Standard Chartered Bank Kenya Limited



		tile G	roup it	or the	nine n	nonth	period	ended	l 30 Se	pteml
STATEMENT OF FINANCIAL POSITION			BAI					GRO		
	30.09.2017 KShs. 000	30.06.2017 KShs. 000	31.03.2017 KShs. 000	31.12.2016 KShs. 000	30.09.2016 KShs. 000	KShs. 000	30.06.2017 KShs. 000	31.03.2017 KShs. 000	31.12.2016 KShs. 000	30.09.2016 KShs. 000
ASSETS	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
Cash (both local and foreign)	2,937,093	2,834,764	2,947,073	3,473,071	2,869,799	2,937,093	2,834,764	2,947,073	3,473,071	2,869,799
Balances due from Central Bank of Kenya Kenya Government securities and other securities held for dealing purposes	12,927,047 11,279,780	8,901,394 10,696,807	14,356,430 10,478,040	12,040,483 4,780,246	14,851,281 6,301,440	12,927,047 11,279,780	8,901,394 10,696,807	14,356,430 10,478,040	12,040,483 4,780,246	14,851,281 6,301,440
Financial assets at fair value through profit and loss	637,685	739,993	425,803	554,026	678,601	637,685	739,993	425,803	554,026	678,601
nvestment securities:										
i. Kenya Government securities										
ii. Other securities	-	-	-	-	-	-	-	-	-	
o) Available for sale:										
i. Kenya Government securities ii. Other securities	112,897,319 530,012	105,138,763 519,096	95,971,234 524,099	81,565,176 510,209	88,697,495 531,946	113,546,868 530,012	105,588,613 519,096	96,284,760 524,099	81,708,503 510,209	88,839,299 531,946
Deposits and balances due from local banking institutions	2,116,860	11,684,960	4,826,180	1,255,156	4,348,844	2,116,860	11,684,960	4,826,180	1,255,156	4,348,844
Deposits and balances due from banking institutions abroad	101,489	103,962	219,814	310,879	117,520	101,489	103,962	219,814	310,879	117,520
ax recoverable oans and advances to customers (net)	735,317 114,241,248	872,035 113,040,256	116,875,407	122,711,038	120,761,020	751,301 114,241,248	898,951 113,040,256	116,875,407	7,168 122,711,038	120,761,020
Balances due from banking institutions in the group	41,211,835	23,531,349	17,700,421	14,011,495	15,255,766	41,209,341	23,531,437	17,700,509	14,151,412	15,255,766
nvestments in associates nvestments in subsidiary companies	- 141,243	-	141 040	-	141,243	-	-	-	-	-
nvestments in subsidiary companies nvestments in joint ventures	141,243	141,243	141,243	141,243	141,243	-	-	-	-	
nvestment properties	-	-	-	-	-	-	-	-	-	-
Property and equipment	2,968,476 241,289	2,995,694	3,031,389	2,985,751 243,980	3,026,909	2,968,476 241,289	2,995,694	3,031,389 243,249	2,985,751	3,026,909
Prepaid lease rentals ntangible assets	2,177,493	242,021 2,268,670	243,249 2,371,345	2,457,419	244,713 2,573,573	2,177,493	242,021 2,268,670	2,371,345	243,980 2,457,419	244,713 2,573,573
Deferred tax asset	1,577,846	732,900	215,116	63,348	-	1,581,606	735,626	217,299	63,705	-
Retirement benefit asset Other assets	3,229,537	4,267,200	3,680,041	3,170,588	3,672,847	3,257,257	4,295,042	3,733,504	3,228,954	3,857,317
TOTAL ASSETS	309,951,569		274,006,884		264,072,997	310,504,845			250,482,000	264,258,028
LIABILITIES						0 - 11				
Ralances due to Central Bank of Kenya Customer deposits	6,740,309 238,496,384	224,482,823	205,016,693	186,598,226	199,634,468	6,740,309 238,496,384	224,482,823	205,016,693	186,598,226	199,634,468
Deposits and balances due to local banking institutions	1,111,182	252,337	3,734,201	1,618,256	81,584	1,111,182	252,337	3,734,201	1,618,256	81,584
Deposits and balances due to foreign banking institutions	2,581,582	2,075,888	1,333,923	1,428,159	1,590,759	2,581,582	2,075,888	1,333,923	1,428,159	1,590,759
Other money market deposits Sorrowed funds		-	-	-	-		-	-	-	-
Balances due to banking institutions in the group	10,154,078	9,505,522	9,609,348	10,759,556	11,098,628	9,706,637	8,954,964	8,912,395	10,174,520	10,557,483
ax payable	-	-	2,018,974	1,046,259	963,363	-	13,332	2,133,856	1,128,697	1,032,033
olividends payable Deferred tax liability	-	-	-	-	310,683	-	-	-	-	310,924
Retirement benefit liability	101,988	92,954	95,931	85,376	18,429	101,988	92,954	95,931	85,376	18,429
other liabilities OTAL LIABILITIES	6,956,460 266,141,983	9,603,176 246,012,700	6,537,050 228,346,120	4,833,497 206,369,329	7,086,958 220,784,872	6,968,613 265,706,695	9,615,032 245,487,330	6,552,269 227,779,268	4,844,938 205,878,172	7,099,926 220,325,606
HAREHOLDERS' FUNDS	200,141,983	246,012,700	228,346,120	200,369,329	220,764,672	265,706,695	245,467,330	221,119,200	205,676,172	220,325,606
aid up / Assigned capital	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553
hare premium / (discount) tevaluation reserves	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427
evaluation reserves etained earnings / (Accumulated losses)	420,717 29,438,426	421,942 27,369,637	455,817 28,206,054	457,041 26,050,443	458,265 30,127,034	420,717 30,435,764	421,942 28,267,547	455,817 29,006,016	457,041 26,750,324	458,265 30,770,765
tatutory loan loss reserve	-	884,405	367,476	568,868	175,307	-	884,405	367,476	568,868	175,307
other reserves (Available for Sale)	668,397	720,253	72,212	274,764	892,797	659,623	713,892	67,119	273,932	893,363
Proposed dividends Capital grants	1,629,107 1,862,959	1,629,107 1,883,083	4,893,378	4,893,378 1,870,305	1,844,742	1,629,107 1,862,959	1,629,107	4,893,378	4,893,378	-
TOTAL SHAREHOLDERS' EQUITY			1,875,847	1,070,000	1,044,742	1,002,939	1,883,083	1,875,847	1,870,305	1,844,742
	43,809,586	42,698,407	45,660,764	43,904,779	43,288,125	44,798,150	43,589,956	46,455,633	44,603,828	43,932,422
	43,809,586 309,951,569	42,698,407	45,660,764		43,288,125	44,798,150	43,589,956	46,455,633		1,844,742 43,932,422 264,258,028
STATEMENT OF COMPREHENSIVE INCOME		42,698,407	45,660,764	43,904,779	43,288,125	44,798,150	43,589,956	46,455,633	44,603,828	43,932,422
STATEMENT OF COMPREHENSIVE INCOME	309,951,569	42,698,407 288,711,107	45,660,764 274,006,884	43,904,779 250,274,108	43,288,125 264,072,997	44,798,150 310,504,845	43,589,956 289,077,286	46,455,633 274,234,901	44,603,828 250,482,000	43,932,422 264,258,028
NTEREST INCOME oans and advances		42,698,407	45,660,764	43,904,779	43,288,125	44,798,150	43,589,956	46,455,633	44,603,828	43,932,422
TATEMENT OF COMPREHENSIVE INCOME STEREST INCOME bans and advances overnment securities eposits and placements with banking institutions	309,951,569 10,085,306 8,237,584 395,773	42,698,407 288,711,107 6,883,114 5,191,004 255,762	45,660,764 274,006,884 3,644,325 2,367,980 146,252	43,904,779 250,274,108 14,845,035 10,048,834 466,765	43,288,125 264,072,997 11,479,272 7,511,624 389,551	44,798,150 310,504,845 10,085,306 8,272,244 395,773	43,589,956 289,077,286 6,883,114 5,209,533 255,762	46,455,633 274,234,901 3,644,325 2,375,559 146,252	44,603,828 250,482,000 14,845,035 10,065,081 466,765	43,932,422 264,258,028 11,479,272 7,523,569 389,551
TATEMENT OF COMPREHENSIVE INCOME THEREST INCOME Donas and advances Overnment securities eposits and placements with banking institutions ther interest income	309,951,569 10,085,306 8,237,584	42,698,407 288,711,107 6,883,114 5,191,004	45,660,764 274,006,884 3,644,325 2,367,980	43,904,779 250,274,108 14,845,035 10,048,834	43,288,125 264,072,997 11,479,272 7,511,624	44,798,150 310,504,845 10,085,306 8,272,244	43,589,956 289,077,286 6,883,114 5,209,533	46,455,633 274,234,901 3,644,325 2,375,559	44,603,828 250,482,000 14,845,035 10,065,081	43,932,422 264,258,028 11,479,272 7,523,569
INTEREST INCOME Oans and advances Sovernment securities Upposits and placements with banking institutions Wher interest income Interest income INTEREST EXPENSES	10,085,306 8,237,584 395,773 660,656 19,379,319	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006	3,644,325 2,367,980 146,252 170,088 6,328,645	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898	43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086	10,085,306 8,272,244 395,773 660,656 19,413,979	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224	14,845,035 10,065,081 466,765 398,264 25,775,145	43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031
INTEREST INCOME Coans and advances Sovernment securities Beposits and placements with banking institutions When interest income Otal interest income NTEREST EXPENSES Sustomer deposits	10,085,306 8,237,584 395,773 660,656 19,379,319	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898	43,288,125 264,072,997 11,479,272 7,511,624 389,551 306,639 19,687,086 4,242,007	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224	14,603,828 250,482,000 14,845,035 10,065,081 466,765 398,264 25,775,145	43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031
TATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME coans and advances tovernment securities teposits and placements with banking institutions wither interest income NTEREST EXPENSES ustomer deposits teposits and placements from banking institutions	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618	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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618	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
INTEREST INCOME Ours and advances overnment securities eposits and placements with banking institutions other interest income otal interest income INTEREST EXPENSES Austomer deposits thereinterest expenses otal interest expenses otal interest expenses otal interest expenses otal interest expenses	309,951,569 10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163	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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650	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
INTEREST INCOME oans and advances obvernment securities leposits and placements with banking institutions where interest income otal interest income INTEREST EXPENSES ustomer deposits leposits and placements from banking institutions where interest expenses otal interest expenses lotal interest expenses lotal interest expenses lotal interest expenses let INTEREST INCOME / (LOSS)	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618	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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618	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
TATEMENT OF COMPREHENSIVE INCOME THEREST INCOME Dans and advances OVERTIMENT SHOW THE SHOW	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735	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 11,925,346	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549	14,845,035 10,065,081 466,765 398,264 25,775,145 561,618 6,379,650 19,395,495	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
TATEMENT OF COMPREHENSIVE INCOME Data and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ATEMEST EXPENSES ustomer deposits ustomer deposits eposits and placements from banking institutions ther interest expenses total interest expenses total interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME ese and commissions on loans and advances ther fees and commissions	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,57,87 1,707,714 4,620,931	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 6,408,163 19,350,735	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	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 6,379,650 19,395,495	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
INTEREST INCOME Dans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income INTEREST EXPENSES Ustomer deposits ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME ese and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 551,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996	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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 6,91,384	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996	43,932,422 264,258,028 11,479,272 7,523,569 399,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471
INTEREST INCOME Dars and advances overnment securities eposits and placements with banking institutions ther interest income DITEREST EXPENSES Ustomer deposits eposits and placements from banking institutions ther interest expenses DITEREST EXPENSES Ustomer deposits eposits eposits eposits and placements from banking institutions ther interest expenses DITEREST INCOME / (LOSS) ON-INTEREST INCOME DEBET INCOME DEBET INCOME DEBET ORDINATIONE DEBET ORDINATI	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 9,122,466 85,405 1,743,616 1,246,808 883,884	3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973	43,904,779 250,274,108 14,845,035 10,048,834 466,765 39,264 25,758,898 5,712,735 133,810 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 19,687,086 4,242,007 103,530 4,761,740 14,925,346 16,9716 2,645,865 2,237,471 1,058,310	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 -	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 9,156,514 85,405 2,080,392 1,246,808 883,814	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,9	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 6,379,650 19,395,495 173,410 4,360,874 2,839,996	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 14,956,580 169,716 3,159,413 2,237,471 1,058,279
TATEMENT OF COMPREHENSIVE INCOME TEREST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income TEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME sees and commissions on loans and advances ther fees and commissions preign exchange trading income / (loss) ividend income ther income otal Non-Interest income	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 551,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996	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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 6,91,384	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996	43,932,422 264,258,028 11,479,272 7,523,569 399,551 306,639 19,699,031 4,220,718 103,530 4,740,451 14,958,580 169,716 3,159,413 2,237,471
TATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME oars and advances iovernment securities eposits and placements with banking institutions other interest income otal interest income TTEREST EXPENSES ustomer deposits eposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses let INTEREST INCOME / (LOSS) ION-INTEREST INCOME ees and commissions on loans and advances other fees and commissions oreign exchange trading income / (loss) ividend income otal Non-Interest income otal Non-Interest income otal OPERATING INCOME	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 - 1,326,336 5,904,650 19,616,300	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 - 883,884 3,959,713 13,082,179	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201	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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 - 1,326,221 6,413,620 20,182,441	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 - 883,814 4,296,419 13,452,933	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 - 285,933 2,125,419 6,760,968	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089	43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 47,40,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459
INTEREST INCOME oans and advances overnment securities eposits and placements with banking institutions other interest income otal interest income INTEREST EXPENSES Austomer deposits deposits and placements from banking institutions other interest expenses otal interest income / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME ese and commissions on loans and advances other fees and commissions oreign exchange trading income / (loss) ividend income otal Non-Interest income OTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES oan loss provision	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 1,326,336 5,904,650	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 661,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,639 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	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 1,326,221 6,413,620	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 85,405 2,080,392 1,246,808 883,814 4,296,419	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 691,384 285,933 2,125,419	14,845,035 10,065,081 466,765 398,264 25,775,145 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996	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 21,583,459
TATEMENT OF COMPREHENSIVE INCOME TEREST INCOME cans and advances overnment securities eposits and placements with banking institutions ther interest income TEREST EXPENSES SUSTEMP AS A CONTROLL OF STATE OF STATE OF STATE USE OF STATE OF STATE OF STATE OF STATE USE OF STATE OF STATE OF STATE USE OF STATE OF STATE USE OF STATE US	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 651,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,996,322 162,493	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 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	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 85,405 2,080,392 1,246,808 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968	14,845,035 10,065,081 466,765 398,264 25,775,145 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493	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
ITEREST INCOME Dans and advances overnment securities sposits and placements with banking institutions ther interest income ITEREST EXPENSES ustomer deposits sustomer deposits supposits and placements from banking institutions ther interest expenses sotal interest expenses extensive supposes TET INTEREST INCOME (LOSS) ON-INTEREST INCOME ses and commissions on loans and advances ther fees and commissions or loans and advances ther fees and commissions oreign exchange trading income / (loss) widend income that Non-Interest income DTAL OPERATING INCOME THER OPERATING EXPENSES can loss provision aff costs rectors' emoluments ental charges	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 1,326,336 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452	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 1,925,346 1,936,865 2,237,471 1,058,310 6,111,362 21,036,708	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 1,326,221 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991	14,845,035 10,065,081 466,765 398,264 25,775,145 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294	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
INTEREST INCOME Daris and advances overnment securities eposits and placements with banking institutions ther interest income INTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses ustomer deposits eposits and placements from banking institutions ther interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) incled and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Non-Interest income OTAL OPERATING INCOME INTEREOPERATING EXPENSES oan loss provision taff costs irricctors' emoluments ental charges epreciation charge on property and equipment	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 651,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,996,322 162,493	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 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	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 85,405 2,080,392 1,246,808 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968	14,845,035 10,065,081 466,765 398,264 25,775,145 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493	43,932,422 264,258,028 11,479,272 7,523,569 399,551 306,639 41,202,718 103,530 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 4,708,008 116,900 160,036 338,561
ITTEREST INCOME cons and advances covernment securities eposits and placements with banking institutions ther interest income ITTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses ustomer deposits eposits and placements from banking institutions ther interest expenses potal interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME sees and commissions on loans and advances ther fees and commissions preign exchange trading income / (loss) widend income ther income otal Non-Interest income OTAL OPERATING INCOME THER OPERATING INCOME THER OPERATING EXPENSES pan loss provision taff costs irrectors' emoluments ental charges eperceiation charges ther operating expenses	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 9,122,466 85,405 1,743,616 1,246,808 - 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 691,384 691,384 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 6,408,163 19,350,735 17,3410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346 16,916 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	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,406 2,080,392 1,246,808 6 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 1,989,541 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 7,031,586 162,493 534,294 441,737 464,575 3,862,386	43,932,422 264,258,028 11,479,272 7,523,569 389,551 30,639 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
TATEMENT OF COMPREHENSIVE INCOME THEREST INCOME and advances overnment securities eposits and placements with banking institutions ther interest income THEREST EXPENSES Unstomer deposits ustomer deposits eposits and placements from banking institutions ther interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME Bees and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income oral Non-Interest income OTAL OPERATING INCOME THERE OPERATING EXPENSES Dan loss provision taff costs irectors' emoluments ental charges epteciation charges on property and equipment mortisation charges ther operating expenses otal other operating expenses otal other operating expenses	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,683 13,177,534	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 691,384 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,996,322 162,493 531,452 441,737 446,575 3,810,297	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 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 38,416 338,661 347,688 2,711,938	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 85,405 2,080,392 1,246,808 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 106,259 968,091 3,756,733	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386	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
TATEMENT OF COMPREHENSIVE INCOME DATE OF COMPREHENSIVE INCOMPREHENSIVE INCOMP	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 9,122,466 85,405 1,743,616 1,246,808 - 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 691,384 691,384 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 6,408,163 19,350,735 17,3410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 19,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346 16,916 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	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,406 2,080,392 1,246,808 6 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 1,989,541 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 7,031,586 162,493 534,294 441,737 464,575 3,862,386	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 21,583,459 1,822,143 4,708,008 116,906 400,038 338,561 347,688
INTEREST INCOME Daris and advances overnment securities eposits and placements with banking institutions ther interest income INTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses otal interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME as and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Non-Interest income OTAL OPERATING INCOME INTER OPERATING EXPENSES oan loss provision taff costs irrectors' emoluments ental charges epreciation charge on property and equipment mortisation charges ther operating expenses ordit / (loss) before tax and exceptional items ivrofit / (loss) after exceptional items ivrofit / (loss) after exceptional items	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063 13,177,534 6,438,766	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223	45,660,764 274,006,884 3,644,325 2,367,980 146,252 1,70,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 691,384 691,384 691,384 691,384 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 551,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 112,764,426	43,288,125 264,072,997 11,479,272 7,511,624 389,551 396,639 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 4,634,128 116,906 338,4561 347,688 2,711,938 10,369,780 10,666,928	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 -1,326,221 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 6,91,384 - 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 102,208 988,091 3,756,733 3,004,235	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119	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 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810
TATEMENT OF COMPREHENSIVE INCOME TEREST INCOME cons and advances overnment securities eposits and placements with banking institutions ther interest income TEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME sees and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Non-Interest income OTAL OPERATING INCOME THERE OPERATING INCOME INTEREST INCOME STEPPENSES Dan loss provision taff costs irectors' emoluments ental charges epteciation charges on property and equipment mortisation charges ther operating expenses rofit / (loss) before tax and exceptional items rofit / (loss) after exceptional items urrent tax	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 1,326,336 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063 13,177,534 6,438,766 (3,710,064)	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 9,122,466 85,405 1,743,616 1,246,808 - 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223 (2,324,959)	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384	43,904,779 250,274,108 14,845,035 10,048,834 466,765 38,264 25,758,898 5,712,735 133,810 6,408,163 19,350,735 12,15,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,675 3,810,297 14,546,775 12,764,426 (4,347,126)	43,288,125 264,072,997 11,479,272 7,511,624 389,551 39,687,086 4,242,007 103,530 416,203 4,761,740 14,925,346 16,916 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 (3,426,494)	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405 (3,839,246) (3,839,246)	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 9,156,514 85,405 2,080,392 1,246,808 - 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 205,615 2,076,697 8,475,708 4,977,225 (2,410,932)	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 1,088,951 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118)	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953)	43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 119,699,031 4,220,718 103,530 416,203 4,740,451 14,956,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,906 400,036 336,561 347,688 2,740,307 10,473,649 11,109,810 (3,554,658)
TATEMENT OF COMPREHENSIVE INCOME TEREST INCOME cans and advances overnment securities eposits and placements with banking institutions ther interest income TEREST EXPENSES ustomer deposits ustomer deposits eposits and placements from banking institutions ther interest expenses ustomer deposits eposits and placements from banking institutions ther interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME Bees and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income oral Non-Interest income OTAL OPERATING INCOME THER OPERATING EXPENSES ban loss provision taff costs irectors' emoluments ental charges epreciation charge on property and equipment mortisation charges ther operating expenses oral other operating expenses rofit / (loss) before tax and exceptional items urrent tax eferred tax	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063 13,177,534 6,438,766	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223	45,660,764 274,006,884 3,644,325 2,367,980 146,252 1,70,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 691,384 691,384 691,384 691,384 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 551,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 112,764,426	43,288,125 264,072,997 11,479,272 7,511,624 389,551 396,639 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 4,634,128 116,906 338,4561 347,688 2,711,938 10,369,780 10,666,928	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 -1,326,221 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 6,91,384 - 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 102,208 988,091 3,756,733 3,004,235	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119	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 1,822,143 4,708,008 116,906 400,036 338,561 347,688 2,740,307 10,473,649 11,109,810
INTEREST INCOME oars and advances overnment securities eposits and placements with banking institutions other interest income otal interest income INTEREST EXPENSES ustomer deposits eposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses IET INTEREST INCOME / (LOSS) ION-INTEREST INCOME / (LOSS) ION-INTEREST INCOME / (LOSS) ION-INTEREST INCOME / (LOSS) ION-INTEREST INCOME ees and commissions on loans and advances oreign exchange trading income / (loss) ividend income otal Non-Interest income otal Non-Interest income otal Non-Interest income otal Non-Interest income otal Sylvania (Income otal OPERATING INCOME otal FORMATING EXPENSES oan loss provision taff costs irrectors' emoluments ental charges experication charge on property and equipment mortisation charges otal other operating expenses otal other operating expenses otal other operating expenses rofit / (loss) before tax and exceptional items variett / (loss) after exceptional items other / (loss) after tax and exceptional items other / (loss) after exceptional items	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,683 13,177,534 6,438,766 (3,710,064) 1,683,196	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223 (2,324,959) 860,475	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 691,384 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) 64,959	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 446,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 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 38,416 338,561 347,688 2,711,938 10,369,780 10,666,928 (3,426,494) 183,339	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405 (3,839,246) 1,683,196	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 85,405 2,080,392 1,246,808 83,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225 (2,410,932) 860,475	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 2,199,899 7,031,586 162,493 534,294 441,737 4,945,75 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141	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 11,109,810 11,109,810 11,109,810 13,554,658)
NTEREST INCOME oans and advances sovernment securities deposits and placements with banking institutions other interest income NTEREST EXPENSES Deposits and placements with banking institutions other interest income NTEREST EXPENSES Dustomer deposits deposits and placements from banking institutions other interest expenses Otal interest expenses Otal interest expenses Otal interest expenses Otal interest income Otal interest income Otal income Otal income Otal income Otal ordinates of trading income / (loss) Overline es and commissions on loans and advances Other fees and commissions oreign exchange trading income / (loss) Overline ordinates ordina	10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,683 13,177,534 6,438,766 (3,710,064) 1,683,196	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223 (2,324,959) 860,475	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 691,384 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) 64,959	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 446,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428	43,288,125 264,072,997 11,479,272 7,511,624 389,551 30,6639 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 38,416 338,561 347,688 2,711,938 10,369,780 10,666,928 (3,426,494) 183,339	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405 (3,839,246) 1,683,196	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 85,405 2,080,392 1,246,808 83,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225 (2,410,932) 860,475	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 2,199,899 7,031,586 162,493 534,294 441,737 4,945,75 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141	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 11,109,810 11,109,810 11,109,810 13,554,658)
INTEREST INCOME oans and advances Sovernment securities Deposits and placements with banking institutions Other interest income Otal interest income NTEREST EXPENSES Dustomer deposits Deposits and placements from banking institutions Other interest expenses Use of the placements from banking institutions Other interest expenses Use of the placements from banking institutions Other interest expenses Use of the placements from banking institutions Other interest expenses Use of the placement of t	309,951,569 10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 1,326,336 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063 13,177,534 6,438,766 (3,710,064) 1,683,196 4,411,898	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 - 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223 (2,324,959) 860,475 3,228,739	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 -285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,008 956,557 3,718,032 2,860,751 (972,715) 64,959 1,952,995	43,904,779 250,274,108 14,845,035 10,048,834 466,765 38,264 25,758,898 5,712,735 133,810 551,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 2,69,428 8,686,728	43,288,125 264,072,997 11,479,272 7,511,624 389,551 39,687,086 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 4,634,128 116,906 398,416 338,561 347,688 2,711,938 10,369,780 10,666,928 (3,426,494) 183,339 7,423,773	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 - 1,326,221 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405 (3,839,246) 1,683,196 4,709,355	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 - 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225 (2,410,932) 860,475 3,426,768	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 - 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959 2,053,076	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	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 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
INTEREST INCOME Cans and advances Covernment securities Deposits and placements with banking institutions Other interest income Fotal interest income Fotal interest income Fotal interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Fotal interest income / (Loss) Fother fees and commissions Foreign exchange trading income / (Ioss) Fother fees and commissions Foreign exchange trading income / (Ioss) Fotal Commissions Foreign exchange trading income / (Ioss) Fotal Commissions Fotal	309,951,569 10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 1,326,336 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,083 13,177,534 6,438,766 6,438,766 6,438,766 4,411,898	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 1,246,808 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223 (2,324,959) 860,475 3,228,739	45,660,764 274,006,884 3,644,325 2,367,980 146,252 1,70,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 42,326 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 966,557 3,718,032 2,860,751 (972,715) 64,959 1,952,995	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 1,215,345 2,839,996 2,7,311,201 2,199,899 6,936,322 162,493 531,452 441,737 445,67,75 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426 (4,347,126) 12,764,426	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 2,237,471 1,058,310 6,111,362 21,036,708 1,822,143 4,634,128 116,901 338,561 347,688 2,711,938 10,666,928 (3,426,494) 183,339 7,423,773	10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 13,768,821 116,325 3,079,269 1,891,805 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405 (3,839,246) 1,683,196 4,709,355	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 - 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225 (2,410,932) 860,476 3,426,768	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959 2,053,076	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	43,932,422 264,258,028 11,479,272 7,523,569 389,551 306,639 19,699,031 4,220,718 103,530 47,740,451 14,958,580 169,716 3,159,413 2,237,471 1,058,279 6,624,879 21,583,459 1,822,143 4,708,008 116,0036 338,561 347,688 2,740,307 11,109,810 (3,554,658) 175,0500 7,730,202
INTEREST INCOME Coans and advances Coverment securities Deposits and placements with banking institutions Other interest income Fotal interest income NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Notal interest expenses Fotal interest expenses Notal interest expenses Notal interest expenses Notal interest income / (Loss) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Obvidend income Fotal Non-Interest income Fotal Non-Interest income Fotal Sylvania (Loss) Oriectors' emoluments Coan loss provision Staff costs Oirectors' emoluments Poer collation charge on property and equipment Amortisation charges Other operating expenses Fotal other operating expenses Foreif / (loss) before tax and exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items DTHER COMPREHENSIVE INCOME Dains / (losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment	309,951,569 10,085,306 8,237,584 395,773 660,656 19,379,319 4,716,815 156,074 794,780 5,667,669 13,711,650 116,325 2,570,184 1,891,805 1,326,336 5,904,650 19,616,300 3,725,844 5,081,975 144,790 395,478 312,174 308,210 3,209,063 13,177,534 6,438,766 (3,710,064) 1,683,196 4,411,898	42,698,407 288,711,107 6,883,114 5,191,004 255,762 390,126 12,720,006 3,041,119 99,162 457,259 3,597,540 9,122,466 85,405 1,743,616 1,246,808 - 883,884 3,959,713 13,082,179 2,311,347 3,267,373 91,941 262,775 199,860 205,615 2,050,045 8,388,956 4,693,223 (2,324,959) 860,475 3,228,739	45,660,764 274,006,884 3,644,325 2,367,980 146,252 170,088 6,328,645 1,485,036 36,891 1,707,714 4,620,931 59,151 921,344 691,384 -285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,008 956,557 3,718,032 2,860,751 (972,715) 64,959 1,952,995	43,904,779 250,274,108 14,845,035 10,048,834 466,765 38,264 25,758,898 5,712,735 133,810 551,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 2,69,428 8,686,728	43,288,125 264,072,997 11,479,272 7,511,624 389,551 39,687,086 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 4,634,128 116,906 398,416 338,561 347,688 2,711,938 10,369,780 10,666,928 (3,426,494) 183,339 7,423,773	44,798,150 310,504,845 10,085,306 8,272,244 395,773 660,656 19,413,979 4,694,304 156,074 794,780 5,645,158 13,768,821 116,325 3,079,269 1,891,805 - 1,326,221 6,413,620 20,182,441 3,725,844 5,177,384 144,790 396,987 312,174 308,210 3,251,647 13,317,036 6,865,405 (3,839,246) 1,683,196 4,709,355	43,589,956 289,077,286 6,883,114 5,209,533 255,762 390,126 12,738,535 3,025,600 99,162 457,259 3,582,021 9,156,514 85,405 2,080,392 1,246,808 - 883,814 4,296,419 13,452,933 2,311,347 3,326,830 91,941 263,418 199,860 205,615 2,076,697 8,475,708 4,977,225 (2,410,932) 860,475 3,426,768	46,455,633 274,234,901 3,644,325 2,375,559 146,252 170,088 6,336,224 1,477,997 36,891 1,700,675 4,635,549 59,151 1,088,951 691,384 - 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959 2,053,076	14,845,035 10,065,081 466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	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 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

DIVIDEND PER SHARE - DECLARED (KShs)

	OTHER DISCLOSURES	BANK						
		30.09.2017 KShs. 000	30.06.2017 KShs. 000	31.03.2017 KShs. 000	31.12.2016 KShs. 000	30.09.201 KShs. 00		
	ON DEDECTION OF CAMP AND ADVANCES	Un-audited	Un-audited	Un-audited	Audited	Un-audite		
	ON-PERFORMING LOANS AND ADVANCES	16 004 460	10.010.000	15 007 574	15 000 170	14 710 00		
(a) (b)		16,984,463	16,913,092 5,373,826	15,367,574 4,906,757	15,038,172	14,718,06		
	Total non-performing loans and	5,848,747 11,135,716	11,539,266	10,460,817	4,871,365 10,166,807	4,513,36		
(d)	advances (a-b) Less: Loan loss provisions		6,788,081	5,115,694	4,914,946			
	Net non-performing loans and	6,764,438				4,617,76		
(0)	advances (c-d)	4,371,278	4,751,185	5,345,123	5,251,861	5,586,94		
(f)	Realizable value of securities	4,128,390	4,478,101	4,114,308	4,501,523	4,713,10		
(g)	Net NPLs Exposure (e-f)	242,888	273,084	1,230,815	750,338	873,83		
IN (SIDER LOANS AND ADVANCES							
(a)	Directors, shareholders and associates	45,653	18,084	19,483	21,237	19,25		
(b)	Employees	6,202,125	6,283,450	6,328,712	6,227,157	6,157,89		
(c)	Total insider loans and advances	6,247,778	6,301,534	6,348,195	6,248,394	6,177,14		
01	FF-BALANCE SHEET ITEMS							
(a)	Letters of credit, guarantees and acceptances	41,111,553	37,840,372	36,744,098	35,615,697	36,597,10		
(b)	'	102,620,420	77,350,152	65,599,162	53,029,551	66,234,06		
(c)	Other contingent liabilities	_	-	-	-			
(d)	Total contingent liabilities	143,731,973	115,190,524	102,343,260	88,645,248	102,831,17		
C	APITAL STRENGTH							
(a)	Core capital	35,980,777	35,268,280	36,365,564	35,257,985	36,668,66		
(b)	· ·	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00		
(c)		34.980.777	34,268,280	35,365,564	34,257,985	35,668,66		
(d)	Supplementary capital	6,313,413	7,225,667	6,671,389	6,845,851	6,380,44		
(e)	'''	42,294,190	42,493,947	43,036,953	42,103,836	43,049,10		
(f)	Total risk weighted assets	210,855,918	211,018,014	208,598,091	201,320,647	202,027,65		
(g)	Core capital / total deposit liabilities	15.09%	15.71%	17.74%	18.90%	18.379		
(h)	Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00		
(i)	Excess / (deficiency) (g-h)	7.09%	7.71%	9.74%	10.90%	10.379		
(j)	Core capital / total risk weighted assets	17.06%	16.71%	17.43%	17.51%	18.15		
(k)	Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50		
(l)	Excess / (deficiency) (j-k)	6.56%	6.21%	6.93%	7.01%	7.65		
(m	, ,	20.06%	20.14%	20.63%	20.91%	21.319		
(n)	,	14.50%	14.50%	14.50%	14.50%	14.509		
(o)	Excess / (deficiency) (m-n)	5.56%	5.64%	6.13%	6.41%	6.819		
LI	QUIDITY							
	Liquidity ratio	69.91%	69.09%	65.82%	56.93%	61.51		
(a)								
(a) (b)	' '	20.00%	20.00%	20.00%	20.00%	20.009		

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

Mrs. Anne Mutahi Chair to the Board

Standard Chartered Bank Kenya Limited is regulated by the Central Bank of Kenya.





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