3,422,969

1,238,333

109.274

543,042

2,052,193 772 25,023,214

2,044,983

944,040 3,044,714

525.709

1,185,434

20,371,738

113.027

1,437

3,601,352

25,298,275

1,926,239

1,19 3,13

1,14

20,29

3,364

1,69 24 25,98

1,80

r) Adjusted Total Capital

a) Liquidity Ratio
 b) Minimum Statutory Ratio

Excess/(Deficiency) (a-b)

/Total Risk Weighted

Minimum Statutory Ratio Excess/(Deficiency) (m-n) Adjusted Core Capital
/Total Deposit Liabilities Adjusted Core Capital

weighted assets

14.5% 2.0% 12.1%

15.3%

16.6%

20.0%

14.5% 2.7% 13.1%

16.0%

17.2%

1,987,335 2,783,160

1.413.240

1,413,094

15,452,851

27,561,939

516,582

1,680,236 126,739 22,665,168

1,985,514



Cash ( both Local & Foreign)
Balances with Central Bank of Kenya

Investment Securities:
a).Held to Maturity:
i).Kenya Government securities

ii).Other securities

11 Investments in associates
12 Investments in subsidiary companies 11 Investments in associates
12 Investments in subsidiary comp
13 Investments in Joint Ventures
14 Investment properties

b) Available for sale a). Available for sale
 i). Kenya Government securities
 ii). Other securities.

Kenya Government & other Securities held for dealing

Deposits and balances due from local banking institution

Deposits and balances due from banking institutions
Tax recoverable
Loans and advances to customers (net)

Balances due from banking institutions in the group

Financial Assets at Fair Value through Profit & Loss

1,987,335 2,783,160

1.413.240

1,413,094

15,452,851

27,561,939

1,680,236 126,739 22,665,168

1,979,831

2,416 516,582

3,422,969

1,238,333

109.274

19,911,113

543,042

2,052,193

25,023,214

2,044,983

944,040 3,044,714

1,185,434

20,371,738

113.027

1,397

3,601,352

25,298,275

1,926,239

525.709

215.468

1,143,706

20,294,625

20,788,232

3,364,899

1,695,032 246,948 25,981,737

1,801,164

(249,912)

(89,218)

(333,064) (308,128) 224,584

322.836

339,161

(333,064)

(308,130)

(249,912)

ASSETS

|                 | Ш               | . OTHER DISCLOSURES   |                             |                             |                             |                         |                             |                             |                             |                            |  |
|-----------------|-----------------|---|-----------------------------|-----------------------------|-----------------------------|-------------------------|-----------------------------|-----------------------------|-----------------------------|----------------------------|--|
|                 |                 |   |                             | В                           | ANK                         |                         | GROUP                       |                             |                             |                            |  |
| -21<br>00       |                 |   | 30-Jun-20<br>Shs '000       | 31-Dec-20<br>Shs '000       | 31-Mar-21<br>Shs '000       | 30-Jun-21<br>Shs '000   | 30-Jun-20<br>Shs '000       | 31-Dec-20<br>Shs '000       | 31-Mar-21<br>Shs '000       | 30-Jun-21<br>Shs '000      |  |
| <b>ed</b><br>63 | 1)              | NON-PERFORMING LOANS<br>AND ADVANCES  | Un-audited                  | Audited                     | Un-audited                  | Un-audited              | Un-audited                  | Audited                     | Un-audited                  | Un-audited                 |  |
| 68<br>68        | a)              | Gross Non-performing loans and advances                                       | 16,071,469                  | 16,225,120                  | 16,298,219                  | 16,364,002              | 16,071,469                  | 16,225,120                  | 16,298,219                  | 16,364,00                  |  |
| 06              | b)<br>c)        | Les: Interest in Suspense<br>Total Non-Performing Loans<br>and Advances (a-b) | 2,201,758<br>13,869,710     | 2,526,922<br>13,698,198     | 2,781,744<br>13,516,475     | 2,995,944<br>13,368,058 | 2,201,758<br>13,869,710     | 2,526,922<br>13,698,198     | 2,781,744<br>13,516,475     | 2,995,944<br>13,368,058    |  |
| 25              | d)<br>e)        | Less:Loan Loss Provisions<br>Net Non-Performing Loans (c-d)                   | 10,475,920<br>3,393,789     | 10,764,348<br>2,933,850     | 10,632,173<br>2,884,302     | 10,540,612<br>2,827,446 | 10,475,920<br>3,393,789     | 10,764,348<br>2,933,850     | 10,632,173<br>2,884,302     | 10,540,61<br>2,827,44      |  |
|                 | f)              | Discounted Value of<br>Securities   | 3,356,245                   | 2,923,614                   | 2,873,691                   | 2,813,344               | 3,356,245                   | 2,923,614                   | 2,873,691                   | 2,813,34                   |  |
| 32<br>37        | g)              | Net NPLs Exposure (e-f)   | 37,544                      | 10,236                      | 10,611                      | 14,102                  | 37,544                      | 10,236                      | 10,611                      | 14,10                      |  |
| 99              | 2)              | Insider Loans and Advances  |                             |                             |                             |                         |                             |                             |                             |                            |  |
| 32<br>02<br>37  | a)              | Directors, Shareholders and<br>Associates                                     | 139,251                     | 138,875                     | 136,674                     | 134,336                 | 139,251                     | 138,875                     | 136,674                     | 134,33                     |  |
| 37              | b)              | Employees Total Insider Loans and Advances and Other                          | 1,441,077<br>1,580,327      | 1,867,780<br>2,006,655      | 1,913,252<br>2,049,927      | 1,985,459<br>2,119,795  | 1,441,077<br>1,580,327      | 1,867,780<br>2,006,655      | 1,913,252<br>2,049,927      | 1,985,45<br>2,119,79       |  |
|                 |                 | Facilities  |                             |                             |                             |                         |                             |                             |                             |                            |  |
| 64              | <b>3)</b><br>a) | Off-Balance Sheet Items Letters of credit, guarantees, acceptances            | 1,366,670                   | 1,597,952                   | 1,717,654                   | 2,121,956               | 1,366,670                   | 1,597,952                   | 1,717,654                   | 2,121,95                   |  |
| 55<br>56        | b)<br>c)        | Forwards, swaps and options<br>Other contingent liabilities                   | 7,356,509<br>-              | 3,893,350                   | 6,093,076                   | 8,284,192               | 7,356,509                   | 3,893,350                   | 6,093,076                   | 8,284,19                   |  |
| 86              | d)              | <b>Total Contingent Liabilities</b>   | 8,723,179                   | 5,491,302                   | 7,810,730                   | 10,406,148              | 8,723,179                   | 5,491,302                   | 7,810,730                   | 10,406,14                  |  |
| 28              | 4)              | Capital Strength  |                             |                             |                             |                         |                             |                             |                             |                            |  |
| 69              | a)              | Core capital  | 6,934,548                   | 7,354,608                   | 7,346,536                   | 7,286,442               | 6,934,548                   | 7,354,608                   | 7,346,536                   | 7,286,44                   |  |
| 84              | ь)              | Minimum Statutory Capital   | 1,000,000                   | 1,000,000                   | 1,000,000                   | 1,000,000               | 1,000,000                   | 1,000,000                   | 1,000,000                   | 1,000,00                   |  |
| 51              | c)              | Excess/(Deficiency)   | 5,934,548                   | 6,354,608                   | 6,346,536                   | 6,286,442               | 5,934,548                   | 6,354,608                   | 6,346,536                   | 6,286,44                   |  |
| 77              | d)<br>e)        | Supplementary Capital Total capital (a+d)                                     | 567,370<br><b>7,501,919</b> | 577,256<br><b>7,931,864</b> | 622,301<br><b>7,968,837</b> | 662,662<br>7,949,104    | 567,370<br><b>7,501,919</b> | 577,256<br><b>7,931,864</b> | 622,301<br><b>7,968,837</b> | 662,66<br><b>7,949,1</b> 0 |  |
| . ,             | f)              | Total risk weighted assets  | 45,389,616                  | 46,180,470                  | 49,784,077                  | 53,012,985              | 45,389,616                  | 46,180,470                  | 49,784,077                  | 53,012,98                  |  |
|                 | g)              | Core capital/total deposit  | 12.1%                       | 13.1%                       | 13.0%                       | 12.3%                   | 12.1%                       | 13.1%                       | 13.0%                       | 12.3                       |  |
| 48              | h)              | Minimum Statutory Ratio   | 8.0%                        | 8.0%                        | 8.0%                        | 8.0%                    | 8.0%                        | 8.0%                        | 8.0%                        | 8.0                        |  |
|                 | i)              | Excess/(Deficiency)   | 4.1%                        | 5.1%                        | 5.0%                        | 4.3%                    | 4.1%                        | 5.1%                        | 5.0%                        | 4.3                        |  |
|                 | j)              | Core capital/total risk   | 15.3%                       | 15.9%                       | 14.8%                       | 13.7%                   | 15.3%                       | 15.9%                       | 14.8%                       | 13.7                       |  |
|                 |                 | weighted assets   | 40.50                       | 40.5                        | 40.50                       | 40.50                   | 40.5::                      | 40.5                        | 40.50                       |                            |  |
| 2               | k)              | Minimum Statutory Ratio   | 10.5%                       | 10.5%                       | 10.5%                       | 10.5%                   | 10.5%                       | 10.5%                       | 10.5%<br>4.3%               | 10.5                       |  |
| 71              | l)<br>m)        | Excess/(Deficiency) (j-k) Total capital/ total risk                           | 4.8%<br>16.5%               | 5.4%<br>17.2%               | 4.3%<br>16.0%               | 3.2%<br>15.0%           | 4.8%<br>16.5%               | 5.4%<br>17.2%               | 4.3%<br>16.0%               | 15.0                       |  |

| 16  | Prepaid lease rentals   | -  | -   | -  | -  | -   | -   | -  | -   |  |
|---|---|--|---|--|--|---|---|--|---|--|
| 17  | Intangible assets   | 137,880  | 81,990  | 67,618   | 64,455   | 137,880   | 81,990  | 67,618   | 64,455  |  |
| 18  | Deferred tax asset  | 398,828  | 851,635   | 851,635  | 1,187,078  | 399,805   | 852,613   | 852,613  | 1,188,056   |  |
| 19  | Retirement benefit asset  | -  | -   | -  | -  | -   | -   | -  | -   |  |
|   | Other assets  | 1,565,312  | 807,452   | 985,812  | 1,205,187  | 1,566,482   | 807,452   | 985,812  | 1,205,186   |  |
|   | TOTAL ASSETS  | 79,684,610   | 79,189,802  | 79,151,145   | 82,320,357   | 79,692,492  | 79,191,592  | 79,152,163   | 82,323,528  |  |
|   | LIABILITIES   |  |   |  |  |   |   |  |   |  |
|   | Balances due to Central Bank of Kenya   | 10,076,483   | 9,729,114   | 9,410,847  | 9,194,869  | 10,076,483  | 9,729,114   | 9,410,847  | 9,194,869   |  |
|   | Customer deposits   | 57,475,064   | 56,032,695  | 56,434,440   | 59,435,200   | 57,460,127  | 56,018,274  | 56,420,021   | 59,420,784  |  |
|   | Deposits and balances due to local banking institutions   | - 44 (50   | 1,046,351   | 1,400,619  | 1,272,651  | -   | 1,046,351   | 1,400,619  | 1,272,651   |  |
|   | Deposits and balances due to foreign banking institutions   | 11,658   | 15,080  | 9,671  | 7,877  | 11,658  | 15,080  | 9,671  | 7,877   |  |
|   | Other money market deposits<br>Borrowed funds   | -  | -   | -  | -  | -   | -   | -  | -   |  |
|   | Balances due to banking institutions in the group   | -  | -   | -  | -  | -   | -   | -  | -   |  |
|   | Fax payable   | 65,116   | 1,805   | 12,492   | 302,448  | 62,539  | -   | 9,915  | 302,448   |  |
|   | Dividends Payable   | -  |   | 12,472   | 502,446  | 02,559  |   | 7,713  | 502,440   |  |
|   | Deferred tax liability  | _  | _   | _  | _  | _   | _   | _  | _   |  |
|   | Retirement benefit liability  | _  | _   | _  | _  | _   | _   | _  | _   |  |
|   | Other liabilities   | 3,856,026  | 3,493,768   | 3,320,213  | 3,325,538  | 3,888,727   | 3,519,595   | 3,346,040  | 3,350,942   |  |
|   | TOTAL LIABILITIES   | 71,484,347   | 70,318,813  | 70,588,281   | 73,538,583   | 71,499,534  | 70,328,414  | 70,597,113   | 73,549,571  |  |
| С :   | SHAREHOLDERS' EQUITY  |  |   |  |  |   |   |  |   |  |
| 35  | Paid up/Assigned capital  | 2,265,500  | 2,265,500   | 2,265,500  | 2,265,500  | 2,265,500   | 2,265,500   | 2,265,500  | 2,265,500   |  |
| 36  | Share Premium (Discount)  | 6,701,945  | 6,701,945   | 6,701,945  | 6,701,945  | 6,701,945   | 6,701,945   | 6,701,945  | 6,701,945   |  |
|   | Revaluation reserves  | 245,676  | 360,253   | 27,189   | 110,341  | 245,676   | 360,253   | 27,189   | 110,341   |  |
|   | Retained earnings/Accumulated Losses  | (1,983,646)  | (1,612,837)   | (1,608,441)  | (1,600,656)  | (1,990,951)   | (1,620,649)   | (1,616,255)  | (1,608,473)   |  |
|   | Statutory Loan Reserves   | 970,787  | 1,156,129   | 1,176,671  | 1,304,644  | 970,787   | 1,156,129   | 1,176,671  | 1,304,644   |  |
|   | Other Reserves  | -  | -   | -  | -  | -   | -   | -  | -   |  |
|   | Proposed dividends  | -  | -   | -  | -  | -   | -   | -  | -   |  |
|   | Non controlling Interest  | -  | -   | -  | -  | -   | -   | -  | -   |  |
|   | Capital grants  | 8,200,262  | 9 970 000   | 8,562,864  | 0 704 774  | 0 102 050   | 9 943 476   | 9 555 050  | 8,773,958   |  |
|   | FOTAL SHAREHOLDERS' EQUITY FOTAL LIABILITIES AND SHAREHOLDERS' EQUITY   | 79,684,610   | 8,870,990<br>79,189,802   | 79,151,145   | 8,781,774  | 8,192,958<br>79,692,492   | 8,863,178<br>79,191,592   | 8,555,050<br>79,152,163  | 8,773,958<br>82,323,528   |  |
| 43  | TOTAL LIABILITIES AND SHAREHOLDERS EQUITY   | 79,004,010   | 79,109,002  | 79,131,143   | 82,320,357   | 79,092,492  | 79,191,392  | 79,132,103   | 02,323,320  |  |
|   |   |  |   |  |  |   |   |  |   |  |
| н.:   | STATEMENT OF COMPREHENSIVE INCOME   |  |   |  |  |   |   |  |   |  |
|   |   |  |   | ANK  |  |   |   | ROUP   |   |  |
|   |   | 30-Jun-20<br>Shs '000  | 31-Dec-20<br>Shs '000   | 31-Mar-21<br>Shs '000  |  | 30-Jun-20<br>Shs '000   | 31-Dec-20<br>Shs '000   | 31-Mar-21<br>Shs '000  | 30-Jun-21<br>Shs '000   |  |
|   |   | Un-audited   | Audited   | Un-audited   |  |   | Audited   | Un-audited   | Un-audited  |  |
| 1.0   | INTEREST INCOME   | OII-dudited  | Auditeu   | OII-dddited  | OII-dddited  | On-uuurteu  | Auditeu   | On-uuurteu   | On-uuurteu  |  |
|   | Loans and Advances  | 873,031  | 1,983,483   | 560,029  | 1,161,903  | 873,031   | 1,983,483   | 560,029  | 1,161,903   |  |
| 1.1   |   |  |   |  |  |   |   |  |   |  |
| 1.1   | Government securities   | 2,392,941  | 4,759,088   | 1,160,002  | 2,344,090  | 2,392,941   | 4,759,088   | 1,160,002  | 2,344,090   |  |
|   | Government securities  Deposits and placements with banking institutions  | 2,392,941<br>32,554  | 4,759,088<br>41,507   | 1,160,002<br>4,457   | 2,344,090<br>7,605   | 2,392,941<br>32,554   | 4,759,088<br>41,507   | 1,160,002<br>4,457   | 2,344,090<br>7,605  |  |
| 1.2   |   |  |   |  |  |   |   |  |   |  |
| 1.2<br>1.3  | Deposits and placements with banking institutions   | 32,554   | 41,507  | 4,457  | 7,605  | 32,554  | 41,507  | 4,457  | 7,605   |  |
| 1.2<br>1.3<br>1.4<br>1.5  | Deposits and placements with banking institutions<br>Other Interest Income<br>Total Interest Income   | 32,554<br>268,514  | 41,507<br>567,473   | 4,457<br>167,222   | 7,605<br>281,953   | 32,554<br>268,514   | 41,507<br>567,473   | 4,457<br>167,222   | 7,605<br>281,953  |  |
| 1.2<br>1.3<br>1.4<br>1.5  | Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE  | 32,554<br>268,514<br><b>3,567,041</b>  | 41,507<br>567,473<br><b>7,351,551</b>   | 4,457<br>167,222<br><b>1,891,710</b>   | 7,605<br>281,953<br><b>3,795,551</b>   | 32,554<br>268,514<br><b>3,567,041</b>   | 41,507<br>567,473<br><b>7,351,551</b>   | 4,457<br>167,222<br><b>1,891,710</b>   | 7,605<br>281,953<br><b>3,795,551</b>  |  |
| 1.2<br>1.3<br>1.4<br>1.5  | Deposits and placements with banking institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer Deposits  | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796  | 4,457<br>167,222<br><b>1,891,710</b><br>778,537  | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697  | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796  | 4,457<br>167,222<br><b>1,891,710</b><br>778,537  | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2   | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions  | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103<br>4,479  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405  | 4,457<br>167,222<br><b>1,891,710</b><br>778,537<br>13,574  | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396  | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103<br>4,479   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405  | 4,457<br>167,222<br><b>1,891,710</b><br>778,537<br>13,574  | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses  | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103<br>4,479<br>372,368   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046   | 4,457<br>167,222<br><b>1,891,710</b><br>778,537<br>13,574<br>205,678   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553   | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103<br>4,479<br>372,368  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046   | 4,457<br>167,222<br><b>1,891,710</b><br>778,537<br>13,574<br>205,678   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4   | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553<br><b>2,021,646</b>   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553<br><b>2,021,646</b>  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses  | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103<br>4,479<br>372,368   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046   | 4,457<br>167,222<br><b>1,891,710</b><br>778,537<br>13,574<br>205,678   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553   | 32,554<br>268,514<br><b>3,567,041</b><br>1,681,103<br>4,479<br>372,368  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046   | 4,457<br>167,222<br><b>1,891,710</b><br>778,537<br>13,574<br>205,678   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4   | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553<br><b>2,021,646</b>   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553<br><b>2,021,646</b>  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553<br><b>2,021,646</b>   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790   | 7,605<br>281,953<br><b>3,795,551</b><br>1,571,697<br>34,396<br>415,553<br><b>2,021,646</b>  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3   | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss)   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b>   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b><br>176,221<br>188,872<br>330,386  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849   | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b><br>176,221<br>188,872<br>330,386  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849   | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.0<br>4.1<br>4.2<br>4.3<br>4.4   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE  Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE  Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b><br>176,221<br>188,872<br>330,386<br>-1,332,417<br>2,027,896   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-444,958<br>629,076  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>-744,869<br>1,149,841   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,49<br>1,288,990  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076   | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869<br>1,149,841   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.0<br>4.1<br>4.2<br>4.3<br>4.4   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE  Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948   | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>5.0   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>  | 41,507<br>567,473<br><b>7,351,551</b><br>2,802,796<br>40,405<br>775,046<br><b>3,618,247</b><br><b>3,733,304</b><br>176,221<br>188,872<br>330,386<br>-1,332,417<br>2,027,896   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-444,958<br>629,076  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>-744,869<br>1,149,841   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,49<br>1,288,990  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076   | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869<br>1,149,841   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6<br>5.0   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE  Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,417<br>2,027,896<br>5,761,199  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869<br>1,149,841<br>2,923,745   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996   | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6<br>5.0<br>6.1  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,948<br>1,288,989<br>2,798,081  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605<br>281,933<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869<br>1,149,841<br>2,923,745  |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>5.0<br>6.1<br>6.1<br>6.2  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE  Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,417<br>2,027,896<br>5,761,199  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>-<br>744,869<br>1,149,841<br>2,923,745<br>513,027<br>1,134,524                                  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,423<br>2,027,902<br>5,761,206   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>-<br>744,869<br>1,149,841<br>2,923,745   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6<br>5.0<br>6.1  | Deposits and placements with banking institutions Other Interest Income Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,948<br>1,288,989<br>2,798,081  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>6.0<br>6.0<br>6.1<br>6.2<br>6.3  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996  | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>-<br>744,869<br>1,149,841<br>2,923,745  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996   | 7,605<br>281,953<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>-<br>744,869<br>1,149,841<br>2,923,745   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>4.3<br>4.4<br>4.5<br>4.6<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/(LOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996   | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 20,484 - 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996   | 7,605<br>281,933<br>3,795,551<br>1,571,697<br>34,396<br>415,553<br>2,021,646<br>1,773,905<br>77,058<br>107,429<br>220,484<br>744,869<br>1,149,841<br>2,923,745<br>513,027<br>1,134,524<br>47,168<br>28,873                      |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (GOSS)  Press and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>307,735<br>101,448<br>740,855   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>-1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>14372<br>14372<br>14372<br>14372      | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 20,484 744,869 1,149,841 2,923,745 513,027 1,134,524 62,830 28,189 782,034   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,44,777<br>1,540,759  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>14,372<br>14,372                          | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>3.0<br>4.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>6.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5<br>6.6<br>6.7<br>6.8  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>307,735<br>101,448<br>740,855<br>2,688,554   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214<br>5,144,447   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>14,373                                     | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 - 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 26,230 28,189 782,034 2,796,045                                    | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,759<br>5,145,209   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,495<br>1,487,375                           | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050                                   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5<br>6.6<br>6.7<br>7.0   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>307,735<br>101,448<br>740,855   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>-1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>14372<br>14372<br>14372<br>14372      | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 20,484 744,869 1,149,841 2,923,745 513,027 1,134,524 62,830 28,189 782,034   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,44,777<br>1,540,759  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>14,372<br>14,372                          | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.7<br>6.7<br>6.8<br>8.0<br>8.0<br>8.0<br>8.0<br>8.0<br>8.0<br>8.0<br>8.0<br>8.0<br>8   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (GOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (Loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Tofal (Loss) before tax and exceptional items Exceptional items   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>307,735<br>101,448<br>740,855<br>2,668,554<br>129,527                                  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214<br>5,144,447<br>616,752  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623             | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 - 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700                           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,540,759<br>5,145,209<br>615,907   | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,495<br>1,487,375<br>35,621            | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695   |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>6.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5<br>6.6<br>6.7<br>6.8<br>7.0<br>8.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>307,735<br>101,448<br>740,855<br>2,668,554<br>129,527                                  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>144,777<br>144,777<br>1,540,214<br>5,144,447<br>616,752  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623        | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 - 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700                           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>-<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278                                       | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>144,777<br>1540,759<br>5,145,209<br>615,997  | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,495<br>1,487,375<br>35,621                 | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695                           |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.5<br>4.6<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5<br>6.6<br>6.7<br>7.0<br>8.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items Currenttax  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>2,668,554<br>740,855<br>2,668,554<br>129,527<br>(52,772)                               | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)                       | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623             | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448)                   | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)                                | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,44,777<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)                           | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,495<br>1,487,375<br>35,621            | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448)                 |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.7<br>6.8<br>8.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (GOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Icoss) after exceptional items Current tax Deferred tax  | 32,554 268,514 3,567,041  1,681,103 4,479 372,368 2,057,949 1,509,092  115,075 92,714 190,252 890,948 1,288,989 2,798,081  356,933 1,124,309 37,275 307,735 2,668,554 129,527 (52,772) 21,745  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)<br>(436,652)                          | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623<br>(10,687) | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448) 335,443           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)<br>21,745                      | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)<br>474,553                             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>34,495<br>1,487,375<br>35,621<br>(10,687) | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448) 335,443           |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.5<br>4.6<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5<br>6.6<br>6.7<br>7.0<br>8.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9.0<br>9  | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (GOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Icoss) after exceptional items Current tax Deferred tax  | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>2,668,554<br>740,855<br>2,668,554<br>129,527<br>(52,772)                               | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214<br>41,447<br>616,752<br>(436,652)                          | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623        | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448)                | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)                                | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,44,777<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)                           | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,495<br>1,487,375<br>35,621                 | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448)                 |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.5<br>4.6<br>6.5<br>6.6<br>6.7<br>7.0<br>8.0<br>9.0<br>9.0<br>11.0<br>12.0   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (GOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Icoss) after exceptional items Current tax Deferred tax  | 32,554 268,514 3,567,041  1,681,103 4,479 372,368 2,057,949 1,509,092  115,075 92,714 190,252 890,948 1,288,989 2,798,081  356,933 1,124,309 37,275 307,735 2,668,554 129,527 (52,772) 21,745  | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)<br>(436,652)                          | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623<br>(10,687) | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448) 335,443           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)<br>21,745                      | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)<br>474,553                             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>35,621<br>(10,687)                        | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448) 335,443           |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.7<br>6.8<br>9.0<br>9.0<br>9.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items   | 32,554 268,514 3,567,041  1,681,103 4,479 372,368 2,057,949 1,509,092  115,075 92,714 190,252 890,948 1,288,989 2,798,081  356,933 1,124,309 37,275 307,735 2,668,554 129,527 (52,772) 21,745 98,501   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)<br>(436,652)                          | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623<br>(10,687) | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448) 335,443           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)<br>21,745                      | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)<br>474,553                             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>35,621<br>(10,687)                        | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448) 335,443           |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.7<br>6.8<br>9.0<br>9.0<br>9.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME (LOSS)  NON INTEREST INCOME (LOSS)  NON INTEREST INCOME (GOSS)  Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Other Comprehensive Income  | 32,554 268,514 3,567,041  1,681,103 4,479 372,368 2,057,949 1,509,092  115,075 92,714 190,252 890,948 1,288,989 2,798,081  356,933 1,124,309 37,275 307,735 2,668,554 129,527 (52,772) 21,745 98,501   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)<br>474,553<br>654,653             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623<br>(10,687)       | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448) 335,443           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)<br>21,745                      | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)<br>474,553                             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>35,621<br>(10,687)                        | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448) 335,443           |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.7<br>6.8<br>9.0<br>9.0<br>9.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10   | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSE Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations | 32,554 268,514 3,567,041  1,681,103 4,479 372,368 2,057,949 1,509,092  115,075 92,714 190,252 890,948 1,288,989 2,798,081  356,933 1,124,309 37,275 307,735 2,668,554 129,527 (52,772) 21,745 98,501   | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)<br>474,553<br>654,653             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>384,493<br>1,487,373<br>35,623<br>(10,687)       | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448) 335,443           | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)<br>21,745                      | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>30,386<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)<br>474,553                             | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>-<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>35,621<br>(10,687)                        | 7,605 281,933 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448) 335,443           |  |
| 1.2<br>1.3<br>1.4<br>1.5<br>2.0<br>2.1<br>2.2<br>2.3<br>2.4<br>3.0<br>4.1<br>4.2<br>4.3<br>4.4<br>5.0<br>6.1<br>6.2<br>6.3<br>6.4<br>6.5<br>6.6<br>6.7<br>7.0<br>8.0<br>9.0<br>11.0<br>12.0<br>12.0<br>13.0<br>13.0<br>13.0<br>14.0<br>15.0<br>16.0<br>16.0<br>16.0<br>16.0<br>16.0<br>16.0<br>16.0<br>16 | Deposits and placements with banking institutions Other Interest Income  Total Interest Income  INTEREST EXPENSE Customer Deposits Deposits and placement from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS)  NON INTEREST INCOME/(LOSS)  NON INTEREST INCOME Fees and commissions on loans and advances Other Fees and Commissions Foreign exchange trading income (loss) Dividend Income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSE Loan Loss Provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation Charges Other Operating Expenses Total Operating Expenses Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after exceptional items Current tax Deferred tax Profit/(Loss) after tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,948<br>1,288,989<br>2,798,081<br>356,933<br>1,124,309<br>37,275<br>307,735<br>101,448<br>4740,855<br>2,668,554<br>129,527<br>(52,772)<br>21,745<br>98,501 | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,417<br>2,027,896<br>5,761,199<br>370,407<br>2,362,136<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,214<br>5,144,447<br>616,752<br>(436,652)<br>474,553<br>654,653 | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>35,623<br>(10,687)<br>-24,936              | 7,605 281,953 3,795,551 1,571,697 34,396 415,553 2,021,646 1,773,905 77,058 107,429 220,484 - 744,869 1,149,841 2,923,745 513,027 1,134,524 47,168 28,873 262,230 28,189 782,034 2,796,045 127,700 (302,448) 335,443 160,694 | 32,554<br>268,514<br>3,567,041<br>1,681,103<br>4,479<br>372,368<br>2,057,949<br>1,509,092<br>115,075<br>92,714<br>190,252<br>890,949<br>1,288,990<br>2,798,082<br>356,933<br>1,124,525<br>37,275<br>307,756<br>101,448<br>740,867<br>2,668,804<br>129,278<br>(52,772)<br>21,745<br>98,252 | 41,507<br>567,473<br>7,351,551<br>2,802,796<br>40,405<br>775,046<br>3,618,247<br>3,733,304<br>176,221<br>188,872<br>330,386<br>-<br>1,332,423<br>2,027,902<br>5,761,206<br>370,407<br>2,362,352<br>83,891<br>65,905<br>577,117<br>144,777<br>1,540,759<br>5,145,209<br>615,997<br>(436,652)<br>474,553<br>653,898 | 4,457<br>167,222<br>1,891,710<br>778,537<br>13,574<br>205,678<br>997,790<br>893,920<br>27,431<br>49,838<br>106,849<br>444,958<br>629,076<br>1,522,996<br>363,542<br>553,697<br>23,708<br>14,334<br>133,228<br>14,372<br>34,495<br>1,487,375<br>35,621<br>(10,687)      | 7,605 281,953 3,795,551  1,571,697 34,396 415,553 2,021,646 1,773,905  77,058 107,429 220,484 - 744,869 1,149,841 2,923,745  513,027 1,134,524 47,168 28,873 262,230 28,189 782,039 2,796,050 127,695 (302,448) 335,443 160,689 |  |

14.5% 1.5% 13.0%

14.8%

16.0%

64.7% 20.0%

14.5% 2.0% 12.1%

15.3%

16.6%

14.5% 0.5% 12.3%

13.8%

15.0%

14.5% 2.7% 13.1%

16.0%

17.2%

65.6%

20.0%

14.5% 1.5% 13.0%

14.8%

16.0%

64.7% 20.0%

14.5% 0.5% 12.3%

13.8%

15.0%



6% interest per annum, paid monthly

- Kes 100,000 minimum operating balance
- 1 withdrawal every quarter

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224,584

339,161

Income tax relating to components of other comprehensive income

P.O Box 34886-00100

14.0 Other comprehensive income for the year net of tax