KINGDOM BANK A Subsidiary of The Co-operative Bank of Kenya

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH JUNE 2022

STATEMENT	OF	FINANCIAL	POSITION

I STATEMENT OF FINANCIAL POSITION							
		BANK 31.Mar 2022		BANK 30.Jun 2021	GROUP 30.jun 2022	GROUP 30.Dec 2021	GROUP 30.Jun 2021
A. ASSETS		Un-Audited Shs '000			Un-Audited Shs '000		Un-Audited Shs '000
I. Cash (both Local & Foreign) 2. Balances with Central Bank of Kenya	422,534 267,324	340,423 220,353	320,089 329,114	284,742 345,984	422,534 267,324	320,089 329,114	284,742 345,984
 Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss 		-	-	-	-	-	-
5. Investment Securities:			-		-	-	
 (i) Held to Maturity: (a) Kenya Government Securities 	3,899,288	885,746	294,557	699,222	3,899,288	294,557	699,222
(b) Other Securities (ii) Available for Sale:			-	-	-	-	-
(a) Kenya Government Securities(b) Other Securities	19,542,318	23,510,426	23,356,065	22,865,026	19,542,318	-	22,865,026
 Deposits and Balances due from Local Banking Institutions Deposits and Balances due from Banking Institutions Abroad 	409,219 23,446	15,765 71,410	248,804 69,712	32,173 51,503	409,219 23,446	248,804 69,712	32,173 51,503
8. Tax Recoverable 9. Loans and Advances to Customers (Net)	109 4,706,082	109 4,645,126	109 4,432,541	109 4,912,767	109 4,706,082	109 4,432,541	109 4,912,767
 Balances due from Banking Institutions in the Group Investments in Associates 	13,215	13,215	13,215	16,087	13,215	13,215	16,087
 Investments in Subsidiary Companies 	6,039	6,139	1,139	1,139	13,215	13,215	10,007
13. Investments in Joint ventures 14. Investment Properties	-	-	-	-	-	-	-
IS. Property, Plant and Equipment I6. Prepaid Lease Rentals	958,740	965,850	978,750	1,019,356	1,147,798	1,188,759	1,248,753
17. Intangible Assets 18. Deferred Tax Asset	46,375 225,507	37,440 225,507	29,965 225,506	29,908 297,764	46,375 225,507	29,965 222,627	29,908 297,764
 Retirement Benefit Asset Other Assets 	- 1,490,414	- 1,072,324	- 1,391,102	- 1,493,704	- 2,223,832	- 1,302,018	- 1,365,126
21. TOTAL ASSETS B. LIABILITIES		32,009,833		32,049,485			
 22. Balances due to Central Bank of Kenya 23. Customer Deposits 	1,678,884 7,504,009	1,685,565 6,897,305	1,734,856 6,380,193	1,980,377 5,241,603	1,678,884 7,394,190	1,734,856 6,285,824	1,980,377 5,130,495
24. Deposits and Balances due to Local Banking Institutions 25. Deposits and Balances due to Foreign Banking Institutions	1			-		-	-
26. Other Money Market Deposits 27. Borrowed Funds	21,160,566	- 21,102,121	- 21,213,996	- 20,983,452	- 21,160,566	- 21,213,996	- 20,983,452
 Balances due to Banking Institutions Group Companies Tax Payable 	1	-	-	-	-	- 6,110	- 3,343
30. Dividends Payable 31. Deferred Tax Liability					5,205	9,995	9,995
32. Retirement Benefit Liability 33. Other liabilities	349,337	842,442	477,529	1,301,515	1,237,329	552,684	1,374,804
34. TOTAL LIABILITIES	30,692,795	30,527,433		29,506,946		29,803,464	
C. SHAREHOLDERS' FUNDS 35. Paid Up/ Assigned Capital	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947	1,867,947
36. Share Premium (Discount) 37. Revaluation Reserves	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449
 Retained Earnings/Accumulated Losses Statutory Loan Reserves 	(3,366,150) 386,296	692,878	(3,772,019) 690,045	-	(3,233,091) 386,296	690,045	(2,403,595)
40. Other Reserves 41. Proposed Dividends	(657,728)	(593,130)	10,669	114,897	(657,728)	10,669	114,897
42. Capital Grants 43. TOTAL SHAREHOLDERS' FUNDS	1,317,814	1,482,400	1,884,091	2,542,539	- 1,450,874	2,004,110	2,666,698
44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	32,010,609	32,009,833	31,690,666	32,049,485	32,927,047	31,807,574	32,149,165
II STATEMENT OF COMPREHENSIVE INCOME I. INTEREST INCOME							
I.I. Loans and Advances I.2. Government Securities	150,060 1,376,091	67,228 686,564	507,488 2,630,661	406,699 1,271,685	150,060 1,376,091	507,488 2,630,661	406,699 1,271,685
 I.3. Deposits and Placements with Banking Institutions I.4. Other Interest Income 	2,480	1,735	20,104	11,563	2,480	20,104	11,563
1.5. Total Interest Income 2. INTEREST EXPENSE	1,528,631	755,528	3,158,253	1,689,947	1,528,631	3,158,253	
2.1. Customer Deposits 2.2. Deposits and Placement from Banking Institutions	229,058 1,494	111,762 183	400,584 716	194,191 644	229,058 1,494	400,584 716	194,191 644
2.3. Other Interest Expenses 2.4 .Total Interest Expenses	12,391 242,943	6,522	39,024 440,324	7,557 202,392	12,391 242,943	39,024 440,324	7,557 202,392
3. NET INTEREST INCOME /LOSS 4. NON INTEREST INCOME	1,285,688	637,061	2,717,929	1,487,555	1,285,688	2,717,929	1,487,555
4.1. Fees and Commissions on Loans and Advances4.2. Other Fees and Commissions	24,304 51,438	10,312 25,759	18,635 95,298	5,670 44,760	24,304 51,438	6,855 16,623	5,670 49,740
4.3. Foreign Exchange Trading Income (Loss) 4.4. Dividend Income	17,076	6,719	5,544	3,455	17,076	426	3,455
4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income	- 4,122 96,940	6,719 1,280 44,070	5,544 (30,473) 89,004	3,455 	17,076 45,902 138,721	- 27,896 51,800	334,116 392,981
4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES	4,122 96,940 1,382,628	6,719 1,280 44,070 681,131	5,544 (30,473) 89,004 2,806,933	3,455 - 288,119 342,004 1,829,559	17,076 45,902 138,721 1,424,408	27,896 51,800 2,769,729	334,116 392,981 1,880,536
4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs	4,122 96,940 1,382,628 (170,803) 298,513	6,719 1,280 44,070 681,131 24,884 169,316	5,544 (30,473) 89,004 2,806,933 168,053 303,107	3,455 288,119 342,004 1,829,559 391,675 199,434	17,076 - 45,902 138,721 1,424,408 (170,803) 300,145	27,896 51,800 2,769,729 168,053 307,712	334,116 392,981 1,880,536 391,675 202,892
4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596	5,544 (30,473) 89,004 2,806,933 (68,053 303,107 7,539 35,471	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375
4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898	6,719 - 1,280 44,070 681,131 24,884 169,316 2,141	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557	334,116 392,981 1,880,536 391,675 202,892 1,689
4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total Non-Interes Income 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.7. Other Operating Expenses	4,12 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563	5,544 (30,473) 89,004 2,806,933 (168,053 303,107 7,539 35,471 26,161 36,557 1,717,605	3,455 - 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303	17,076 - 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 913,199
4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 5. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 913,199
 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total Non-Interes Income 4.6. TOTAL OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Equipment 6.6. Amortisation Charges 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,521	6,719 1,200 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857	5,544 (30,473) 89,004 2,806,933 (68,053) 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493	3,455 	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 913,199 1,583,846
 4.4. Dividend Income 4.5. Other Income 4.6. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Exceptional Items 8. Exceptional Items 9. Profit(Closs) After Exceptional Items 10. Current tax 11. Deferred tax 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 9,796,521 976,760 405,867	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 610,332 5,025 2,61,563 481,857 199,274	5,544 (30,473) 89,004 2,806,933 (68,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 512,440	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 913,199 1,583,846 296,690
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Equipment 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) After Tax and Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 20,580 9,898 796,521 976,760 405,867 405,867	6,719 1,280 44,070 681,131 24.884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 14,648	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 - 275,014	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677	27.896 51,800 2,769,729 168,053 300,712 7,539 35,596 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 913,199 1,583,846 296,690 296,690
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Equipment 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 8. Exceptional Items 8. Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867	6,7/9 1,280 44,070 681,131 24,884 169,316 10,332 5,025 261,563 481,857 199,274 -	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677	27,896 51,800 2,769,729 168,053 307,712 7,539 35,996 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388)	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 913,199 1,583,846 296,690
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortal Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 	4,122 96,940 1,382,628 (100,803) 298,513 4,504 776,521 976,750 405,867 405,867	6,7/9 1,280 44,070 681,131 24,884 169,316 10,332 5,025 261,563 481,857 199,274 - 199,274 - 199,274	5,544 (30,473) 89,004 2,806,933 (68,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792 497,792	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014 275,014	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 4,504 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677	27.896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 913,199 1,583,846 296,690 296,690
 4.4. Dividend Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total Non-Interes Income 4.6. OPERATING EXPENSES 6.1. Loan Loss Provision 2. Staff Costs 3. Directors' Emoluments 4.7. Rental Charges 5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.8. Total Operating Expenses 7. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, and Exceptional Items 13. Minority Interest: 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15.1. Gains/(Losses) from Translating the Financial Statements 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 17,548 20,580 9,898 796,521 976,760 405,867 405,867	6,7/9 1,280 44,070 681,131 24,884 169,316 10,332 5,025 261,563 481,857 199,274 - 199,274 - 199,274	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 14,648	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677	27.896 51,800 2,769,729 168,053 300,712 7,539 35,596 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 913,199 1,583,846 296,690 296,690
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Arotal Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15.3. Revaluation Surveys, Plant and Equipment 16.3. Revial usion Property, Plant and Equipment 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 775,548 20,580 9,898 9,898 796,521 976,760 405,867 405,867 405,867 (668,397)	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - -	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 126,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,618 17,112 26,382 10,950 907,303 1,554,545 275,014 - - 275,014 943,387 - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 4,504 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677	27.896 51,800 2,769,729 168,053 300,712 7,539 35,596 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429 (104,228) - -	334,116 392,981 1,880,536 391,675 202,892 16,689 17,375 46,065 10,950 913,199 296,690 296,690 296,690 943,387
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charges 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit(/Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit(/Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit(/Loss) After Tax, Exceptional Items 8. Minority Interest 13. Minority Interest 15. Other Comprehensive Income: 15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations 15. Jaice other Comprehensive Income 15.1. Revaluatation Surplus on Property, Plant and Equipment 15. Air of other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income 15. Income Tax Relating to Components of other Comprehensive Income 15. S. Income Tax Relating to Components of other Comprehensive Income of Associates 15. A. Share Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Associates 15. Succement Tax Relating to Components of other Comprehensive Income of Associates 15. Succement Tax Relating to Components of other Comprehensive Income of Associates 15. Succement Tax Relating to Components of other Comprehensive Income of the Year Net of Tax 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 75,548 20,580 9,898 9,898 9,898 9,898 9,785,521 405,867 405,867 405,867 (668,397)	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - -	5,544 (30,473) 89,004 2,806,933 (68,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792 497,792	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014 275,014	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 4,504 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677	27.896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 913,199 1,583,846 296,690 296,690
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Equipment 6.7. Other Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 8. District Comprehensive Income: 15. Other Comprehensive Income: 15. Profit/(Loss) Grier Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15. Air Gother Comprehensive Income 15. Air Gother Comprehensive Income 15. Income Tax Relating to Components of other Comprehensive Income 15. Income Tax Relating to Components of other Comprehensive Income 15. Income Tax Relating to Components of other Comprehensive Income 15. Income Tax Relating to Components of other Comprehensive Income 15. Income Tax Relating to Components of other Comprehensive Income 16. Other Comprehensive Income for the Year Net of Tax 17. OTAL COMPREHENSIVE INCOME FOR THE YEAR 111 OTHER DISCLOSURES 10. NON-PERFORMING LOANS AND ADVANCES 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 775,548 20,580 9,898 9,898 9,898 9,785,521 405,867 405,867 405,867 (668,397) -	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 (603,799) - (404,525)	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 - - 497,792 (104,228) - - - 393,564	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 - - 275,014 943,387 - - 1,218,401	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 (668,397)	27,896 51,800 2,769,729 168,053 300,712 7,539 35,596 65,233 36,557 1,738,418 2,359,508 410,220 - - - - - - - - - - - - -	334,116 392,981 1,880,536 391,675 202,892 16,689 17,375 296,690 296,690 296,690 943,387 - 296,690
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortisation Charge on Property and Equipment 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 15. Other Comprehensive Income: 15. Cher Comprehensive Income: 15.1. Revaluation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.3. Income Tax Relating to Components of other Comprehensive Income 16. Other Comprehensive Income of Associates 15.3. Income Tax Relating to Components of other Comprehensive Income 16. Other Comprehensive Income for the Year Net of Tax 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR 110 OTHER DISCLOSURES 10. NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (b). Less Interest in Supense 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 775,548 20,580 9,898 9,898 796,521 405,867 405,867 405,867 (668,397) - - - - - - - - - - - - - - - - - - -	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 943,387 - - 275,014 943,387 - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 (668,397) - - (246,720) 5,999,575 1,623,284		334,116 392,981 1,880,533 391,675 202,892 1,689 17,375 46,065 10,950 913,199 296,690 296,690 296,690 943,387 - 296,690 943,387 - 1,240,077 6,661,988
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Arental Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) After Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Cher Comprehensive Income: 15. Revaluation S Profit Plant and Equipment 16. Area Components of other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of other Comprehensive Income (I Comprehensive Inco	4,122 96,940 1,382,628 (170,803) 298,513 4,504 776,521 976,750 405,867 405,867 405,867 (668,397) (678,397) (677,397) (677,397) (677,397) (677,397) (677,397)	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 126,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,618 275,014 275,014 943,387 - - 275,014 943,387 - - 1,218,401 6,661,988 1,618,971 4,345,229	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,535,024	27,896 51,800 2,769,729 168,053 307,712 7,539 35,976 6,5233 36,557 1,738,418 2,359,508 410,220 	334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 46,065 193,199 17,375 296,690 296,690 296,690 943,387 - 1,240,077 6,661,988 1,618,971 5,043,017 4,345,229
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charge on Property and Equipment 6.7. Other Operating Expenses 7. Profit (Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit (Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit (Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit (Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Areal Componentions on Proper, Plant and Equipment 15. Aread Exceptions 15. Aread Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of ther Comprehensive Income of Associates 15. Income Tax Relating to Rome of the Year Net of Tax 17. OTAL COMPREHENSIVE INCOME FOR THE YEAR 18. OTHER DISCLOSURES 10. NON-PERFORMING LOANS AND Advances (a). (b). Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Interest in Suspense (e). Net Non-Performing Loans and Advances (a-b) (f). Net Non-Performing Loans and Advances (a-b) (f). Net Non-Performing Loans and Advances (a-b) 	4,122 96,940 1,382,628 (170,803) 298,513 4,504 776,521 976,750 405,867 405,867 405,867 (668,397) (668,397) (668,397) (262,530) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,625	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 1,955,007 1,966,844	5,544 30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792 (104,228) - - - - - - - - - - - - -	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 - 275,014 - 275,014 - 275,014 - - 275,014 - - - 275,014 - - - - 275,014 - - - - - - - - - - - - - - - - - - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (6668,397) - - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,840,267 1,858,252		334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 46,065 19,350 913,199 1,583,846 296,690 296,690 296,690 943,387 - - - - - - - - - - - - -
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charges on Property and Equipment 6.7. Other Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15.1. Reading the Prinancial Statements of Foreign Operations 15.2. Fair Value changes in Available-fo-sale Financial Assets 15. Other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Comprehensive Income (I. Other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income (I. Other Comprehensive Income of Associates 15. Income Tax Relating to Components of Associates 15. Income Tax Relating to Components of Associates 15. Income Tax Relating to Components of the Comprehensive Income (I. Other Comprehensive Income of Associates 16. Other Comprehensive Income for Har Year Net of Tax 17. OTAL COMPREHENSIVE INCOME FOR THE YEAR 10. ONN-PERFORMING LOANS AND Advances (b) Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d) Less Loan Losses Provision (e). Net Non-Performing Loans and Advances(c-d) (f). Net Non-Performing Loans and Advances(c-d) (f). Net Non-Performing Loans and Advances(c-d) (f). Net Non-P	4,122 96,940 1,382,628 (170,803) 298,513 298,513 298,513 298,513 296,750 405,867 405,867 405,867 (668,397) (668,397) (668,397) 5,999,575 1,623,284 4,376,284 4,376,284 4,376,284 4,376,284	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 1,955,007 1,966,844	5,544 - (30,473) 89,004 2,806,933 - (68,053 303,107 7,539 35,471 26,161 36,557 1,717,655 2,294,493 512,440 - - 512,440 - - 497,792 (104,228) - - - - - - - - - - - - - - - - - - -	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 943,387 - - 275,014 943,387 - - 1,218,401 6,6,61,988 1,618,971 5,043,017 4,345,229 667,788	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 (668,397) (668,397) (668,397) (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,840,267	27,896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 35,179 (5,388) 380,429 (104,228) (104,228) - - - 276,201 6,009,772 6,009,772 6,678,406 1,635,674 4,314,098 2,675,806 1,678,8292	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 19,532,646 296,690 296,690 296,690 943,387 1,240,077 1,240,077
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charges 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profite/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15.1. Gains/(Losse) from Translating the Financial Statements of Foreign Operations 15.2. Fair Value changes in Available-fo-sale Financial Assets 15.3. Revaluation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Loopter Comprehensive Income of Associates 15.6. Non-PERFORMING LOANS AND ADVANCES (a) OTHER DISCLOSURES 10. NON-PERFORMING LOANS AND ADVANCES (b) Less Interest in Suspense (c). Total Non-Performing Loans and Advances (a-b) (d) Less Loan Losses Provision (e) Net NON-PERFORMING LOANS AND Advances(c-d) (f). Discounted Value of Securities (g) Net NPLIS Exposure (c-f) (g). Net NPLIS Exposure (c-f) (h) Directors, Shareholders and Associates (b) Engloyees 	4,122 96,940 1,382,628 (10,803) 298,513 4,504 775,582 976,780 405,867 405,867 405,867 (668,397) (668,397) (262,530) (262,530) 5,999,575 1,632,284 4,376,291 2,536,024 1,850,252 (17,985) (18,86,252 (17,985) 1,850,252 (17,985) 1,950,252 (17,995) 1,950,252 (17,995) 1,950,252 (17,950,252) 1,950,252 (17	6,7!9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 - - 199,274 - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,455 0,361,465 2,661,455 - - 1,966,844 (4,683,00) - - - - - - - - - - - - -	5,544 39,004 89,004 1,806,933 1,68,053 303,107 7,539 35,471 26,161 3,6557 1,717,605 2,294,493 512,440 14,648 14,648 14,648 497,792 (104,228) - - - 393,564 6,009,772 1,695,674 4,314,098 2,675,806 1,685,292 1,483,202 155,090	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 275,014 275,014 275,014 3,545,454 275,014 3,545,454 275,014 3,545,454 275,014 3,545,454 3,545,454 3,545,454 3,545,454 3,615,988 1,618,971 4,345,229 6,661,988 1,618,971 4,345,229 6,97,788 6,97,788	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (6668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) 1,858,252 (17,985)	27.896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 193,199 1,583,846 296,690 296,690 296,690 296,690 943,387 1,240,077 1,240,077 6,661,988 1,618,971 5,043,017 4,345,229 697,785 3 91,976
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amoutal Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Gata Comprehensive Income: 15.1. Gatas (Losse) from Translating the Financial Assets 15.2. Fair Value changes in Available-fo-sale Financial Assets 15.3. Revaluation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income for Comprehensive Income of Lossociates 15.6. Income Tax Relating to Components of other Comprehensive Income (I. Other Comprehensive Income for the Year Net of Tax 17. OTAL COMPREHENSIVE INCOME FOR THE YEAR 111 OTHER DISCLOSURES 10. NON-PERPORMING LOANS AND ADVANCES (a). Directors, Shareholders and Advances (a-b) (b). Less Loan Losse Provision (c). Total Insider Loans and Advances and other facilities (c). Total Insider Loans and Advances and other facilities 	4,122 96,940 1,382,628 (10,803) 298,513 4,504 715,548 20,580 796,760 405,867 405,867 405,867 (668,397) (668,397) (262,530) (262,530) (262,530) (1,840,267 1,858,252 (17,985) (18,833 118,833 118,833	6,719 1,280 44,070 681,131 24,884 169,316 1,41 8,596 10,332 5,025 2,61,653 2,61,653 - 199,274 - 199,274 - 199,274 - 199,274 - (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,455 6,348,369 1,734,906 4,613,463 2,661,455 - - - 1,966,844 (14,837) - 1,966,844 (14,837) - 1,93,011 103,101	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 14,648 14,648 14,648 14,649 393,564 6 ,009,772 6 ,009,772 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,674 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695,675 1,695	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 275,014 275,014 275,014 343,387 - - 275,014 943,387 - - 1,218,401 1,218,401 6,661,988 6,661,988 6,661,988 6,619,77,88 6,97,785 3 3 3	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397) - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) 1,858,252 (17,9		334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 193,199 1,533,846 296,690 296,690 296,690 943,387 - 1,240,077 6,661,988 1,618,971 5,043,017 4,345,229 697,788 3 3 91,976 91,976
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6.1. Loan LoSE ATTING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortal Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Icams (Losse) After Tax, Exceptional Items 15. Icams (Losse) After Tax, Exceptional Items 16. Other Comprehensive Income: 17. Graft/(Losse) After Tax, Exceptional Items 18. Aprofit/(Losse) After Tax and Exceptional Items 19. Santory Interest 19. Santory Interest 10. Gamera Comprehensive Income: 11. Gamera Relating to Components of other Comprehensive Income 15. Incom Tax Relating to Components of Associates 15. Incom Comprehensive Income of Associates 15. Income Tax Relating to Component of the Comprehensive Income 16. Other Comprehensive Income for the Year Net of Tax 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR 110. THER DISCLOSURES 10. NON-PERFORMING LOANS AND ADVANCES (a) Corsos Non-Performing Loans and Advances (a-b) (b) Less Loan Losses Provision (c). Total Insider Loans and Advances and other facilities (c). Total Insider Loans and Advances and other facilities (c). Total Insider Loans and Advances (a-b) (c). Total Insider Loans and Advances (a-b) (c). Total Insider Loans and Advances<td>4,122 96,940 1,382,628 (10,803) 298,513 4,504 775,582 976,780 405,867 405,867 405,867 (668,397) (668,397) (262,530) (262,530) 5,999,575 1,632,284 4,376,291 2,536,024 1,850,252 (17,985) (18,86,252 (17,985) 1,850,252 (17,985) 1,950,252 (17,995) 1,950,252 (17,995) 1,950,252 (17,950) 1,950,252 (17,950</td><td>6,7!9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 - - 199,274 - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,455 0,361,465 2,661,455 - - 1,966,844 (4,683,00) - - - - - - - - - - - - -</td><td>5,544 39,004 89,004 1,806,933 1,68,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 14,648 14,648 497,792 (104,228) - - - 393,564 6,009,772 1,695,674 4,314,098 2,675,806 1,635,292 1,483,202 155,090</td><td>3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 275,014 275,014 275,014 3,545,454 275,014 3,545,454 275,014 3,545,454 275,014 3,545,454 3,545,454 3,545,454 3,545,454 3,615,988 1,618,971 4,345,229 6,661,988 1,618,971 4,345,229 6,97,788 6,97,788</td><td>17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (6668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) 1,858,252 (17,985)</td><td></td><td>334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 193,199 1,583,846 296,690 296,690 296,690 296,690 943,387 1,240,077 6,661,988 1,618,971 5,043,017 4,345,229 697,785 3 91,976</td>	4,122 96,940 1,382,628 (10,803) 298,513 4,504 775,582 976,780 405,867 405,867 405,867 (668,397) (668,397) (262,530) (262,530) 5,999,575 1,632,284 4,376,291 2,536,024 1,850,252 (17,985) (18,86,252 (17,985) 1,850,252 (17,985) 1,950,252 (17,995) 1,950,252 (17,995) 1,950,252 (17,950) 1,950,252 (17,950	6,7!9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 - - 199,274 - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,455 0,361,465 2,661,455 - - 1,966,844 (4,683,00) - - - - - - - - - - - - -	5,544 39,004 89,004 1,806,933 1,68,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 14,648 14,648 497,792 (104,228) - - - 393,564 6,009,772 1,695,674 4,314,098 2,675,806 1,635,292 1,483,202 155,090	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 275,014 275,014 275,014 3,545,454 275,014 3,545,454 275,014 3,545,454 275,014 3,545,454 3,545,454 3,545,454 3,545,454 3,615,988 1,618,971 4,345,229 6,661,988 1,618,971 4,345,229 6,97,788 6,97,788	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (6668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) 1,858,252 (17,985)		334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 193,199 1,583,846 296,690 296,690 296,690 296,690 943,387 1,240,077 6,661,988 1,618,971 5,043,017 4,345,229 697,785 3 91,976
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Iscains (Losse) After Tax, Exceptional Items 15. Iscains (Losse) After Tax, Exceptional Items 16. Cher Comprehensive Income: 17. Order Comprehensive Income: 18. Astrae of ather Comprehensive Income of Associates 19. Staff Component of the Comprehensive Income of the Year Net of Tax 17. ToTAL CompRehensive Income of the Year Net of Tax 17. ToTAL COMPREHENSIVE InCOME FOR THE YEAR 11. Other Comprehensive Income of Associates 16. Other Comprehensive Income of Associates 16. Other Comprehensive Income of Associates 17. ToTAL COMPREHENSIVE INCOME FOR THE YEAR 11. OTHER DISCLOSURES 10. NON-Performing Loans and Advances (a-b) (c) Total Non-Performing Loans and Advances (a-b) (d) Less Loan Loans Provision (e). Next Non-Performing Loans and Advances (a-b) (f). Discounted Value of Securities (g). Next Non-Performing Loans and Advances (a-b) (h) Employees (c). Total Insider Loans and Advances and other facilities 30. Off-SALANCE SHEET ITEMS (a) Letters of redut, Guarantees & Acceptances (b) Forwards	4,122 96,940 1,382,628 (170,803) 298,513 298,513 976,521 976,760 405,867 405,867 405,867 (668,397) (668,397) (668,397) (668,397) (668,397) (668,397) (668,397) (1,623,284 4,376,291 2,536,024 (1,858,325) (17,985) 118,8833 118,883 118,883	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - - 199,274 (603,799) - - (603,799) - - (603,799) - - (603,799) - - (603,799) - - - (404,525) 6,348,369 1,734,906 4,613,463 2,66,844 (14,837) - 1,955,007 - 1,96,844 (14,837) - 1,03,101 621,172	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 943,387 - - 275,014 943,387 - - 1,218,401 1,218,401 6,661,988 1,618,971 5,043,017 4,345,229 697,785 91,976 91,976	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (6668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,883,252 (17,985) - 118,833 118,833	27,896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 296,690 296,690 296,690 296,690 943,387 - 296,690 943,387 - 1,240,077 6,661,988 1,618,971 5,043,017 4,345,278 6,97,788 6,97,788 9,9,76 9,997
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortal Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) After Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Iscans/Losse) from Translating the Financial Statements of Foreign Operations 15.1. Gains/Losse) After Tax and Exceptional Items 15.1. Gains/Losse) from Translating the Financial Assets 15.3. Revaluatation Surplus on Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income for the Year Net of Tax 17. OTAL COMPREHENSIVE InCOME FOR THE YEAR 110. Other Comprehensive Income of the Year Net of Tax 17. TOTAL COMPREHENSIVE InCOME FOR THE YEAR 110. THER DISCLOSURES 1.0. NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (a-b) (b). Less Loan Losses Provision (c). Total Insider Loans and Advances, Carb) (d). Total Controlet Streames (e). Total Insider Loans and Advances, Carb) (f). Discounted Value of Securities (g). Net Non-Performing Loans and Advances (a-b) (h). Ensional Coans Charbolders and Associates (h). Employees (c). Total Insider Loans and Advances, and other facilities (a). Orth	4,122 96,940 1,382,628 (170,803) 228,513 228,513 228,513 228,513 228,513 228,513 228,514 405,867 405,867 405,867 405,867 (668,397) (668,397) (668,397) (7,985) (262,530) (7,985) (7,985) (18,833 118,833 118,833 118,833 118,833 116,24,394 (1,64,147	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 261,563 481,857 199,274 - 199,274 - 199,274 (603,799) - (603,799) - (603,799) - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 1,952,007 1,966,844 (14,837) - 1,966,844 (14,837) - 1,824,672 1,153,518	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,224,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 943,387 - 275,014 943,387 - 1,218,401 1,218,401 6,6,61,988 1,618,971 5,043,017 4,345,229 697,788 697,788 697,788 697,788	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) - - 18,893 118,833 118,833 118,833 118,833 118,833 116,4,147		334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 296,690 296,690 296,690 943,387 1,583,846 296,690 943,387 1,240,077 1,643,017 4,345,229 697,785 697,785 91,976 91,9
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amoutal Charges 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) After Exceptional Items 10. Current tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Cher Comprehensive Income: 15. Cains/Date of other Cosale Financial Statements of Foreign Operations 15. Asian Studie changes in Available-fo-sale Financial Assets 15. Asian Cother Comprehensive Income of Associates 15. Isome Tax Relating to Components of other Comprehensive Income is 16. Other Comprehensive Income of Associates 15. Isome Tax Relating to Components of other Comprehensive Income of Associates 15. Isome Tax Relating to Components of other Comprehensive Income of Associates 15. Iso Interest Issue Income for the Year Net of Tax 17. ToTAL COMPREHENSIVE INCOME FOR THE YEAR 11. OTHER DISCLOSURES 10. NON-PErFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (c-b) (d). Less Loan Losses Provision (e). Net Non-Performing Loans and Advances (c-b) (d). Less Loan Losses Provision (e). Total Non-Performing Loans and Advances (c-b) (f). Discounted Value of Securities (g). Net NNI-SExposure (e-f) 20. INSIDER LOANS AND ADVANCES (a). OFF-BALANCE SHEET ITEMS (b). Eray Index Struers (Labilities (c). Orter Contingent Liabilities (c). Orter Contingent Liabilit	4,122 96,940 1,382,628 (170,803) 228,513 228,513 228,513 228,513 228,513 228,513 228,514 20,580 796,760 405,867 405,867 405,867 405,867 (668,397) (668,397) (668,397) (7,985) (262,530) (7,985) (7,985) (7,985) (1,833,252) (17,985) (1,840,267) 118,833 118,833 118,833 118,833 116,4147 1,000,000 164,147 1,000,000	6,7!9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 1,955,007 1,966,844 (14,837) - 1,03,101 621,172 1,203,500 - 1,824,672	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 497,792 (104,228) 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 943,387 - - 275,014 943,387 - - 1,218,401 6,661,988 1,618,971 5,043,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017 5,045,017,017 5,045,017,017,017,017,017,017,017,017,017,017	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397)) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,983) - - 1,858,252 (17,983) - - 1,858,252 (17,983) - - 1,624,394 1,164,147 1,000,000 1,624,394	27.896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 203,892 1,583,846 296,690 296,690 296,690 296,690 296,690 943,387 1,240,077 4,345,229 6,07,785 3 91,976 91,976 91,976 798,997 343,950 1,142,947
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. TOTAL OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amortal Charges 7. Porfit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15. Area taxtetion So Property. Plant and Equipment 16. Other Comprehensive Income: 15. Area taxtetions on Property, Plant and Equipment 15. An and Exceptional Items 16. Other Comprehensive Income of Associates 15. S. Income Tax Relating to Components of the Comprehensive Income of Tax Is Relating to Components of the Comprehensive Income of Tax 16. Other Comprehensive Income of the Year Net of Tax 17. OTAL COMPREHENSIVE INCOME FOR THE YEAR 111 OTHER DISCLOSURES 10. NON-PERFORMING LOANS AND Advances (a-b) (c). Total Inon-Performing Loans and Advances (a-b) (d). Less Interest in Suspense (c). Total Insider Loans and Advances (a-b) (d). Directors, Shareholders and Associates (e). Pret Contingent Liabilities (d). OFTAL STREES TIVENS (e). Deter Contingent Liabilities (d). Ore capital (e). Total Insider Loans and Advances and other facilities (d). Oreapital (e). Explores (e). Total Stater Compacital Advances (a-b) (f). Distaters of credit (Garantees & Acceptances (h). Forwards Swaps & Options (c). Total Stater Compacital Capita	4,122 96,940 1,382,628 (170,803) 298,513 298,513 298,513 976,521 976,760 405,867 	6,7/9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - - 199,274 (603,799) - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 1,952,007 1,966,844 (14,837) - 1,962,644 (14,837) - 1,824,672 1,153,518 1,000,000 153,518 1,824,672 1,834 1,835 1,835 1	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 943,387 - 275,014 943,387 - 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 1,218,401 - 1,218,401 1,218,401 - - - - - - - - - - - - - - - - - - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (6668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,536,024 1,883,252 (17,985) 118,833 118,833 420,594 1,203,800 - 1,624,394	27,896 51,800 2,769,729 168,053 307,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 296,690 296,690 296,690 296,690 296,690 296,690 943,387 1,240,077 6,661,988 1,618,971 5,043,017 4,345,27 697,788 697,788 697,788 697,788 697,788 697,788 697,788 637,574 1,635,574
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total Non-Interes Income 4.6. Total Non-Interes Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charge on Property and Equipment 6.7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15. Revaluation Surgers Income of Associates 15. Profit/(Loss) No Property, Plant and Equipment 15.4. Renta Tax Relating to Components of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income (I.6. Other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income (I.6. Other Comprehensive Income of Associates 16. Other Comprehensive Income of Associates 17. Total CoSURES 10. NON-PERFORMING LOANS AND Advances (a) Directors, Shareholders and Advances (a-b) (d). Less Interest in Suspense (e). Total Insider Loans and Advances (A-b) (d). Lest Contingent Liabilities (d) Orreat Canting Labilities (e) Total Contingent Liabilities (d) Orreat Cantingent Liabilities (d) Cher Contingent Liabilities (d) Total Contingent Liabilities (e) Total Capital (f) Total Capital (a-b) (f) Cotal Conting	4,122 96,940 1,382,628 (170,803) 298,513 4,504 775,548 976,750 405,867 	6,7/9 1,280 44,070 681,131 24,884 169,316 2,181 2,625 5,025 2,61,563 481,857 199,274 - - 199,274 (603,799) - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,66,445 1,955,007 1,966,844 (14,837) - 1,966,844 (14,837) - 1,824,672 1,153,518 1,000,000 1,03,101 621,172 1,203,510 1,53,518 1,000,000 1,53,518 1,000,000 1,53,518 1,004,63,968 8,019,407 1,66,8348 1,004,000 1,53,518 1,004,63,518 1,004,63,518 1,004,63,518 1,004,63,518 1,005,400 1,005,100	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 275,014 943,387 - 275,014 943,387 - 1,218,401 6,661,988 1,618,971 4,345,229 697,785 97,785 91,976 31,977 91,976 91,976 91,977 91	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397) - - 421,677 (668,397) - - (246,720) 5,999,575 1,623,284 4,376,291 2,535,024 1,88,3252 (17,985) - - 1,88,252 (17,985) - - 1,623,284 4,376,291 - 1,88,252 (17,985) - - 1,88,252 (17,985) - - 1,623,284 4,376,291 - 1,88,252 (17,985) - - 1,623,284 4,376,291 - 1,833 118,833 118,833 - - 1,624,394 1,164,147 - -	27,896 51,800 2,769,729 168,053 300,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 	334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 203,892 1,583,846 296,690 296,690 296,690 296,690 296,690 296,690 296,690 296,690 296,690 30,000 296,690 296,690 30,000 296,690 943,387
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charge on Property and Equipment 6.7. Other Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax and Exceptional Items 13. Minority Interest: 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15. Other Comprehensive Income of Associates 15. Areau Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income (I. Other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income (I. Other Comprehensive Income of Associates 16. Other Comprehensive Income of Associates 17. ToTAL COMPREHENSIVE INCOME FOR THE YEAR 18. OTHER DISCLOSURES 19. NON-PERFORMING LOANS AND Advances (e). Total Non-Performing Loans and Advances (a-b) (d). Less Loan Losses Provision (e). Other Contingent Liabilities (f). Othal Insider Loans and Advances (a-b) (h). Exposure (c-f) 20. OKFT ASIANE AND ADVANCES (a). Corre capital (b). Forwards Swaps & Options (c). Total Insider Loans and Advances (a-b) (d). Total Contingent Liabilities (d). Tota	4,122 96,940 1,382,628 (10,803) 298,513 4,504 715,548 20,580 796,760 405,867 405,867 405,867 405,867 (668,397) - - - - - - - - - - - - - - - - - - -	6,7/9 1,280 44,070 681,131 24,884 169,316 2,181 8,596 10,332 5,025 2,61,563 481,857 199,274 - - 199,274 (603,799) - - - (404,525) 6,348,369 1,734,906 4,613,463 2,66,445 1,955,007 1,966,844 (14,837) - 1,66,844 (14,837) - 1,62,854 (1,53,518 1,000,000 1,53,518 1,002,000 1,53,518 1,54,550 1,54,550 1,54,550 1,54,550 1,54,550 1,54,550 1,54,550 1,54,550 1,54,550 1,5	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 4,648 14,648 497,792 (104,228) (104,228) (104,228) 393,564 6 ,009,772 1,695,674 4,314,098 2,678,806 1,658,292 1,483,202 155,090 155,090 155,090 155,090 155,090 155,090 155,090 155,090 1,764,766 1,051,430 1,000,000 51,430 1,000,005 51,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,051,430 1,000,000 51,430 1,000,000 51,430 1,041,41,475 51,055 1,741,475 1,755 1,741,475 1,755 1,741,475 1,055 1,741,475 1,055 1,741,475 1,055 1,741,475 1,055 1,741,475 1,055 1,741,475 1,055 1,741,475 1,055 1,741,475 1,055 1,765 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755 1,755	3,455 288,119 342,004 1,822,559 391,675 199,434 1,682 97,382 275,014 275,014 275,014 943,387 - - 275,014 943,387 - - 275,014 943,387 - - - 1,218,401 6,661,988 1,618,971 4,345,229 697,785 697,785 3 3 - - - - - - - - - - - - - - - - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397) (668,397) (668,397) (668,397) (668,397) (668,397) (7,985) (1,623,284 4,376,291 2,536,024 1,858,252 (17,985) (17,985) 118,833 118,835 118,855 118,855 118,855 118,855 118,855 118,855 118,855 118,855 118,855 118,855 1		334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 195,82,846 296,690 296,690 296,690 296,690 943,387 943,387 943,387 1,240,077 6,661,988 1,616,971 5,043,017 4,345,229 697,788 697,785 3 3 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,975 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,976 91,975 91,976 91,975 91,976 91,9776 91,977 91,976 91,9778 91,976 91,9
 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 2. Staff Costs 3. Directors' Emoluments 4.8. ental Charges 6.8. Total OPERATING INCOME 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.4. Rental Charges 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Income for Comprehensive Income: 15.1. Softher Comprehensive Income: 15.3. Revaluation Surplus on Property, Plant and Equipment 15.4. Isains/(Losses) from Translating the Financial Assets 15.3. Revaluation Surplus on Property, Plant and Equipment 15.4. Isains and Exceptoring Loans and Advances 16. Other Comprehensive Income of Associates 15. Income Tax Relating to Components of other Comprehensive Income (e). Non-PERFORMING LOANS AND ADVANCES (a) Orter Comprehensive Income for the Year Net of Tax 17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR 111 OTHER DISCLOSURES (b) Less Interest: In Suppense (c). Total Non-Performing Loans and Advances (a-b) (d). Less Loans and Advances (a-b) (e). Notal Insider Loans and Advances (a-b) (f). Discounted Value of Securites (g). Other Contingent Liabilities (d). Other Contingent Liabilities (d). Total Consider Securites (e). Total Losse SHEET ITEMS (d). Checkes/(Deficioncy) (a-b) (d).	4,122 96,940 1,382,628 (170,803) 298,513 298,513 298,513 2976,760 405,867 405,867 405,867 (668,397) (668,397) (668,397) (668,397) (668,397) (668,397) (1,23,284 405,867 (1,23,284 405,867 (1,23,284 4,376,291 2,536,024 1,848,225 (17,985) 118,833 118,835 118,835 118,835 118,835 118,835 118,835 118	6,7!9 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - - (404,525) (603,799) - - (404,525) (603,799) - - (404,525) (53,48,369 (,734,906 3,26(456 1,955,007 1,966,844 (14,837) - 1,203,500 1,33,101 621,172 1,203,500 1,33,101 622,878 1,824,672 1,153,518 (9,278 1,824,672 1,53,518 (9,278 1,824,672 1,53,518 (8,019,407 1,88% 8,0% 8,14,4% 10	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 275,014 275,014 943,387 - - 275,014 943,387 - - 275,014 943,387 - - - 1,218,401 4,345,229 667,788 6,661,988 1,618,971 3,043,017 5,043,017 4,345,229 667,788 9,1976 91,976 91,976 91,976 91,976 91,976 1,142,947 1,635,574 1,635,574 1,635,574 1,635,574 1,635,574 1,635,574	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 (668,397) - - 421,677 (668,397) - - 421,677 (668,397) - - 421,677 (1,623,284 4,376,291 2,536,024 1,863 3118,833 118,834 118,835 118,855 118,855 118,855 118,855 118,855 118,855 118,955		334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 10,950 193,199 1,533,846 296,690 296,690 296,690 943,387 - - - - - - - - - - - - -
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 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amount Charge on Property and Equipment 6.6. Amount Charges 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Other Comprehensive Income: 15. Other Comprehensive Income: 15. Araliatation Surplus on Property, Plant and Equipment 15.4. Renta Componension Property, Plant and Equipment 15.4. Share of other Comprehensive Income of Associates 15.5. Income Tax Relating to Components of other Comprehensive Income of Associates 15.1. Rore Tax Relating to Components of other Comprehensive Income of Associates 15.2. Income Tax Relating to Components of other Comprehensive Income (I. Other Comprehensive Income of Associates 15.3. Income Tax Relating to Components of other Comprehensive Income (I. Other Comprehensive Income of Associates 16. Other Comprehensive Income of Associates 17. OTAL COMPREHENSIVE INCOME FOR THE YEAR 10. OTHER DISCLOSURES 10. NON-PERFORMING LOANS AND Advances (a) Directors, Shareholders and Advances (a-b) (d). Less Interest In Suspense (e). Total Insider Loans and Advances (a-b) (d). Total Contingent Liabilities (d). Oracl Savaps & Options (e). Other Contingent Liabilities (d). Directors, Shareholders and Associates (b). Forwards Swaps & Options (c). Other Contingent Liabilities (d). Total Capita		6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 (603,799) - - 199,274 (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 1,952,007 - 1,96,844 (14,837) - 1,96,844 (14,837) - 1,824,672 1,153,518 1,000,000 153,518 6,22,878 8,009,407 1,648,896 8,019,407 1,648,896 1,41,558 8,058 1,41,558 1,648 1,415 1,648 1,41,558 1,648 1,6	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 14,648 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 - 275,014 - 275,014 - 275,014 - 275,014 - - 275,014 - - - - - - - - - - - - - - - - - - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 421,677 (6668,397) - - 421,677 (6668,397) - - 421,677 (6668,397) - - 421,677 (1,623,284 4,376,291 2,536,024 1,840,267 1,858,252 (17,985) - 1,853,328 118,833 118,835 118		334,116 392,961 1,880,536 391,675 202,892 1,689 17,375 202,892 1,583,846 296,690 296,690 296,690 296,690 296,690 296,690 296,690 296,690 296,690 296,690 3943,387 - - - - - - - - - - - - -
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 4.4. Dividend Income 4.5. Other Income 4.5. Other Income 4.6. Total OPERATING INCOME 6. OPERATING EXPENSES 6.1. Loan Loss Provision 6.2. Staff Costs 6.3. Directors' Emoluments 6.4. Rental Charges 6.5. Depreciation Charge on Property and Equipment 6.6. Amouth Charges 6.7. Other Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 6.8. Total Operating Expenses 7. Profit/(Loss) Before Tax and Exceptional Items 8. Exceptional Items 9. Profit/(Loss) After Tax and Exceptional Items 10. Deferred tax 11. Deferred tax 12. Profit/(Loss) After Tax, Exceptional Items 13. Minority Interest 14. Profit/(Loss) After Tax, Exceptional Items 15. Grans (Tusse) After Tax, Exceptional Items 15. Grans (Tusse) After Tax, Exceptional Items 16. Other Comprehensive Income: 15. Iscans (Tusses) from Translating the Financial Statements of Foreign Operations 15. Iscans (Tusses) from Translating the Components of acsociates 15. Iscans Tax Relating to Components of the Comprehensive Income of Associates 15. Income Tax Relating to Components of acsociates 15. Income Tax Relating to Components of actic Comprehensive Income (Avances (c-d) (f). Discounted Value of Securities (a) Gross Non-Performing Loans and Advances (a-b) (d). Less Ionarces Trowing Loans and Advances (a-b) (d). Less Ionarces and Advances and other facilities (b) Loss Iona Losses Provision (c) Total Insider Loans and Advances and other facilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (e) Nortal Contingent Liabilities (f) Core capital / Total Bosoit Liabilities (h) Minimum Statutory Capital (c) Total Capital/Total Deposit Liabilities (h) Minimum Statutory Ratio<td>4,122 96,940 1,382,628 (10,803) 288,513 4,504 17,548 20,580 796,760 405,867 405,867 405,867 (668,397) - - (668,397) - - (668,397) - - (668,397) - - (668,397) - - (668,397) - - (7,87,67) (668,397) - - (7,87,67) (7,887) (7,8</td><td>6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 - 199,274 (603,799) (603,799) (603,799) (603,799) (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,651,3518 1,956,844 - 1,956,844 1,953,518 1,000,000 - 1,824,672 - 1,824,672 - 1,824,672 - 1,824,672 - 1,824,672 - 1,824,672 - 1,825,878 1,85% 8,019,407 - 1,826,878 8,019,407 - 1,824,578 - 1,825,878 - - 1,825,878 - 1,825,</td><td>5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 </td><td>3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014 275,014 275,014 275,014 943,387 - - 1,218,401 - 1,218,401 - 1,218,401 - - - - - - - - - - - - - - - - - - -</td><td>17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 421,677 (668,397) (668,397) (668,397) (668,397) (668,397) (7,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) 118,833 118,833 118,833 118,833 118,833 118,833 118,833 118,6296 1,550,444 1,164,147 1,000,000 1,624,394 1,164,147 1,000,000 1,550,444 8,461,278 13,88% 0,53% 14,5% 3,3% 18,3%</td><td>- 27.896 51,800 2,769,729 168,053 300,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 - 410,220 - 410,220 380,429 (104,228) 380,429 (104,228) 380,429 (104,228) 276,201 6,009,772 1,695,674 4,314,098 2,675,806 1,658,629 92,192 561,266 1,051,430 1,000,000 51,430 1,055,6339 16,7% 14,9% 24,7% 359% 24,7% 339%</td><td>334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 1,533,846 296,690 296,690 296,690 296,690 943,387 - - - - - - - - - - - - -</td>	4,122 96,940 1,382,628 (10,803) 288,513 4,504 17,548 20,580 796,760 405,867 405,867 405,867 (668,397) - - (668,397) - - (668,397) - - (668,397) - - (668,397) - - (668,397) - - (7,87,67) (668,397) - - (7,87,67) (7,887) (7,8	6,719 1,280 44,070 681,131 24,884 169,316 2,141 8,596 10,332 5,025 2,61,563 481,857 199,274 - 199,274 - 199,274 - 199,274 (603,799) (603,799) (603,799) (603,799) (603,799) - - (404,525) 6,348,369 1,734,906 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,661,456 4,613,463 2,651,3518 1,956,844 - 1,956,844 1,953,518 1,000,000 - 1,824,672 - 1,824,672 - 1,824,672 - 1,824,672 - 1,824,672 - 1,824,672 - 1,825,878 1,85% 8,019,407 - 1,826,878 8,019,407 - 1,824,578 - 1,825,878 - - 1,825,878 - 1,825,	5,544 (30,473) 89,004 2,806,933 168,053 303,107 7,539 35,471 26,161 36,557 1,717,605 2,294,493 512,440 	3,455 288,119 342,004 1,829,559 391,675 199,434 1,689 17,112 26,382 10,950 907,303 1,554,545 275,014 275,014 275,014 275,014 275,014 943,387 - - 1,218,401 - 1,218,401 - 1,218,401 - - - - - - - - - - - - - - - - - - -	17,076 45,902 138,721 1,424,408 (170,803) 300,145 4,504 17,811 40,072 9,898 801,104 1,002,731 421,677 421,677 421,677 421,677 421,677 (668,397) (668,397) (668,397) (668,397) (668,397) (7,999,575 1,623,284 4,376,291 2,536,024 1,858,252 (17,985) 118,833 118,833 118,833 118,833 118,833 118,833 118,833 118,6296 1,550,444 1,164,147 1,000,000 1,624,394 1,164,147 1,000,000 1,550,444 8,461,278 13,88% 0,53% 14,5% 3,3% 18,3%	- 27.896 51,800 2,769,729 168,053 300,712 7,539 35,976 65,233 36,557 1,738,418 2,359,508 410,220 - 410,220 - 410,220 380,429 (104,228) 380,429 (104,228) 380,429 (104,228) 276,201 6,009,772 1,695,674 4,314,098 2,675,806 1,658,629 92,192 561,266 1,051,430 1,000,000 51,430 1,055,6339 16,7% 14,9% 24,7% 359% 24,7% 339%	334,116 392,981 1,880,536 391,675 202,892 1,689 17,375 46,065 10,950 1,533,846 296,690 296,690 296,690 296,690 943,387 - - - - - - - - - - - - -

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with CBK guidance issued in 2018 on implementation of IFRS 9 The un-audited financial statements are extracts from the books of the institution which were approved by the Board of Directors on 23rd August 2022