li> <li>4. Other fees and commissions income</li> <li>4. Foreign exchange trading income</li> <li>4. Dividend income</li> <li>4. Dividend income</li> <li>4. Total ones provision</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6. I Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.6 Ammortisation charges</li> <li>6.7 Other operating expenses</li> <li>7.0 Profit / (loss) lafter tax and exceptional items</li> <li>10. Ederreed tax</li> <li>12. Profit / (loss) after tax and exceptional items</li> <li>13. Profit / (loss) after tax and exceptional items</li> <li>14. OTHER COMPREHENSIVE INCOME</li> </ul>	19,858,534 11,770,070 472,244 49,128 32,149,976 5,834,223 109,771 1,775,645 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 (6,162,587) 14,379,370	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] 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 2,662,002 2,033,679 4,478 58,342 758,079 251,133 3,296,454 9,031,167 4,994,302 [2,098,291] 9,52,629 3,848,640	15,578,001 8,961,727 155,403 3,1,801 24,726,932 5,049,348 23,751 1,449,311 4,49,311 18,204,522 2,198,564 4,323,723 1,547,446 4,323,723 1,547,446 4,323,723 1,547,446 4,522,410 18,204,522 28,489,748 6,725,334 4,505,033 10,436 113,174 1,485,226 499,735 5,989,524 19,328,762 9,160,986 (3,385,738) 1,398,173 7,173,421	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 3,808,180 6,377,103 2,384,241 12,333,242 6,919,580 16,650 2,190,034 754,521 12,333,242 6,919,580 16,650 2,190,034 754,521 13,952,204 (5,304,112) 1,981,196 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282	677,105,467 677,105,467 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 - 24,791,536 (63,772) 17,475,696 (135,914) 17,339,782	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 30,780,053 75,762,414 5,302,566 12,808,766 143,460 425,178 1,266,816 19,533,855 44,284,984 31,477,430 10,023,3751 1,106,659 22,580,714 (174,737] 22,385,977	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 13,0,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,094,954 1,094,954 3,116,721 3,233,191 21,714 100,858 3,215,542 3,21,54,542 3,21,54,542 3,21,481 4,824,154 12,854,661 7,003,661 7,003,661 7,003,661 12,671,465] 992,727 5,324,923 (40,833) 5,284,090	22,510,277 9,763,685 379,235 143,049 <b>32,776,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,2457,713 6,765,169 2,230,993 <b>39,035,454</b> 8,022,277 6,719,322 50,351 2,18,988 2,451,271 6,39,283 8,022,277 6,719,322 50,351 2,18,988 2,451,271 6,39,283 8,956,470 <b>27,057,962</b> <b>11,977,492</b> <b>1,977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b> <b>1,1977,492</b>	36,031,36 15,396,70 492,12 159,56 52,079,76 549,59 2,640,64 12,769,25 39,310,50 4,383,00 11,108,64 4,005,14 5,321,16 24,817,95 64,128,45 14,757,73 10,829,45 3,54,24 3,725,09 1,032,47
14.4 Share of other comprehensive income of associates       -	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME <ol> <li>1. Loans and advances</li> <li>2. Government securities</li> <li>3. Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> </ol> </li> <li>2. INTEREST EXPENSES <ol> <li>1. Customer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expense</li> <li>3. Other interest expenses</li> <li>3. Other interest NICOME</li> </ol> </li> <li>4. Total interest mome <ol> <li>NET INTEREST INCOME</li> <li>4. Total interest income</li> <li>3. NET INTEREST INCOME</li> </ol> </li> <li>4. Total order fees and commissions income on loans &amp; advances</li> <li>4.2 Other fees and commissions income on loans &amp; advances</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>4.6 Total non-interest income</li> <li>5. TOTAL OPERATING INCOME</li> </ul> <li>6. OPERATING EXPENSES <ul> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Ammortisation charges</li> <li>6.7 Other operating expenses</li> <li>1.8 Total operating expenses</li> <li>1.9 Defird (loss) after exceptional items</li> <li>1.0 Edirered tax</li> <li>12. Profit / (loss) after tax and exceptional items</li> <li>12. Profit / (loss) after tax and exceptional items</li> <li>13. Profit / (loss) after tax and exceptional items and minority interest</li> </ul></li>	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 8,869,457 19,438,609 20,541,957 (6,162,587) 14,379,370	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 3,032,367 20,732,856 55,148,246 55,148,246 3,969,783 8,579,853 18,865 1,111,474 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 11,572,397 2,443,905 7,101 7,47,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,206,254 1,007 1,006,254 1,007	15,578,001 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 (5,725,334 4,505,033 10,436 (13,345,738) 1,398,173 7,173,421 7,173,421	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 14,648,425 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 9,013,64 16,592,204 13,952,204 13,952,204 13,952,204 13,952,204 13,952,204 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282	677,105,467 677,105,467 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 (63,772) 17,475,696 (63,772) 17,475,696 (135,914) 17,339,782 315,803	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766 14,3460 425,178 1,266,816 19,533,855 44,284,984 31,477,430 10,023,3751 1,106,659 22,540,714 (174,737] 22,385,977 [824,487]	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 13,0,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,094,954 1,094,954 3,116,721 3,233,191 2,774 100,858 3,216,542 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,481 4,824,154 12,854,461 992,727 5,324,923 (40,833) 5,284,090 398,823	22,510,277 9,763,685 379,235 143,049 <b>32,776,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,35 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,779,322 50,351 14,400,233 <b>39,035,454</b> 8,022,277 6,779,322 50,351 218,988 2,451,271 6,39,883 2,451,271 6,39,283 8,956,470 <b>27,057,962</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,975</b> <b>11,97</b>	36,031,36 15,396,70 492,12 159,56 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 <b>5,321,16</b> <b>24,817,95</b> <b>64,128,45</b> 14,757,73 10,829,45 <b>14,757,73</b> 10,829,45 <b>14,757,73</b> 10,829,45 <b>14,757,73</b> 10,829,45 <b>14,757,73</b> <b>10,829,45</b> <b>14,95,00</b> <b>15,043,37</b> (228,900 <b>14,814,47</b> 1,656,58
15. Other comprehensive income for the year net of tax 3,525,991 2,584,056 (1,134,366) 1,089,666 3,274,444	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Government securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Outsomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expense</li> <li>2.4 Total interest expenses</li> <li>3. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Foreign exchange trading income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>4.6 Total non-interest income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation charges</li> <li>6.7 Other operating expenses</li> <li>7.0 Torift / [loss] before tax and exceptional items</li> <li>10. Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / [loss] after tax and exceptional items</li> <li>10. Deferred tax</li> <li>12. Profit / [loss] after tax and exceptional items</li> <li>13. Profit / [loss] after tax and exceptional items and minority interest</li> <li>14. OTHER COMPREHENSIE INCOME</li> <li>14. OTHER COMPREHENSIE INCOME</li> <li>15. Total operating expenses</li> <li>16. Contere tax</li> <li>17. Profit / [loss] after tax and exceptional items</li> <li>18. Exceptional items - gain on bargain purchase</li> <li>19. Profit / [loss] after tax and exceptional items</li> <li>10. Deferrent tax</li> <li>11. Deferrent tax</li> <li>12. Profit / [loss] after tax and exceptional items and minority interest</li> <li>13. Profit / [loss] after tax and exceptional items and minority interest</li> <li>14. OTHER COMPREHENSIVE INCOME</li> <li>14. OTHER COMPREHENSIVE INCOME</li> <li>14. OTHER COMPREHENSIVE INCOME</li></ul>	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 8,869,457 19,438,609 20,541,957 (6,162,587) 14,379,370	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 3,032,367 20,732,856 55,148,246 55,148,246 3,969,783 8,579,853 18,865 1,111,474 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 11,572,397 2,443,905 7,101 7,47,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,206,254 1,007 1,006,254 1,007	15,578,001 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 (5,725,334 4,505,033 10,436 (13,345,738) 1,398,173 7,173,421 7,173,421	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 14,648,425 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 9,013,64 16,592,204 13,952,204 13,952,204 13,952,204 13,952,204 13,952,204 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282	677,105,467 677,105,467 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 (63,772) 17,475,696 (63,772) 17,475,696 (135,914) 17,339,782 315,803	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766 14,3460 425,178 1,266,816 19,533,855 44,284,984 31,477,430 10,023,3751 1,106,659 22,540,714 (174,737] 22,385,977 [824,487]	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 13,0,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,094,954 1,094,954 3,116,721 3,233,191 2,774 100,858 3,216,542 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,481 4,824,154 12,854,461 992,727 5,324,923 (40,833) 5,284,090 398,823	22,510,277 9,763,685 379,235 143,049 <b>32,776,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,35 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,779,322 50,351 14,400,233 <b>39,035,454</b> 8,022,277 6,779,322 50,351 218,988 2,451,271 6,39,883 2,451,271 6,39,283 8,956,470 <b>27,057,962</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,975</b> <b>11,97</b>	36,031,36 15,396,70 492,12 159,56 <b>52,079,76</b> 9,579,00 549,59 2,640,64 <b>12,769,25</b> <b>39,310,50</b> 4,383,00 11,108,64 4,005,14 <b>5,321,16</b> <b>24,817,95</b> <b>64,128,45</b> 14,757,73 10,829,45 <b>14,757,73</b> 10,829,45 <b>14,757,73</b> 10,829,45 <b>14,757,73</b> 10,829,45 <b>14,757,73</b> <b>10,829,45</b> <b>14,95,00</b> <b>15,043,37</b> (228,900 <b>14,814,47</b> 1,656,58
	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME <ol> <li>1. Loans and advances</li> <li>2. Government securities</li> <li>3. Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> </ol> </li> <li>15. Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. Loustomer deposits</li> <li>2. Deposits and placements from banking institutions</li> <li>2. Other interest expenses</li> <li>2. Other interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. Total onon-interest income</li> <li>4. Total onon-interest income</li> <li>4. Total onon-interest income</li> <li>5. TOTAL OPERATING INCOME</li> <li>4. Total non-interest income</li> <li>5. TOTAL OPERATING INCOME</li> <li>4. Total onon-interest income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.8 Total operating expenses</li> <li>7.0 Profit / (loss) after exceptional items</li> <li>8.0 Exceptional items - gain on bargain purchase</li> <li>9.0 Profit / (loss) after tax and exceptional items</li> <li>12. Profit / (loss) after tax and exceptional items</li> <li>13. Profit / (loss) after tax and exceptional items and minority interest</li> <li>14. Other (loss) in translating the financial assets in a sets invoition surplus on property and equipment</li> <li>14. Saire value charges in available for sale financial assets invoition surplus on property and equipment</li> <li>14. Share of other comprehensive income of associates</li> </ul>	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 8,869,457 19,438,609 20,541,957 (6,162,587) 14,379,370	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 3,032,367 20,732,856 55,148,246 55,148,246 3,969,783 8,579,853 18,865 1,111,474 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 11,572,397 2,443,905 7,101 7,47,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,206,254 1,007 1,006,254 1,007	15,578,001 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 (5,725,334 4,505,033 10,436 (13,345,738) 1,398,173 7,173,421 7,173,421	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,990 3,808,180 6,377,103 2,384,241 14,648,425 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 9,013,64 16,592,204 13,952,204 13,952,204 13,952,204 13,952,204 13,952,204 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 422,378 422,378 206,800 92,623 299,423 721,801 14,276 17,826 133,600 167,018 554,783 [100,212] [7,289] 447,282	677,105,467 677,105,467 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 (63,772) 17,475,696 (63,772) 17,475,696 (135,914) 17,339,782 315,803	673,682,541 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 30,780,053 75,762,414 5,302,566 12,808,766 14,3460 425,178 1,266,816 19,533,855 44,284,984 31,477,430 10,023,3751 1,106,659 22,540,714 (174,737] 22,385,977 [824,487]	693,185,695 10,767,246 4,516,558 119,210 20,198 15,423,212 2,821,123 13,0,191 926,737 3,878,051 11,545,161 1,401,477 4,002,812 1,094,954 1,094,954 1,094,954 3,116,721 3,233,191 2,774 100,858 3,216,542 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,65,42 3,21,481 4,824,154 12,854,461 992,727 5,324,923 (40,833) 5,284,090 398,823	22,510,277 9,763,685 379,235 143,049 <b>32,776,246</b> 6,123,976 263,122 1,773,927 <b>8,161,025</b> <b>24,635,221</b> 2,457,713 6,765,169 2,230,993 2,946,35 <b>14,400,233</b> <b>39,035,454</b> 8,022,277 6,779,322 50,351 14,400,233 <b>39,035,454</b> 8,022,277 6,779,322 50,351 218,988 2,451,271 6,39,883 2,451,271 6,39,283 8,956,470 <b>27,057,962</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,977,492</b> <b>11,975</b> <b>11,97</b>	36,031,34 15,396,7c 492,12 159,55 52,079,76 549,59 2,640,64 12,769,25 39,310,50 4,383,00 11,108,64 4,005,14 5,321,16 24,817,95 64,128,45 14,757,73 10,829,45 14,757,73 10,829,45 14,496,90 10,32,47 1,042,47 1,045,58 1,055,58
	<ul> <li>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</li> <li>STATEMENT OF COMPREHENSIVE INCOME</li> <li>1. INTEREST INCOME</li> <li>1. Loans and advances</li> <li>1. Sovernment securities</li> <li>1. 3 Deposits and placements with banking institutions</li> <li>1.4 Other interest income</li> <li>1.5 Total interest income</li> <li>2. INTEREST EXPENSES</li> <li>2. 1 Customer deposits</li> <li>2. 2 Deposits and placements from banking institutions</li> <li>2. 3 Other interest expenses</li> <li>2. A Total interest expenses</li> <li>3. NET INTEREST INCOME</li> <li>4. TOTH INTEREST INCOME</li> <li>4. NON-INTEREST INCOME</li> <li>4. Total non-interest income on loans &amp; advances</li> <li>4.2 Other fees and commissions income on loans &amp; advances</li> <li>4.3 Foreign exchange trading income</li> <li>4.3 Foreign exchange trading income</li> <li>4.4 Dividend income</li> <li>4.5 Other income</li> <li>4.6 Total non-interest income</li> <li>5. TOTAL OPERATING INCOME</li> <li>6. OPERATING EXPENSES</li> <li>6.1 Loan loss provision</li> <li>6.2 Staff costs</li> <li>6.3 Directors' emoluments</li> <li>6.4 Rental charges</li> <li>6.5 Depreciation on property and equipment</li> <li>6.4 Ammortisation charges</li> <li>6.7 Other operating expenses</li> <li>6.8 Total operating expenses</li> <li>7.0 Profit / (loss) after tax and exceptional items</li> <li>10.2 Current tax</li> <li>11. Deferred tax</li> <li>12. Profit / (loss) after tax and exceptional items</li> <li>12.1 Minority interest</li> <li>13. Profit / (loss) after tax and exceptional items and minority interest</li> <li>14.1 Gains / (losses) from translating the financial statements of foreign operations</li> <li>14.2 Fair value changes in available for sale financial assets</li> <li>14.3 Fair value changes in available for sale financial assets</li> <li>14.3 Fair value changes in available for sale financial assets</li> <li>14.3 Fair value changes in available for sale financial assets</li> <li>14.5 Fair value changes in available for sale financial assets</li> <li>14.5 Fair</li></ul>	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 8,869,457 20,541,957 (6,162,587) 14,379,370 14,379,370	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 2,312,072 3,032,367 20,732,856 55,148,268 3,969,783 8,579,853 18,865 1,111,474 12,394,979 22,174,603 25,973,665 25,973,665 25,973,665 1,246,224 18,743,744 18,743,744	7,293,372 4,156,241 106,398 11,572,397 2,443,905 7,101 747,591 3,198,597 8,373,800 1,284,960 2,664,907 695,548 1,206,254 1,007 2,0	15,578,001 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 (5,725,334 4,505,033 10,436 (1,385,738) 1,398,173 7,173,421 7,173,421 1,089,666	24,282,356 14,101,870 184,851 38,614,226 7,683,723 59,536 2,173,977 9,917,236 28,696,970 3,808,180 6,377,103 2,384,241 14,648,425 45,345,415 12,333,242 6,919,580 16,268 166,502 2,190,034 754,521 9,013,064 (5,302,412) 13,952,204 13,952,204 13,952,204 13,952,204 10,629,288 10,629,288	67,418,917 67,418,917 169,395 169,395 169,395 169,395 169,395 169,395 169,395 10,005 30,505 199,900 10,505 199,900 112,729 183,067 16,833 (5,050) 112,729 183,067 16,833 (5,050) 11,783	79,833,559 181,752 181,752 181,752 181,752 181,752 12.500,000 58.586 12,558,586 12,740,338 960 11,073 75,631 2,058 354 960 11,073 355,58 12,740,338 12,330,248 (68,25) 1,485 12,263,478 12,263,478	83,595,580 255,095 255,095 255,095 255,095 - - - 255,095 - - - - - - - - - - - - -	80,109,253 80,109,253 403,350 403,350 403,350 - - - - - - - - - - - - -	81,441,187 81,441,187 422,378 422,378 422,378 422,378 206,800 92,623 299,423 299,423 299,423 299,423 1,316 14,276 17,826 1,316 133,600 167,018 554,783 554,783 554,783 10,0212 17,289 447,282 447,282	677,105,467 677,105,467 677,105,467 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 [7,52,068] [63,772] 17,475,696 [135,914] 17,339,782 315,803 3,499,109 - -	673,682,541 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 15,608,742 3,503,661 15,608,742 3,503,661 15,608,742 3,503,661 12,808,766 14,3,460 42,5178 4,754,343 1,266,816 19,583,855 44,284,984 31,477,430 31,477,430 10,023,375] 1,106,659 22,560,714 (17,4.737] 22,385,977 [824,487] 2,630,066	693,185,695 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 1,256,542 321,481 4,824,154 12,854,661 7,003,661 12,671,465] 927,727 5,324,923 (40,833) 5,284,090 398,823 (1,096,890)	22,510,277 9,763,685 379,235 43,3049 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 2,2457,713 6,765,169 2,230,993 39,035,454 8,022,277 6,719,322 50,351 218,988 2,451,271 6,39,283 8,022,277 6,719,322 50,351 218,988 2,451,271 6,39,283 8,956,470 27,057,962 11,977,492 1,1877,492 1,499,293 9,077,103 [54,986] 9,022,117 1,183,016 1,323,260	36,031,36 15,396,70 492,122 159,56 52,079,764 9,579,000 549,59 2,640,64 12,769,25 39,310,50 4,383,000 11,108,64 4,005,144 5,321,16 24,817,95 64,128,45 79,05 356,24 3,725,09 10,32,47 14,496,900 45,274,959 18,853,50 906,577 19,760,07 (6,798,557

## EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30<sup>™</sup> SEPTEMBER, 2020



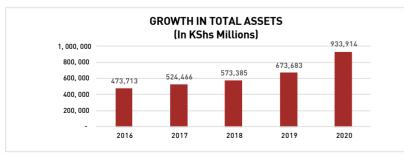
Dubbel of Contribution         Set board of Branderic         Defaultion         Defaultion <thdefaultion< <="" th=""><th>UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES</th><th colspan="4">EQUITY BANK (KENYA) LIMITED</th><th colspan="10">EQUITY GROUP HOLDINGS PLC</th><th></th></thdefaultion<>	UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES	EQUITY BANK (KENYA) LIMITED				EQUITY GROUP HOLDINGS PLC										
Singer         Singer<				BANK			1		COMPANY			1		GROUP		
Number         Number<	STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)															
Energist Planute: ALMAC BUTTO       107.1       4.0.7       10.102       2000       10.0000       10.000       10.000		Shs. '000'	Shs. '000'	Shs. '000'												
Diverse         Control         Control <t< td=""><td></td><td>(Unaudited)</td><td>(Audited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Audited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Audited)</td><td>(Unaudited)</td><td>(Unaudited)</td><td>(Unaudited)</td></t<>		(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
Diverse Section         Diverse Section																
CHE DECOMPS         CHE DECOMPS <thche decomps<="" th=""> <thche decomps<="" th=""></thche></thche>		479.31			239.11	354.31	0.00	3.25	0.07	0.12	0.12	4.59	5.93	1.41	2.39	3.93
I         NoFEPSDeel Lask Stat Advance         NoFEPSDeel Lask Stat Advance         NoFEPSDeel Lask Stat Advance         NoFEESDEE         No	DIVIDEND PER SHARE - DECLARED	-	400.00	-	-	-	-	-	-	-	-	-	-	-	-	-
I       Control       <	OTHER DISCLOSURES															
a)       box       2,00,000       20,00,00 </td <td>1) NON-PERFORMING LOANS AND ADVANCES</td> <td></td>	1) NON-PERFORMING LOANS AND ADVANCES															
b)       b) <td< td=""><td><ul> <li>a) Gross non-performing loans and advances</li> </ul></td><td>22,399,095</td><td>26,184,843</td><td>32,166,812</td><td>32,793,328</td><td>33,177,056</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>30,547,341</td><td>36,273,992</td><td>44,648,014</td><td>45,550,316</td><td>51,760,755</td></td<>	<ul> <li>a) Gross non-performing loans and advances</li> </ul>	22,399,095	26,184,843	32,166,812	32,793,328	33,177,056	-	-	-	-	-	30,547,341	36,273,992	44,648,014	45,550,316	51,760,755
I base has performed and base has have performed and base has have performed and base have base hav				4,512,192			-	-	-	-	-					
I base has performed and base has have performed and base has have performed and base have base hav	c) Total non-performing loans and advances (a-b)	19,038,456	22,589,306	27,654,620	28,072,932	28,327,700	-	-	-	-	-	26,538,451	31,974,770	39,266,829	39,767,176	45,929,994
I         I			10,105,423		12,372,202		-	-	-	-	-	9,991,473			16,319,141	21,071,930
ID         Description         10,00070         4,000,000         10,00070         4,000,000         10,00070         10,000,000	e) Net non-performing loans (c-d)					15.846.681	-	-	-	-	-					
9         Notice point         10,200         1,11,00	f) Discounted value of securities				14,382,064	12,201,674	-	-	-	-	-				22,879,863	20,394,940
J         Justice Landson Aux Auxies         2,88,4,8         3,80,5,8         4,40,5,27							-	-	-	-	-					
a)       Description       2,288,64       3,188,794       4,201,29       4,201,29       5,450,29       -	<b>3</b> . <b>1 1 1</b>											,				
bil         Langester         4.000.07         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         7.007.00         6.007.00         7.007.000         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00 <t< td=""><td>2) INSIDER LOANS AND ADVANCES</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	2) INSIDER LOANS AND ADVANCES															
bil         Langester         4.000.07         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         6.007.00         7.007.00         6.007.00         7.007.000         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00         7.007.00 <t< td=""><td>a) Directors, shareholders and associates</td><td>2.688.468</td><td>3.001.441</td><td>3.180.962</td><td>4.480.269</td><td>4.441.512</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>2,886,614</td><td>3.188.958</td><td>3.366.758</td><td>4.661.838</td><td>4.950.320</td></t<>	a) Directors, shareholders and associates	2.688.468	3.001.441	3.180.962	4.480.269	4.441.512	-	-	-	-	-	2,886,614	3.188.958	3.366.758	4.661.838	4.950.320
1       2.498.68       7.798.48       6.178.74       9.896.416       -       -       -       9       7.75.118       9.475.414       9.479.119       11.421.200       12.289.714         1       0.678.41.NC Stepting       0.678.41.NC Ste							-	-	-	-	-					
D         OFF BALANCE SHEET ITEMS         Bit State Stress            Dist State							-	-	-	-	-					
I       User of conting quarantees and accorptances       89,238,329       72,77,77       79,389,398       40,439,277       40,439,279       40,324,307       40,324,071       40,439,273       40,439,273       40,232,073       40,323,073       40,323,073       40,723,073       40,73,73																
I       User of conting quarantees and accorptances       89,238,329       72,77,77       79,389,398       40,439,277       40,439,279       40,324,307       40,324,071       40,439,273       40,439,273       40,232,073       40,323,073       40,323,073       40,723,073       40,73,73	3) OFE BALANCE SHEET ITEMS															
Ib       Sprawts, waves and options       24,979.59       32,877.95       92,887.79       40,327.92       40,427.93       40,449.93       40,327.92       40,427.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,449.93       40,459.93       40,459.93       40,45		89,238,332	72,277,376	76.635.876	66.896.074	65.466.052	-	-	-	-	-	103,989,530	83,225,929	93,159,724	84.934.376	100.263.073
Inter-outgraft liabilities       Inter-outgraft liabilities <thinter-outgraft liabilities<="" th=""> <thi< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td><td></td><td></td><td></td><td></td></thi<></thinter-outgraft>							-	-	-	-	-					
I         CAPTAL STRENGTH         40,095,73         62,449,024         63,440,715         64,309,736         65,611,912         -         -         -         -         9,080,710         107,004,717         107,004,600         100,0000		-	-	-	-		-	-	-	-	-	-	-	-	-	-
I         CAPTAL STRENGTH         40,095,73         62,449,024         63,440,715         64,309,736         65,611,912         -         -         -         -         9,080,710         107,004,717         107,004,600         100,0000	d) Total contigent liabilities	113.389.147	104.414.675	116.957.168	107.163.445	113.598.353	-	-	-	-	-	128.857.466	116.035.262	133.481.016	125.201.747	148.395.374
i)       0 40,0000       42,409,270       62,400,000       1,000,000			, ,										, ,		, ,	
i)       0 40,0000       42,409,270       62,400,000       1,000,000	4) CAPITAL STRENGTH															
c) Excess / deficiency]       42,837,36       61,480,026       62,440,709       21,330,009       64,631,912       -       -       -       -       21,230,265       104,027,452       104,007,452 <t< td=""><td>a) Core capital</td><td>63,053,736</td><td>62,469,024</td><td>63,440,715</td><td>64,350,476</td><td>65,631,912</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>94,850,799</td><td>107,504,675</td><td>109,148,317</td><td>110,200,576</td><td>111,579,804</td></t<>	a) Core capital	63,053,736	62,469,024	63,440,715	64,350,476	65,631,912	-	-	-	-	-	94,850,799	107,504,675	109,148,317	110,200,576	111,579,804
cl       2528/164       42,493,734       61,489,024       62,443,1912       -       -       -       -       -       94,677,675       103,311,51       106,677,51,93       105,271,579       105,579	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
Image: splate	c) Excess / (deficiency)	62.053.736	61.469.024	62.440.715	63.350.476	64.631.912	-	-	-	-	-					
e)       Dial capital land)       83,833,78       82,739,02       84,800,715       85,800,76       97,319,92       -	d) Supplementary capital	20,780,000	20,270,000	21,060,000	21,330,000	21,700,000	-	-	-	-	-	21,330,285	21,032,684	21,843,884	22,153,778	22,529,772
I Tota risk weighted assets       454,188,292       475,797,43       503,597,40       525,24,243       525,24,245       -       -       -       -       -       567,306,02       617,42,16       623,43,415       633,898,00       765,328,20         RATIOS       0 <td>e) Total capital (a+d)</td> <td>83.833.736</td> <td>82.739.024</td> <td>84.500.715</td> <td>85.680.476</td> <td>87.331.912</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>116.181.084</td> <td></td> <td>130.992.201</td> <td>132.354.354</td> <td>134.109.576</td>	e) Total capital (a+d)	83.833.736	82.739.024	84.500.715	85.680.476	87.331.912	-	-	-	-	-	116.181.084		130.992.201	132.354.354	134.109.576
g)       Core capital / total deposit liabilities       17.2%       16.4%       15.9%       15.2%       14.7%       -		454,188,292	475,759,743	503,597,408	524,264,379	552,524,356	-	-	-	-	-	567,306,024				
g)       Core capital / total deposit liabilities       17.2%       16.4%       15.9%       15.2%       14.7%       -																
h)       Minimum statutory ratio       8.0% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>																
i)       Excess / ideficiency [g-h]       9.2%       8.4%       7.9%       7.2%       6.7%       -       -       -       -       -       -       1       1.8%       14.3%       13.9%       12.3%							-	-	-	-	-					
j)       Core capital / total risk weighted assets       13.9%       13.1%       12.6%       11.9%       11.9%       1.0.5%       10.5% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>							-	-	-	-	-					
k)       Minimum statutory ratio       10.5%							-	-	-	-	-					
L) Excess / deficiency [j-k]       3.4%       2.6%       2.1%       1.8%       1.4%       - <th<< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td><td></td><td></td><td></td><td></td></th<<>							-	-	-	-	-					
m) Total capital / total risk weighted assets       18.5%       17.4%       16.8%       16.3%       15.8%       -		-	-	-			-	-	-	-	-	-	-			
n)       Minimum statutory ratio       14.5%							-	-	-	-	-					
o Excess / deficiency (m-n)       4.0%       2.9%       2.3%       1.8%       1.3%       -       -       -       -       -       6.0%       6.9%       6.5%       5.7%       3.0%         (p) Adjusted core capital / total deposit liabilities*       17.9%       16.7%       16.0%       15.3%       14.8%       -       -       -       -       -       -       20.7%       22.2%       20.6%       16.4%       16.4%       16.9%       16.9%       16.9%       16.9%       16.4%       16.9%       16.9%       16.9%       16.9%       16.9%       16.4%       16.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%       17.9%	m) Total capital / total risk weighted assets	18.5%	17.4%	16.8%	16.3%	15.8%	-	-	-	-	-	20.5%	21.4%	21.0%	20.2%	17.5%
Image: constraint of the constraint			14.5%	14.5%	14.5%	14.5%	-	-	-	-	-			14.5%		
In provide the system       14.5%       13.3%       12.7%       12.4%       12.0	o) Excess / (deficiency) (m-n)	4.0%	2.9%	2.3%	1.8%	1.3%	-	-	-	-	-	6.0%	6.9%	6.5%	5.7%	3.0%
In provide the system       14.5%       13.3%       12.7%       12.4%       12.0	(p) Adjusted core capital / total deposit liabilities*	17.9%	16.7%	16.0%	15.3%	14.8%	-	-	-	-		20.7%	22.7%	22.2%	20.6%	16.4%
In Adjusted total capital / total risk weighted assets*       19.1%       17.6%       16.9%       15.9%       -							_	-	-	_						
5) LIOUIDITY       3) Liquidity ratio       59.1%       54.7%       59.4%       61.6%       -       -       -       -       5       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       54.2%       52.1%       51.6%       52.1%       51.6%       52.1%       51.6%       52.1%       51.6%       52.1%       52.1%       51.6%       52.1% <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>								-	-	-						
I liquidity ratio       59.1%       54.7%       59.9%       59.1%       59.1%       59.1%       59.1%       51.0% <td>(, , Augustua totar capitar , totar risk weiginen assets</td> <td>17.170</td> <td>17.070</td> <td>10.770</td> <td>10.4 /0</td> <td>15.776</td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td>21.270</td> <td>21.7/0</td> <td>21.3/0</td> <td>20.3 /0</td> <td>17.778</td>	(, , Augustua totar capitar , totar risk weiginen assets	17.170	17.070	10.770	10.4 /0	15.776		-	-			21.270	21.7/0	21.3/0	20.3 /0	17.778
b) Minimum statutory ratio 20.0% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.0\% 20.	5) LIQUIDITY															
	a) Liquidity ratio	59.1%	54.7%	54.9%	59.4%	61.6%	-	-	-	-	-	54.2%	52.1%	51.6%	54.2%	55.7%
c) Excess / (deficiency) (a-b) 39.1% 34.7% 34.9% 39.4% 41.6% 34.2% 32.1% 31.6% 34.2% 35.7%	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)	39.1%	34.7%	34.9%	39.4%	41.6%	-	-	-	-	-	34.2%	32.1%	31.6%	34.2%	35.7%

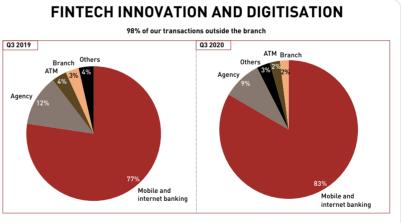
Q3 2019



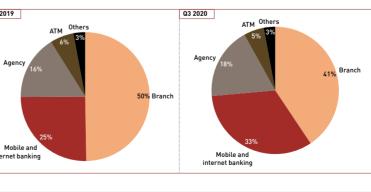
TED FINANCIAL STATEMENTS AND







59% of our transactions value outside the branch





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Signed: Mary Wamae

Group Executive Director

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

ť Signed: Dr. James Mwangi, CBS Group CEO & Managing Director

11

Tel: +254 763 063 000 I Email: info@equitygroupholdings.com I www.equitygroupholdings.com Equity Bank (Kenya) Limited and Equity Group Holdings Plc are regulated by the Central Bank of Kenya