Standard Chartered Bank Kenya Limited The Board of Directors of Standard Chartered Bank Kenya Limited is pleased to announce the un-audited



STATEMENT OF FINANCIAL POSITION			BANK					GROUP		
	30.09.2016 KShs. 000 Un-audited	30.06.2016 KShs. 000 Un-audited	31.03.2016 KShs. 000 Un-audited	31.12.2015 KShs. 000 Audited	30.09.2015 KShs. 000 Un-audited	30.09.2016 KShs. 000 Un-audited	30.06.2016 KShs. 000 Un-audited	31.03.2016 KShs. 000 Un-audited	31.12.2015 KShs. 000 Audited	30.09.20 KShs. 0 Un-audit
SSETS										
Cash (both local and foreign) Balances due from Central Bank of Kenya	2,869,799 14,851,281	2,483,970 11,260,716	3,005,837	3,791,248 10,449,333	2,809,992 13,989,778	2,869,799	2,483,970 11,260,716	3,005,837	3,791,248 10,449,333	2,809,9 13,989,7
(enya Government securities and other securities held			15,067,123			14,851,281		15,067,123		
or dealing purposes	6,301,440 678,601	6,892,276 1,014,144	4,804,038 934,894	5,709,525 688,538	1,547,727 786,972	6,301,440 678,601	6,892,276 1,014,144	4,804,038 934,894	5,709,525 688,538	1,547,7 786,9
Financial assets at fair value through profit and loss nvestment securities:	678,601	1,014,144	934,894	088,338	780,972	678,601	1,014,144	934,894	088,338	780,9
a) Held to Maturity:										
i. Kenya Government securities	-	-	-	-	-	-	-	-	-	
ii. Other securities b) Available for sale:	-	-	-	-	-	-	-	-	-	
i. Kenya Government securities	88,697,495	85,253,589	68,547,131	67,416,543	59,781,415	88,839,299	85,402,418	68,688,685	67,416,543	59,781,4
ii. Other securities Deposits and balances due from local banking	531,946	516,350	521,848	494,879	507,967	531,946	516,350	521,848	494,879	507,9
nstitutions	4,348,844	4,323,521	11,139,270	2,979,530	1,542,173	4,348,844	4,323,521	11,139,270	2,979,530	1,542,1
Deposits and balances due from banking institutions broad	117,520	240,011	321,995	211,385	186,110	117,520	240,011	321,995	211,385	186,1
ax recoverable	-	-	-	173,246	448,374	-	-	-	178,494	417,4
oans and advances to customers (net)	120,761,020	114,265,013	109,787,058	115,125,427	126,513,732	120,761,020	114,265,013	109,787,058	115,125,427	126,513,7
lalances due from banking institutions in the group swestments in associates	15,255,766	20,733,712	24,631,599	17,890,777	12,248,973	15,255,766	20,733,781	24,631,669	17,857,239	12,248,9
vestments in subsidiary companies	141,243	141,243	141,243	141,243	140,243	-	-	-	-	
nvestments in joint ventures	-	-		-	-	-	-	-	-	
nvestment properties	-	-	-	-	-	-	-	-	-	
Property and equipment Prepaid lease rentals	3,026,909 244,713	3,085,002 245,445	3,176,233 246,177	3,265,044 246,908	3,276,904 247,637	3,026,909 244,713	3,085,002 245,445	3,176,233 246,177	3,265,044 246,908	3,276,9 247,6
repaid lease remais ntangible assets	2,573,573	2,675,942	2,791,300	2,905,991	3,013,543	2,573,573	2,675,942	2,791,300	2,905,991	3,013,5
eferred tax asset		-	-	-	243,747	-	-	-	-	250,3
Retirement benefit asset	9.070.045	0 770 700	4 504 005	0.040.000	4 504 533	0.057.047	9 900 901	4.040.045	0.045.000	4 501 =
Other assets OTAL ASSETS	3,672,847 264,072,997	2,772,793 255,903,727	4,594,905 249,710,651	2,640,939 234,130,556	<u>4,501,577</u> 231,786,864	3,857,317 264,258,028	2,809,631 255,948,220	<u>4,640,945</u> 249,757,072	2,645,363 233,965,447	4,521,7 231,642, 4
IABILITIES	,01 =,001	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,. 10,001	,	,.50,004			,,		,
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	
Customer deposits	199,634,468	190,872,512	184,533,840	172,036,056	166,594,182	199,634,468	190,872,512	184,533,840	172,036,056	166,594,1
Deposits and balances due to local banking institutions Deposits and balances due to foreign banking	81,584	2,039,842	152,559	2,885,506	6,488,989	81,584	2,039,842	152,559	2,885,506	6,488,9
nstitutions	1,590,759	3,803,667	3,828,152	1,407,907	1,389,721	1,590,759	3,803,667	3,828,152	1,407,907	1,389,7
Other money market deposits	-	-	-	-	-	-	-	-	-	
Borrowed funds Balances due to banking institutions in the group	11,098,628	10,354,428	11,226,840	10,898,963	11,563,007	10,557,483	9,865,351	10,761,466	10,355,723	11,040,7
ax payable	963,363	73,747	911,868	-	-	1,032,033	97,152	980,643	37,049	,
Dividends payable	-	-	-	1,474,527	-	-	-	-	1,474,527	
Deferred tax liability	310,683	961,632	195,815	37,323	- 0.014	310,924	961,981	194,770	29,036	0.0
Retirement benefit liability Other liabilities	18,429 7,086,958	16,354 4,698,447	14,279 4,996,344	12,204 4,463,587	9,214 4,597,892	18,429 7,099,926	16,354 4,709,732	14,279 5,012,290	12,204 4,475,654	9,2 4,643,5
TOTAL LIABILITIES	220,784,872	212,820,629	205,859,697	193,216,073	190,643,005	220,325,606	212,366,591	205,477,999	192,713,662	190,166,4
SHAREHOLDERS' FUNDS										
Paid up / Assigned capital	1,997,553	1,825,798	1,825,798	1,825,798	1,825,798	1,997,553	1,825,798	1,825,798	1,825,798	1,825,7
Share premium / (discount) Revaluation reserves	7,792,427 458,265	7,792,427 459,490	7,792,427 461,938	7,792,427 515,790	7,792,427 517,098	7,792,427 458,265	7,792,427 459,490	7,792,427 461,938	7,792,427 515,790	7,792,4 517,0
Retained earnings / (Accumulated losses)	30,127,034	27,186,888	26,706,311	24,518,834	26,729,915	30,770,765	27,684,602	27,134,430	24,856,136	27,062,0
Statutory loan loss reserve	175,307	928,112	977,303	618,797	2,249,726	175,307	928,112	977,303	618,797	2,249,7
Other reserves (Available for Sale)	892,797	902,947	264,103	(172,831)	(1,319,599)	893,363	903,764	264,103	(172,831)	(1,319,5
	032,737					030,000				
Proposed dividends	-	2,144,833	3,949,184	3,949,184	1,474,527	-	2,144,833	3,949,184	3,949,184	
Proposed dividends Capital grants	1,844,742 43,288,125					1,844,742 43,932,422				1,873,9
roposed dividends apital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS'	1,844,742	2,144,833 1,842,603	3,949,184 1,873,890	3,949,184 1,866,484	1,474,527 1,873,967	1,844,742	2,144,833 1,842,603	3,949,184 1,873,890	3,949,184 1,866,484	1,873,9 41,475, 9
roposed dividends iapital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY	1,844,742 43,288,125	2,144,833 1,842,603 43,083,098	3,949,184 1,873,890 43,850,954	3,949,184 1,866,484 40,914,483	1,474,527 1,873,967 41,143,859	1,844,742 43,932,422	2,144,833 1,842,603 43,581,629	3,949,184 1,873,890 44,279,073	3,949,184 1,866,484 41,251,785	1,873,9 41,475, 9
Proposed dividends Lapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME	1,844,742 43,288,125	2,144,833 1,842,603 43,083,098	3,949,184 1,873,890 43,850,954	3,949,184 1,866,484 40,914,483	1,474,527 1,873,967 41,143,859	1,844,742 43,932,422	2,144,833 1,842,603 43,581,629	3,949,184 1,873,890 44,279,073	3,949,184 1,866,484 41,251,785	1,873,9 41,475, 9
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	1,844,742 43,288,125 264,072,997	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323	3,949,184 1,873,890 43,850,954 249,710,651	3,949,184 1,866,484 40,914,483 234,130,556	1,474,527 1,873,967 41,143,859 231,786,864	1,844,742 43,932,422 264,258,028	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323	3,949,184 1,873,890 44,279,073 249,757,072	3,949,184 1,866,484 41,251,785 233,965,447	1,873,9 41,475,9 231,642,4
Proposed dividends Capital grants FOTAL SHAREHOLDERS' EQUITY FOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6
Proposed dividends Lapital grants O'TOTAL SHAREHOLDERS' EQUITY O'TAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Deposits and placements with banking institutions	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2
Proposed dividends Apartial grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Coans and advances Deposits and placements with banking institutions Other interest income	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,4
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME Loans and advances Dovernment securities Deposits and placements with banking institutions Other interest income Total interest income NTEREST EXPENSES	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842	1,844,742 43,932,422 264,256,028 11,479,272 7,523,669 389,551 306,639 19,699,031	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101	14,914,705 6,973,609 754,560 228,211 22,877,085	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,4 16,632,8
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME TOTAL INTEREST OF COMPREHENSIVE INCOME OCCUPANT OF COMPREHENSIVE INCOME OCCUPANT OF COMPREHENSIVE INCOME TOTAL INTEREST OF COMPREHENSIVE INCOME.	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779	1,844,742 43,932,422 264,258,028 11,479,272 7,523,669 389,551 306,639 19,699,031	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085	1,873,8 41,475,8 231,642,4 11,030,4 4,840,6 645,2 116,632,8 2,581,3
Proposed dividends Apaital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Coars and advances Acovernment securities Deposits and placements with banking institutions Other interest income NTEREST EXPENSES Austomer deposits Deposits and placements from banking institutions	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842	1,844,742 43,932,422 264,256,028 11,479,272 7,523,669 389,551 306,639 19,699,031	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101	14,914,705 6,973,609 754,560 228,211 22,877,085	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2,116,4 16,632,6 2,581,3 451,5
Proposed dividends Aprital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME aoans and advances Advernment securities Apposits and placements with banking institutions other interest income TOTAL Interest income INTEREST EXPENSES Austomer deposits Deposits and placements from banking institutions other interest expenses Total interest expenses Total interest expenses	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,963 13,043,903 2,740,122 78,492 265,497 3,084,111	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 4,761,053	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,4 16,632,8 451,9 128,4 3,161,7
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Deposits and advances Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Dustomer deposits Deposits and placements from banking institutions Other interest expenses Interest expenses Interest expenses INTEREST INCOME / (LOSS)	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420	1,844,742 43,932,422 264,256,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 267,630	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,4 16,632,8 451,9 128,4 3,161,7
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME Coars and advances Deposits and placements with banking institutions Other interest income NTEREST EXPENSES Deposits and placements from banking institutions Other interest expenses Other interest expenses Interest expenses NOTAL Interest EXPENSE VET INTEREST INCOME / (LOSS) NON-INTEREST INCOME	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 299,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 267,630 4,761,053 18,116,032	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 451,5 451,5 128,4 3,161,7 13,471,0
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME Deposits and advances Deposits and placements with banking institutions Other interest income NTEREST EXPENSES Dustomer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Note interest expenses Note interest expenses Note Interest income / (LOSS) NON-INTEREST INCOME Total SHARE	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,963 13,043,903 2,740,122 78,492 265,497 3,084,111	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 4,761,053	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 451,9 128,4 3,161,7 13,471,0
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME OF A STATEMENT OF A STATEMENT OF COMPREHENSIVE INCOME OF A STATEMENT OF A STATEMENT OF COMPREHENSIVE INCOME OF A STATEMENT OF A STATEMENT OF COMPREHENSIVE INCOME OF A STATEMENT OF A STATEMENT OF COMPREHENSIVE INCOME OF A STATEMENT OF A STATEMENT OF COMPREHENSIVE INCOME OF A STATEMENT OF COMPREHENSIVE INCOMPREHENSIVE INCOMPR	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 267,630 4,761,053 18,116,032	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,632,6 2,581,3 451,9 128,4 3,161,7 13,471,0
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME Cons and advances Deposits and placements with banking institutions Other interest income NTEREST EXPENSES Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME Total interest expenses UET INTEREST INCOME Total interest expenses OF INTEREST INCOME / (LOSS) NON-INTEREST INCOME Total interest expenses OF INTEREST INCOME / (LOSS)	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 299,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,962,472 510,951 267,630 4,761,053 18,116,032 339,578 3,809,834 2,331,776	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 2,581,3 451,5 128,4 3,161,7 13,471,6 199,6 1,722,5
Proposed dividends Papital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Coars and advances Covernment securities Deposits and placements with banking institutions Other interest income TOTAL LIABILITIES AND SHAREHOLDERS' Covernment securities Deposits and placements with banking institutions Other interest income TOTAL LIABILITIES AND SHAREHOLDERS Customer deposits Other interest expenses TOTAL INTEREST INCOME / (LOSS) JON-INTEREST INCOME Toreign exchange trading income / (loss) Other fees and commissions Toreign exchange trading income / (loss) Other income Other income	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 39,6839 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310	2,144,833 1,842,603 43,083,098 255,903,727 7,776,323 4,765,641 298,270 133,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 767,929	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 267,630 4,761,053 18,116,032 339,578 3,809,834 2,331,776 767,929	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 451,9 128,4 3,161,7 13,471,0 199,6 2,804,6 1,722,5
Proposed dividends Proposed dividends Proposed dividends Programs OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Coans and advances Deposits and placements with banking institutions of the interest income of the interest income of the interest income of the interest expenses Use of the interest expenses USET INTEREST INCOME / (LOSS) UNION-INTEREST INCOME / (LOSS) UNION-INTEREST INCOME Cost of the index of the interest expenses Other fees and commissions on loans and advances Other fees and commissions or loans and proposition of the income o	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 299,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,962,472 510,951 267,630 4,761,053 18,116,032 339,578 3,809,834 2,331,776	1,873,6 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 15,3161,7 13,471,6 1,722,5 595,7 5,322,6
Toposed dividends aparts and advances of the foom of the superses and commissions on loans and advances of the interest inCOME (Last). The superses of the sup	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 299,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336 751,838 4,267,901 14,205,928	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 4,535,623 14,495,415	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,476 2,365,441 7,248,986	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,962,472 510,951 267,630 4,761,053 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,5 116,632,6 2,581,3 451,5 128,4 3,161,7 13,471,6 1,722,5 595,7 5,322,6 18,793,9
Proposed dividends Papital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Proposits and placements with banking institutions Sobret interest income Total interest income Total interest income Total interest expenses Deposits and placements from banking institutions Proposits and placements from banking institutions Proposition of the income Total interest expenses Total interest income Total orministions Total orministions Total operating income Total operating income Total operating income Total operating income Total operating expenses Total operating expenses	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 -751,807 4,535,623 14,495,415	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986	14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 3,161,7 13,471,6 1,722,5 595,7 5,322,6 18,793,5
Proposed dividends Papital grants OTOTAL SHAREHOLDERS' EQUITY OTOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Cons and advances Proposits and placements with banking institutions Other interest income OTOTAL LIABILITIES AND SHAREHOLDERS' EXPENSES Constant developed to the state of the stat	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 825,987 76,902 747,412 825,987 7,081,219 728,333 1,486,099	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 4,535,623 14,495,415	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766	1,873,6 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 451,9 13,471,0 199,6 2,804,6 1,722,5 5,322,6 18,793,6 1,686,1 4,313,1
Proposed dividends Papital Proposed dividends Papital Protection Processing P	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 -751,807 4,535,623 14,495,415	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986	14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,4 16,632,6 128,4 3,161,7 13,471,0 199,6 1,722,6 18,793,6 1,686,1 1,00,7
Proposed dividends Proposed dividends Proposed dividends Programs Protection of Cotal SHAREHOLDERS' EQUITY POTAL LIABILITIES AND SHAREHOLDERS' EQUITY POTAL PROPOSED PROGRAMS PROPOSED PROGRAMS PROPOSED PROPOS	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 338,561	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 299,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 -767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,963 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986 728,333 1,504,285 37,174 135,541 118,465	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 480,980	1,873,6 41,475,5 231,642,4 11,030,4 4,840,6 645,5 116,6 128,2 3,161,7 13,471,6 1,722,6 595,7 5,322,6 1,686,1 1,00,7 375,6,6 362,6
Proposed dividends Papital Proposed dividends Papital Profital SHAREHOLDERS' EQUITY POTAL LIABILITIES AND SHAREHOLDERS' EXPENSES Proposits and placements with banking institutions obtain interest income Patterns of the interest income Patterns of the interest expenses Papital Profits Profi	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 338,561 338,561 347,688	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336 1,567,336 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,630 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 - 1,058,279 6,624,879 21,583,469 1,822,143 4,708,008 116,906 400,036 400,036 338,661 347,688	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,963 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 - - 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 440,980 488,434	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,4 16,632,6 451,9 13,471,0 199,6 2,804,6 1,722,9 595,7 5,322,6 18,793,9 1,686,1 1,00,7 375,6 362,8 362,8 362,8
roposed dividends rapital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' (QUITY) OTAL LIABILITIES AND SHAREHOLDERS' (QUITY) STATEMENT OF COMPREHENSIVE INCOME OTAL Interest income OTAL Interest income OTAL OTAL COMPREHENSIVE INCOME (LOSS) INDIVIDUAL COMPREHENSIVE INCOME (LOSS) INDIVIDUAL COMPREHENSIVE INCOME OTAL OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES OTAL OPERATION OF THE OPERATION	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,866 2,237,471	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 3,576,920	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471 - 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 - 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986 728,333 1,504,286 37,174 135,541 118,465 116,089 912,052	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 26,7630 4,761,053 18,116,032 339,578 3,809,834 2,331,776	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,5 116,632,6 128,4 3,161,7 13,471,6 1,722,5 5,322,6 1,686,1 1,00,7 375,6 360,7,2 2,639,2
roposed dividends apital grants OTAL SHAREHOLDERS' EQUITY OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY ITATEMENT OF COMPREHENSIVE INCOME cans and advances overnment securities eposits and placements with banking institutions ther interest income cotal interest income cotal interest income cotal interest income cotal interest expenses cotal interest expenses er interest expenses er interest expenses cotal interest income (Loss) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME cotal income cotal Non-Interest income cotal Non-Inte	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 338,561 338,561 347,688	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336 1,567,336 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,630 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 - 1,058,279 6,624,879 21,583,469 1,822,143 4,708,008 116,906 400,036 400,036 338,661 347,688	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,963 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 - - 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 440,980 488,434	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 3,161,7 13,471,6 1,722,5 5,322,6 18,793,9 1,686,1 1,00,7 375,8 362,6 360,7 2,639,2 9,838,6
roposed dividends apital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY STATEMENT OF COMPREHENSIVE INCOME VITEREST INCOME aons and advances lowernment securities leposits and placements with banking institutions wither interest income otal interest income otal interest expenses ustomer deposits leposits and placements from banking institutions wither interest expenses otal interest expenses lett INTEREST INCOME / (LOSS) ION-INTEREST INCOME / (LOSS) ION-INTEREST INCOME / (LOSS) ION-INTEREST INCOME wither fees and commissions on loans and advances wither fees and commissions on loans and advances wither fees and commissions on loans and advances wither fees and commissions oreign exchange trading income / (loss) withdend income ther income otal Non-Interest income OTAL OPERATING INCOME "THER OPERATING INCOME "THER OPERATING EXPENSES oan loss provision taff costs ifrectors' emoluments ental charges epreciation charges on property and equipment mortisation charges ther operating expenses otal other operating expenses rofit / (loss) before tax and exceptional items	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 388,561 347,688 2,711,938 10,369,780	2,144,833 1,842,603 43,083,098 255,903,727 7,776,323 4,765,641 298,270 133,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 223,178 1,746,080 6,966,832	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 125,281 118,465 116,089 903,412 3,524,853	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,588,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 3,576,920 16,118,043	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986 728,333 1,504,285 37,174 118,465 116,089 912,052 3,551,939	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,962,472 510,951 267,630 4,761,053 18,116,032 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 480,980 488,434 3,596,508 16,205,217	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 3,161,7 13,471,6 1,722,5 5,322,6 18,793,9 1,686,1 1,00,7 375,8 362,6 360,7 2,639,2 9,838,6
roposed dividends apital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME cans and advances sovernment securities reposits and placements with banking institutions wither interest income OTAL INTEREST EXPENSES reposits and placements from banking institutions wither interest expenses reposits and placements from banking institutions wither interest expenses INTEREST INCOME / (LOSS) INDIVINITEREST INCOME / (LOSS) INDIVINITEREST INCOME Rese and commissions on loans and advances wither fees and commissions oreign exchange trading income / (loss) Widend income INTERE OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES coan loss provision taff costs irrectors' emoluments rental charges repreciation charges on property and equipment mortisation charges wither operating expenses rofit / (loss) before tax and exceptional items rofit / (loss) after exceptional items	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 338,561 338,561 338,561 337,688 2,711,938 10,666,928	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080 6,966,832 7,239,096	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471 - 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986 728,333 1,504,286 37,174 135,541 118,465 116,089 912,052 3,551,939 3,697,047	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 3,982,472 510,951 3,982,472 510,951 4,761,053 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 480,980 488,434 3,596,508 16,205,217 9,159,932	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 3,161,7 13,471,6 1,722,5 18,793,5 1,686,1 1,00,7 375,6 360,7 2,639,2 9,836,6 8,955,6
roposed dividends apital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY STATEMENT OF COMPREHENSIVE INCOME VITEREST INCOME aons and advances overnment securities eposits and placements with banking institutions wither interest income otal interest income otal interest expenses ustomer deposits supposits and placements from banking institutions wither interest expenses otal interest expenses interest expenses otal interest expenses otal interest expenses interest income / (LOSS) ION-INTEREST INCOME / (LOSS) ION-INTEREST INCOME / (LOSS) ion-Interest income otal Non-Interest income otal On-Interest income otal Non-Interest income otal Non-I	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 338,561 347,688 2,711,938 10,666,928 10,666,928 (3,426,494)	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080 6,966,832 7,239,096 (1,709,934)	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001)	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 489,930 488,434 8,973,977 (3,070,728)	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,649 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 (2,779,893)	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 347,688 116,906 347,688 111,908,10 10,473,649 11,109,810 (3,554,658)	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 (1,774,737)	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986 728,333 1,504,285 37,174 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621)	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 480,980 488,434 4,896,355 6,096,766 132,567 513,607 480,980 488,434 3,596,508 16,205,217 9,159,932 9,159,932 (3,129,245)	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,5 116,632,6 128,4 3,161,7 13,471,6 1,722,6 18,793,6 1,686,1 4,313,1 100,7 375,6 362,6 360,7 2,633,2 9,838,6 8,955,5 (2,831,5
roposed dividends rapital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY STATEMENT OF COMPREHENSIVE INCOME WITEREST INCOME aons and advances sovernment securities teposits and placements with banking institutions wither interest income otal interest income otal interest expenses but of the state of the st	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 338,561 338,561 338,561 337,688 2,711,938 10,666,928	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080 1,746,080 6,966,832 7,239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,54,853 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 3,576,920 16,118,043 8,973,977 8,973,977 (3,070,728) 310,197	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 8,779,718 8,779,718	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 11,109,810 11,109,810 15,5050	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,963 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 1,77472,599	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,476 2,365,441 7,248,986 728,333 1,504,285 37,174 135,541 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621) 21,522	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 3,982,472 510,951 3,982,472 510,951 4,761,053 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 480,980 488,434 3,596,508 16,205,217 9,159,932	1,873,6 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 15,3,61,1 13,471,6 1,722,5 5,322,6 18,793,6 1,686,1 4,313,1 100,7 375,6 360,7 2,639,2 9,838,6 8,955,6 (2,831,5 102,6
roposed dividends rapital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' (QUITY) OTAL LIABILITIES AND SHAREHOLDERS' (QUITY) STATEMENT OF COMPREHENSIVE INCOME OTAL CHARLEST INCOME cans and advances rowerment securities reposits and placements with banking institutions wither interest income otal interest income OTAL CHARLEST SHARES Customer deposits reposits and placements from banking institutions wither interest expenses reposits and placements from banking institutions wither interest expenses reposits and placements from banking institutions wither interest expenses reposits and commissions on loans and advances wither income resea and commissions on loans and advances wither fees and commissions or loans and advances wither fees and commissions or loans and advances wither fees and commissions roreign exchange trading income / (loss) rividend income rotal OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES oan loss provision tatif costs received incoments tental charges representation charges on property and equipment unortisation charges wither operating expenses rotal other operating expenses rotal other operating expenses rotal (loss) before tax and exceptional items verent tax referred tax rofit / (loss) after tax and exceptional items	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 338,561 347,688 2,711,938 10,369,780 10,666,928 10,666,928 (3,426,494) 183,339	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080 6,966,832 7,239,096 (1,709,934)	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001)	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 267,630 4,792,793 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 489,930 488,434 8,973,977 (3,070,728)	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,649 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 (2,779,893)	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 347,688 116,906 347,688 111,908,10 10,473,649 11,109,810 (3,554,658)	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 133,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 (1,774,737)	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,475 2,365,441 7,248,986 728,333 1,504,285 37,174 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621)	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 513,607 480,980 488,434 3,596,508 16,205,217 9,159,932 (3,129,245) 311,740	1,873,6 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 15,3,61,1 13,471,6 1,722,5 5,322,6 18,793,6 1,686,1 4,313,1 100,7 375,6 360,7 2,639,2 9,838,6 8,955,6 (2,831,5 102,6
roposed dividends rapital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' QUITY STATEMENT OF COMPREHENSIVE INCOME VITEREST INCOME and and advances tovernment securities teposits and placements with banking institutions wither interest income otal interest income otal interest expenses fustomer deposits teposits and placements from banking institutions wither interest income otal interest expenses fustomer deposits teposits and placements from banking institutions wither interest expenses fustomer deposits teposits and placements from banking institutions wither interest expenses fustomer deposits teposits and placements from banking institutions wither interest expenses fustomer deposits teposits and placements from banking institutions wither interest expenses fustomer deposits terest interest expenses terest interest income Otal Interest income Otal Non-Interest income Otal Operating income / (loss) wither income otal Non-Interest income Otal Operating expenses otal robust of terest income Otal Operating expenses terectation charges terectation charges on property and equipment mortisation charges terectation charges on property and equipment mortisation charges terectation charges on property and equipment mortisation charges terefit / (loss) before tax and exceptional items trofit / (loss) after exceptional items turnent tax terefit / (loss) after tax and exceptional items tritler COMPREHENSIVE INCOME tains / (losses) from translating the financial statements	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 338,561 347,688 2,711,938 10,369,780 10,666,928 10,666,928 (3,426,494) 183,339	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080 1,746,080 6,966,832 7,239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,54,853 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 3,576,920 16,118,043 8,973,977 8,973,977 (3,070,728) 310,197	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 8,779,718 8,779,718	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 11,109,810 11,109,810 15,5050	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,963 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 1,77472,599	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,476 2,365,441 7,248,986 728,333 1,504,285 37,174 135,541 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621) 21,522	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 513,607 480,980 488,434 3,596,508 16,205,217 9,159,932 (3,129,245) 311,740	1,873,6 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 115,2 13,471,6 13,471,6 1,722,6 18,793,9 1,686,6 4,313,100,375,8 360,7 2,639,2 9,838,6 8,955,6 (2,831,5 102,6
Proposed dividends Papital Proposed dividends Papital Proposed dividends Papital Profits LIABILITIES AND SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME OF COMPREHENSIVE INCOME Comparison of Compariso	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 338,561 347,688 2,711,938 10,369,780 10,666,928 10,666,928 (3,426,494) 183,339	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,033,001) 28,766 2,492,131	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 11,109,810 11,109,810 17,50,50 7,730,202	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 (1,774,737) (471,548) 5,226,314	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 13,471,1 199,6 1,722,5 18,793,9 1,686,1 1,00,7 375,8 362,6 362,6 8,955,3 8,955,5 1,026,6 1,225,6
Proposed dividends capital grants OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Coars and advances Deposits and placements with banking institutions obtain interest income fortal interest income OTAL INTEREST INCOME Coat interest expenses Uniterest expenses OUTHERST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) OTAL OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES Otal of Income OTAL OPERATING EXPENSES Otal other income OTAL OPERATING EXPENSES Otal other operating expenses O	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 346,44,128 116,906 398,416 346,494) 10,666,928 (3,426,494) 183,339 7,423,773	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,936,027 121,683 1,827,044 1,567,336 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,907 232,178 1,746,080 1,746,080 6,966,832 7,239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096 1,7239,096	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,54,853 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776 767,929 7,007,728 25,092,020 4,896,355 6,030,394 132,567 512,393 480,980 488,434 3,576,920 16,118,043 8,973,977 8,973,977 (3,070,728) 310,197	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 8,779,718 8,779,718	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 11,109,810 11,109,810 15,5050	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,963 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 1,77472,599	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 557,476 2,365,441 7,248,986 728,333 1,504,285 37,174 135,541 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621) 21,522	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776 767,929 7,249,117 25,365,149 4,896,355 6,096,766 132,567 513,607 513,607 480,980 488,434 3,596,508 16,205,217 9,159,932 (3,129,245) 311,740	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 13,471,1 199,6 1,722,5 18,793,9 1,686,1 1,00,7 375,8 362,6 362,6 8,955,3 8,955,5 1,026,6 1,225,6
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME Loans and advances Deposits and placements with banking institutions Other interest income Total interest income Total interest income NTEREST EXPENSES Dustomer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Dese and commissions on loans and advances Other fees and commissions Ordelin exchange trading income / (loss) Dividend income Other income Total Non-Interest income Total Non-Interest income Total Operating EXPENSES Loan loss provision Staff costs Directors' emoluments Percental charges Depreciation charges on property and equipment Amortisation charges Depreciation charge on property and equipment Experiment tax Depreciation charges on property and expenses Total other operating expenses Tot	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 346,44,128 116,906 398,416 346,494) 10,666,928 (3,426,494) 183,339 7,423,773	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,033,001) 28,766 2,492,131	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 11,109,810 11,109,810 17,50,50 7,730,202	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 (1,774,737) (471,548) 5,226,314	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 13,471,1 199,6 1,722,5 18,793,9 1,686,1 1,00,7 375,8 362,6 362,6 8,955,3 8,955,5 1,026,6 1,225,6
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME Ones and advances Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME Coans and advances Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME TOTAL OPERATING EXPENSES Directors' emoluments Stental charges Dither operating expenses Total other operating expenses Total (loss) after exceptional items DITHER COMPREHENSIVE INCOME DITHER OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME DITHER OPERATING EXPENSES TOTAL OPERATION TOTAL OPERATION TOTAL OPERATION TOTAL OPERATI	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 398,416 346,44,128 116,906 398,416 346,494) 10,666,928 (3,426,494) 183,339 7,423,773	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 193,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 1,827,044 1,567,336	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,033,001) 28,766 2,492,131	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 416,203 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 11,109,810 11,109,810 17,50,50 7,730,202	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,907 232,178 1,763,647 7,022,816 7,472,599 (1,774,737) (471,548) 5,226,314	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 15,32,6 1,722,6 18,733,6 1,722,6 18,733,6 1,686,1 1,722,6 18,733,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,686,1 1,722,6 1,722,6 1,722,6 1,723,6
Proposed dividends Papital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME Joans and advances Proposities and placements with banking institutions Other interest income Total interest income Total interest income NTEREST EXPENSES Dustomer deposits Deposits and placements from banking institutions Other interest expenses Total income Total On-Interest income Total Operating EXPENSES Loan loss provision Staff costs Directors' emoluments Partial charges Depreciation charge on property and equipment Humoritisation charges Total other operating expenses Total oth	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 347,688 2,711,938 10,666,928 (3,426,494) 183,339 7,423,773	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,079 232,178 1,746,080 6,966,832 7,239,096 (1,709,934) (463,260) 5,065,902	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,679 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 (3,554,658) 7,730,202	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,075 280,07	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 - 557,475 2,365,441 7,248,986 728,333 1,504,285 37,174 135,541 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621) 21,522 2,582,948	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 38,116,032 339,578 3,809,834 2,331,776	1,873,5 41,475,5 231,642,4 11,030,4 4,840,6 645,2 116,632,6 128,4 13,471,1 199,6 2,804,6 1,722,5 18,793,6 1,686,1 1,007, 2,639,2 9,838,6 8,955,3 (2,831,5 1,022,6 6,225,6 (2,039,8
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME Ones and advances Deposits and placements with banking institutions Other interest income TOTAL INCOME Ones and advances Deposits and placements with banking institutions Other interest income TOTAL INCOME Other interest income NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) VON-INTEREST INCOME Total interest expenses NOTIFICATION Other income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Perferred tax Profit / (loss) after tax and exceptional items OTHER COMPREHENSIVE INCOME Sains / (losse) from translating the financial statements of foreign operations Tair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment solutions are relating to components of othe comprehensive income Other comprehensive income net of tax for the period/year	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 347,688 2,711,938 10,666,928 (3,426,494) 1183,339 7,423,773 1,522,326 (456,698) 1,065,628	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,079 232,178 1,746,080 6,966,832 7,239,096 (1,709,934) (463,260) 5,065,902	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 100,745 375,828 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 (2,779,893) 102,183 6,102,008	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,679 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 (3,554,658) 175,050 7,730,202	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 18,116,032 339,578 3,809,834 2,331,776	1,873,9 41,475,9 231,642,4 11,030,4 4,840,6 645,2 116,4 16,632,8 451,9 128,4 3,161,7 13,471,0 199,6 2,804,6 1,722,9 18,793,9 1,686,1 1,700,7 375,8,8 360,7,2 6,322,9 9,838,6 8,955,3 (2,831,5(1,02,0) 6,225,8 (2,039,8
Proposed dividends Dapital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME OF COMPREHENSIVE OF COM	1,844,742 43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 169,716 2,645,865 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,906 388,416 347,688 2,711,938 10,666,928 (3,426,494) 183,339 7,423,773	2,144,833 1,842,603 43,083,098 255,903,727 7,778,323 4,765,641 298,270 133,969 13,036,203 2,754,187 78,492 265,497 3,098,176 9,938,027 121,683 4,267,901 14,205,928 1,371,367 3,038,052 75,206 270,042 233,079 232,178 1,746,080 6,966,832 7,239,096 (1,709,934) (463,260) 5,065,902	3,949,184 1,873,890 43,850,954 249,710,651 3,904,096 2,272,039 141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 825,987	3,949,184 1,866,484 40,914,483 234,130,556 14,914,705 6,973,609 754,560 234,211 22,877,085 4,014,212 510,951 18,084,292 339,578 3,568,445 2,331,776	1,474,527 1,873,967 41,143,859 231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953	1,844,742 43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,679 21,583,459 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810 (3,554,658) 7,730,202	2,144,833 1,842,603 43,581,629 255,948,220 7,778,323 4,773,341 298,270 193,969 13,043,903 2,740,122 78,492 265,497 3,084,111 9,959,792 121,683 2,094,797 1,567,336 751,807 4,535,623 14,495,415 1,371,367 3,075,669 75,206 270,842 233,075 280,07	3,949,184 1,873,890 44,279,073 249,757,072 3,904,096 2,273,632 141,544 84,829 6,404,101 1,353,854 46,763 119,939 1,520,556 4,883,545 76,902 905,077 825,987 - 557,475 2,365,441 7,248,986 728,333 1,504,285 37,174 135,541 118,465 116,089 912,052 3,551,939 3,697,047 (1,135,621) 21,522 2,582,948	3,949,184 1,866,484 41,251,785 233,965,447 14,914,705 6,973,609 754,560 234,211 22,877,085 3,982,472 510,951 38,116,032 339,578 3,809,834 2,331,776	1,474.5 1,873.9 41,475.9 231,642.4 11,030.4 4,840.6 645.2 116.4 16,632.8 2,581.3 451.9 128.4 3,161.7 13,471.0 199.6 2,804.6 1,722.9 18,793.9 1,686.1 1,00.7 3,75.8 360.7 2,639.2 9,838.6 8,955.3 8,955.3 (2,831.5 102.0 6,225.8 (2,039,8°

01	ГНЕ	R DISCLOSURES	BANK						
			30.09.2016	30.06.2016	31.03.2016	31.12.2015	30.09.2015		
			KShs. 000						
			Un-audited	Un-audited	Un-audited	Audited	Un-audited		
1)	NO	N-PERFORMING LOANS AND ADVANCES							
	(a)	Gross non-performing loans and advances	14,718,065	15,360,300	15,409,376	14,697,920	10,780,558		
	(b)	Less: Interest in suspense	4,513,364	4,025,674	3,516,438	3,016,256	2,593,839		
	(c)	Total non-performing loans and advances (a-b)	10,204,701	11,334,626	11,892,938	11,681,664	8,186,719		
	(d)	Less: Loan loss provisions	4,617,760	5,510,145	5,417,586	4,763,351	3,410,451		
	(e)	Net non-performing loans and advances (c-d)	5,586,941	5,824,481	6,475,352	6,918,313	4,776,268		
	(f)	Realizable value of securities	4,713,109	4,955,321	5,645,197	6,129,712	4,230,420		
	(g)	Net NPLs Exposure (e-f)	873,832	869,160	830,155	788,601	545,848		
2)	INS	SIDER LOANS AND ADVANCES							
	(a)	Directors, shareholders and associates	19,250	19,660	31,128	28,252	27,844		
	(b)	Employees	6,157,893	5,867,918	5,793,925	5,918,281	5,714,631		
	(c)	Total insider loans and advances	6,177,143	5,887,578	5,825,053	5,946,533	5,742,475		
3)	OF	F-BALANCE SHEET ITEMS							
	(a)	Letters of credit, guarantees and acceptances	36,597,105	36,744,694	37,646,975	34,386,994	43,826,916		
	(b)	Forwards, swaps and options	66,234,069	72,714,823	71,189,769	47,792,560	49,475,951		
	(c)	Other contingent liabilities	-						
	(d)	Total contingent liabilities	102,831,174	109,459,517	108,836,744	82,179,554	93,302,867		
4)	CA	PITAL STRENGTH							
	(a)	Core capital	36,668,668	34,645,917	34,290,023	33,258,825	32,811,899		
	(b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		
	(c)	Excess / (deficiency) (a-b)	35,668,668	33,645,917	33,290,023	32,258,825	31,811,899		
	(d)	Supplementary capital	6,380,441	7,117,927	7,188,941	6,888,466	8,178,680		
	(e)	Total capital (a+d)	43,049,109	41,763,844	41,478,964	40,147,291	40,990,579		
	(f)	Total risk weighted assets	202,027,656	193,809,794	194,703,736	189,747,429	189,195,348		
	(g)	Core capital / total deposit liabilities	18.37%	18.15%	18.58%	19.33%	19.70%		
	(h)	Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%		
	(i)	Excess / (deficiency) (g-h)	10.37%	10.15%	10.58%	11.33%	11.70%		
	(j)	Core capital / total risk weighted assets	18.15%	17.88%	17.61%	17.53%	17.34%		
	(k)	Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%		
	(1)	Excess / (deficiency) (j-k)	7.65%	7.38%	7.11%	7.03%	6.84%		
	(m)	Total capital / total risk weighted assets	21.31%	21.55%	21.30%	21.16%	21.67%		
	(n)	Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%		
	(o)	Excess / (deficiency) (m-n)	6.81%	7.05%	6.80%	6.66%	7.17%		
5)	LIC	UIDITY							
	(a)	Liquidity ratio	61.51%	61.93%	60.67%	53.74%	42.95%		
	(b)	Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%		
	(c)	Excess / (deficiency) (a-b)	41.51%	41.93%	40.67%	33.74%	22.95%		
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MESSAGE FROM THE DIRECTORS

These financial statements are extracts from the books of the institution and can be accessed on the institution's website www.sc.com/ke/investor-relations. They may also be accessed at the institution's head office located at StandardChartered@Chiromo, 48 Westlands Road.

Mr. Lamin Manjang
Managing Director & Chief Executive Officer

Chair to the Board

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