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



The Board of Directors results of the Bank and										
STATEMENT OF FINANCIAL POSITION	tilo di	oup ioi	BANK	110 11101	itii peri	ou chu	54 <b>55</b> C	GROUP	DC1 20	
The state of the s	30,09,2015 KShs 000	30,06,2015 KShs 000	31.03.2015 KShs 000	31,12,2014 KShs 000	30,09,2014 KShs 000	30,09,2015 KShs 000	30,06,2015 KShs 000	31.03.2015 KShs 000	31.12.2014 KShs 000	30,09,2014 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)	2,809,992	3,289,589	2,927,519	3,742,061	2,969,653	2,809,992	3,289,589	2,927,519	3,742,061	2,969,653
Balances due from Central Bank of Kenya Kenya Government securities and other securities	13,989,778	9,926,817	21,470,149	11,641,251	11,278,987	13,989,778	9,926,817	21,470,149	11,641,251	11,278,987
held for dealing purposes	1,547,727	1,296,155	2,431,051	3,076,047	4,041,901	1,547,727	1,296,155	2,431,051	3,076,047	4,041,901
Financial assets at fair value through profit and loss Investment securities:	786,972	1,282,672	264,258	100,242	84,675	786,972	1,282,672	264,258	100,242	84,675
A) Held to Maturity:     Konyo Government securities										
<ul><li>i. Kenya Government securities</li><li>ii. Other securities</li></ul>	-	-	-	_	_	-	-	-	-	-
<ul> <li>b) Available for sale:</li> <li>i. Kenya Government securities</li> </ul>	59,781,415	62,688,909	62,421,235	55,139,813	52,089,628	59,781,415	62,688,909	62,421,235	55,139,813	52,089,628
ii. Other securities	507,967	514,119	547,868	539,193	562,604	507,967	514,119	547,868	539,193	562,604
Deposits and balances due from local banking institutions	1,542,173	3,915,213	2,898,204	4,641,765	3,176,694	1,542,173	3,915,213	2,898,204	4,641,765	3,176,694
Deposits and balances due from banking	1,042,110	0,810,210	2,030,204	4,041,700	3,170,034	1,042,170	0,810,210	2,090,204	4,041,700	3,170,034
institutions abroad Tax recoverable	186,110 448,374	255,094 461,423	2,907,911	161,171 75,699	2,847,098 380,422	186,110 417,477	255,094 440,845	2,907,911	161,171 77,058	2,847,098 383,357
Loans and advances to customers (net)	126,513,732	123,256,075	114,060,421	122,749,233	125,392,306	126,513,732	123,256,075	114,060,421	122,749,233	125,392,306
Balances due from banking institutions in the group Investments in associates	12,248,973	11,461,288	13,861,057	11,004,805	8,578,558	12,248,973	11,461,288	13,861,057	11,004,805	8,578,558
Investments in subsidiary companies	140,243	140,243	140,243	140,243	140,243	-	-	-	-	-
Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-	-
Property and equipment	3,276,904	3,440,232	3,584,708	3,669,669	3,512,986	3,276,904	3,440,232	3,584,708	3,669,669	3,512,986
Prepaid lease rentals Intangible assets	247,637 3,013,543	248,368 2,975,432	249,100 3,086,542	249,832 3,180,133	250,563 3,290,916	247,637 3,013,543	248,368 2,975,432	249,100 3,086,542	249,832 3,180,133	250,563 3,290,916
Deferred tax asset	243,747	-,,	-,,-	-	-	250,309	-,-,-,	-	-	-,,
Retirement benefit asset Other assets	4,501,577	3,186,465	2,134,199	2,524,836	4,485,250	4,521,748	3,202,700	2,134,199	2,523,551	4,485,823
TOTAL ASSETS	231,786,864				223,082,484	231,642,457	228,193,508	232,844,222	222,495,824	222,945,749
LIABILITIES  Balances due to Central Bank of Kenya	_	5,959,963	5,548,778	5,454,382	_	_	5,959,963	5,548,778	5,454,382	
Customer deposits	166,594,182			154,066,931	164,579,931	166,594,182	163,211,762	163,428,081	154,066,931	164,579,931
Deposits and balances due to local banking institutions	6,488,989	55,426	203,575	89,365	81,262	6,488,989	55,426	203,575	89,365	81,262
Deposits and balances due to foreign										
banking institutions Other money market deposits	1,389,721	1,259,127	2,119,027	3,562,579	3,568,962	1,389,721	1,259,127	2,119,027	3,562,579	3,568,962
Borrowed funds	11,563,007	10.077.04	19.700.000	13,728,277	9,772,755	11.040.700	12,418,368	13,307,068	13,359,389	9,412,622
Balances due to banking institutions in the group Tax payable	11,563,007	12,877,044	13,709,008 624,937	13,728,277	9,772,755	11,040,788	12,418,368	622,714	13,359,389	9,412,622
Dividends payable	-		400.700	470.004	- 500.017	-	- 000 570	400.050	400.007	-
Deferred tax liability Retirement benefit liability	9,214	290,201 7,709	439,799 6,525	470,381 4,700	509,617 9,925	9,214	283,572 7,709	433,056 6,525	463,637 4,700	507,675 9,925
Other liabilities	4,597,892	4,828,084	4,778,544 190,858,274	4,809,525	4,875,480	4,643,577	4,855,459	4,781,082	4,836,667	4,891,253
TOTAL LIABILITIES SHAREHOLDERS' FUNDS	190,643,005	188,489,316	190,858,274	182,186,140	183,397,932	190,166,471	188,051,386	190,449,906	181,837,650	183,051,630
Paid up / Assigned capital	1,825,798	1,825,798	1,825,798	1,825,798	1,825,798	1,825,798	1,825,798	1,825,798	1,825,798	1,825,798
Share premium / (discount) Revaluation reserves	7,792,427 517,098	7,792,427 549,658	7,792,427 583,707	7,792,427 583,707	7,792,427 450,223	7,792,427 517,098	7,792,427 549,658	7,792,427 583,707	7,792,427 583,707	7,792,427 450,223
Retained earnings / (accumulated losses)	26,729,915 2,249,726	25,984,477 2,127,366	24,024,527 2,010,069	20,606,128 3,679,423	21,995,697 3,988,769	27,062,042 2,249,726	26,277,821 2,127,366	24,292,652 2,010,069	20,814,449 3,679,423	22,205,264 3,988,769
Statutory loan loss reserve Other reserves (Available For Sale)	(1,319,599)	(287,411)	24,809	108,271	263,696	(1,319,599)	(287,411)	24,809	108,271	263,696
Proposed dividends Capital grants	1,474,527 1,873,967	1,856,463	3,949,184 1,915,670	3,949,184 1,904,915	1,474,527 1,893,415	1,474,527 1,873,967	1,856,463	3,949,184 1,915,670	3,949,184 1,904,915	1,474,527 1,893,415
TOTAL SHAREHOLDERS' EQUITY		1,000,400	1,010,010	1,004,010		1,070,001				
	41,143,859	39,848,778	42,126,191	40,449,853	39,684,552	41,475,986	40,142,122	42,394,316	40,658,174	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY							40,142,122	42,394,316	40,658,174	39,894,119
SHAREHOLDERS' EQUITY	<u>41,143,859</u> <u>231,786,864</u>		42,126,191 232,984,465	40,449,853 222,635,993	39,684,552			42,394,316		39,894,119
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	231,786,864	228,338,094	232,984,465	222,635,993	<u>39,684,552</u> <u>223,082,484</u>	231,642,457	<u>40,142,122</u> <u>228,193,508</u>	<u>42,394,316</u> <u>232,844,222</u>	<u>40,658,174</u> <u>222,495,824</u>	39,894,119 222,945,749
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	<b>231,786,864</b> 11,030,464	<b>228,338,094</b> 7,176,185	<b>232,984,465</b> 3,659,847	<b>222,635,993</b> 15,673,800	39,684,552 223,082,484 11,810,521	<b>231,642,457</b> 11,030,464	40,142,122 228,193,508 7,176,185	42,394,316 232,844,222 3,659,847	40,658,174 222,495,824 15,673,800	39,894,119 222,945,749 11,810,521
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	231,786,864 11,030,464 4,840,633 645,296	228,338,094 7,176,185 3,197,925 336,806	232,984,465 3,659,847 1,559,428 172,978	222,635,993 15,673,800 5,945,728 333,440	39,684,552 223,082,484 11,810,521 4,454,134 132,948	231,642,457 11,030,464 4,840,633 645,296	40,142,122 228,193,508 7,176,185 3,197,925 336,806	42,394,316 232,844,222 3,659,847 1,559,428 172,978	40,658,174 222,495,824 15,673,800 5,945,728 333,440	39,894,119 222,945,749 11,810,521 4,454,134 132,948
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	231,786,864 11,030,464 4,840,633 645,296 116,449	7,176,185 3,197,925 336,806 80,961	3,659,847 1,559,428 172,978 60,123	222,635,993 15,673,800 5,945,728 333,440 167,058	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640	231,642,457 11,030,464 4,840,633 645,296 116,449	7,176,185 3,197,925 336,806 80,961	42,394,316 232,844,222 3,659,847 1,559,428	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES	231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842	7,176,185 3,197,925 336,806 80,961 10,791,877	3,659,847 1,559,428 172,978 60,123 5,452,376	222,635,993 15,673,800 5,945,728 333,440 167,058 22,120,026	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243	231,642,457 11,030,464 4,840,633 645,296 116,449 16,632,842	40,142,122 228,193,508 7,176,185 3,197,925 336,806 80,961 10,791,877	42,394,316 232,844,222 3,659,847 1,559,428 172,978 60,123 5,452,376	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058 22,120,026	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income	231,786,864 11,030,464 4,840,633 645,296 116,449	7,176,185 3,197,925 336,806 80,961	3,659,847 1,559,428 172,978 60,123	222,635,993 15,673,800 5,945,728 333,440 167,058	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640	231,642,457 11,030,464 4,840,633 645,296 116,449	7,176,185 3,197,925 336,806 80,961	3,659,847 1,559,428 172,978 60,123	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses	231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861	232,984,465 3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668	15,673,800 5,945,728 333,440 167,058 <b>22,120,026</b> 3,055,238 1,088,630 96,276	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920	231,642,457 11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 77,861	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668	15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630 96,276	39,894,119 222,945,748 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions	231,786,864 11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746	3,659,847 1,559,428 172,978 60,123 <b>5,452,376</b> 812,270 186,151	15,673,800 5,945,728 333,440 167,058 22,120,026 3,055,238 1,088,630	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746	42,394,316 232,844,222 3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151	15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME	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	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822	232,984,465 3,659,847 1,75,9428 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287	222,635,993 15,673,800 5,945,728 333,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038	231,642,457 11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721	39,894,119 222,945,749 11,810,521 4,454,134 12,948 81,644 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS)	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	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055	3,659,847 1,559,428 172,978 60,123 <b>5,452,376</b> 812,270 186,151 37,668 <b>1,036,089</b>	222,635,993 15,673,800 5,945,728 333,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144	11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905	15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss)	231,786,864 4,840,633 645,296 116,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675	7.176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287	222,635,993 15,673,800 5,945,728 333,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056	40,142,122 228,193,508 7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058 22,120,059 1,088,630 96,276 4,215,305 17,904,721	222,945,749  11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 83,980 71,920 3,164,800 13,314,443 281,212 2,640,536
SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	231,786,864 4,840,633 645,296 116,449 16,632,872 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701	7.176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239	222,635,993 15,673,800 5,945,728 333,440 167,058 22,120,05,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970	11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202	11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 2,038,838 8,753,039 131,894 1,882,998 1,053,645	3,859,847 1,559,428 172,978 60,123 5,452,376 805,086 196,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 123,239	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058 22,120,056 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970	222,945,749  11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income	231,786,864 4,840,633 645,296 116,632,842 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	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 2,054,055 8,737,822 131,894 1,761,520 1,053,645 - 365,788 3,312,847	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,363,237	222,635,993  15,673,800 5,945,728 333,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 - 2,281,970 8,114,556	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934	7,176,185 3,197,925 336,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,053,645	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076	15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 3,496,930 2,017,484	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,433 281,212 2,640,536 1,503,338
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME	231,786,864 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 1,28,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,661	7.176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788 3,312,847 12,050,669	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,363,237 5,779,524	222,635,993  15,673,800 5,945,728 333,440 16,7058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438	11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 131,894 1,882,998 1,053,645 3,434,325 12,187,364	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 1,028,905 4,423,471 69,841 926,164 304,076 1,23,239 1,423,239 1,423,320 5,846,791	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 8,169,957 2,60,74,678	39,894,119 222,945,749 11,810,521 4,454,134 152,948 81,640 16,479,243 2,258,900 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,020 6,455,288 19,769,731
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	231,786,864 4,840,633 645,296 116,439 16,632,842 2,603,798 451,968 128,420 3,184,167 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788 3,312,847 12,050,669	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376  812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,363,237 5,779,524	222,635,993  15,673,800 5,945,728 333,440 167,058 22,120,026 3,055,268 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438	11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582	11,030,464 4,840,633 645,296 116,432 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 2,038,838 8,753,039 131,894 1,882,998 1,053,645 2,365,788 3,434,325 12,187,364 1,295,045	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,184 304,076 123,239 1,423,320 5,846,791	15,673,800 5,945,728 333,440 167,052 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 8,189,957 26,074,676	222,945,749  11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 1,503,338 1,769,731 1,128,840
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	231,786,864 4,840,633 645,296 116,632,842 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	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788 3,312,847 12,050,669	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 864,081 304,076 123,239 1,363,237 5,779,524	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438 1,308,416 5,600,237 166,154	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398	231,642,457 11,030,464 4,840,633 645,296 116,432 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745	7,176,185 3,197,925 33,606 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 11,894 1,882,998 1,053,645 3,434,325 12,187,364 1,298,045 2,898,5045 2,898,0	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 1123,239 1,423,320 5,846,791 823,723 1,374,290 34,191	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 8,169,957 26,074,678 1,308,416 5,612,984 166,154	22,945,749  11,810,521 4,454,134 12,948 81,640 16,479,243  2,258,900 833,980 71,920 3,164,800 13,314,443  28,12,12 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	231,786,864 4,840,633 645,296 116,449 16,632,842 2,603,779 451,968 128,420 3,184,197 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,586,861 1,686,143 4,288,298 100,745 100,745 3,75,828	7.176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 - 365,788 3,312,847 12,050,669 1,295,045 2,878,174 72,815 244,288	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 1,363,237 5,779,524 823,723 1,368,645 34,191 123,091	222,635,993  15,673,800 5,945,728 333,440 67,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438 1,308,416 5,600,237 166,154 501,397	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 -2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366	11,030,464 4,840,633 645,296 116,449 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 16,793,990 1,686,143 4,313,131 100,745 375,828	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 131,894 1,852,998 1,053,645 1,2187,364 1,2187,364 1,2187,364 1,2187,364 1,2187,364	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 123,239 1,423,320 5,846,791 823,723 1,374,290 34,191 123,091	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484	39,894,119 222,945,749 11,810,521 4,454,134 152,948 81,640 16,479,243 2,258,900 3,164,800 13,314,443 281,212 2,640,536 1,503,338 1,503,320 2,6455,288 19,769,731 1,128,840 4,046,024 117,388 368,866
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	231,786,864 4,840,633 645,296 116,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 6,183,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,816 2,878,174 72,816 244,288 242,527 229,077	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,368,237 5,779,524 823,723 1,368,545 34,191 123,091 121,23,091 121,23,091 121,23,091	222,635,993  15,673,800 5,945,728 333,440 167,058 22,120,058 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,281,970 4,240,144 1,384,416 5,600,237 166,154 501,397 497,451 493,814	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,428 368,762	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 11,882,998 1,053,645 1,295,045 2,2181,364 1,295,045 2,280,505 72,815 244,288 242,527 229,077	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 1,323,320 5,846,791 823,723 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 501,397 4,678 501,397 493,814	39,894,119 222,945,749 11.810,521 4.454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 21,212 2,640,536 1,503,336 1,503,336 1,128,840 4,046,024 117,398 368,368 368,368
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	11,030,464 4,840,633 645,296 116,6429 16,632,842 2,603,779 451,968 1,28,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 5,138,186 18,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 1,38,237 5,779,524 823,723 1,368,545 34,191 123,091 121,020 114,380 738,533	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438  1,308,416 5,600,237 166,154 501,397 497,451 493,814 3,127,157	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 1,007,45 375,828 362,876 360,730 2,639,217	7,176,185 3,197,925 36,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 11,834 1,882,998 1,053,645 3,434,325 12,187,364 1,298,298 1,298,29	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 123,239 1,423,320 5,846,791 823,723 1,374,290 34,191 123,091 121,030 740,038	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 8,169,957 26,074,676 1,308,416 5,612,944 166,154 501,397 497,451 493,841 3,148,481	222,945,749  11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 3,3164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398 368,366 378,428 368,762 2,145,853
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Frofit / (loss) before tax and exceptional items	231,786,864 4,840,633 645,296 116,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 6,183,586,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,816 2,878,174 72,816 244,288 242,527 229,077	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,368,237 5,779,524 823,723 1,368,545 34,191 123,091 121,23,091 121,23,091 121,23,091	222,635,993  15,673,800 5,945,728 333,440 167,058 22,120,058 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,281,970 4,240,144 1,384,416 5,600,237 166,154 501,397 497,451 493,814	39,684,552 223,082,484 11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,428 368,762	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 11,882,998 1,053,645 1,295,045 2,2181,364 1,295,045 2,280,505 72,815 244,288 242,527 229,077	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 1,323,320 5,846,791 823,723 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320 1,423,320	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 501,397 4,678 501,397 493,814	22,945,749  11,810,521 4,454,134 132,948 81,640 16,479,243  2,258,900 833,980 71,920 3,164,800 13,314,443  281,212 2,640,536 1,503,338 -2,030,202 6,455,288 19,769,731  1,128,840 4,046,024 117,398 368,366 378,428 368,762 2,145,838 8,553,671
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) Dividend income Total ormissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses	231,786,864 4,840,633 645,296 116,449 16,632,847 2,663,787 451,968 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 1,722,953 2,632,632 3,842,988 100,745 3,75,828 362,876 375,828 375,	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 3,312,847 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,363,237 5,779,524 823,723 1,368,545 34,191 123,091 121,020 114,380 788,533 3,323,483	222,635,993  15,673,800 5,945,728 333,440 616,7058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438 1,308,416 5,600,237 166,154 501,397 497,451 493,814 4,312,71,57 11,694,626	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 281,212 2,598,792 1,503,338 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,366 378,428 368,366 378,428	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670	7,176,185 3,197,876 10,791,877 1,659,231 301,746 77,861 2,038,388 8,753,039 1,053,645 12,187,364 1,295,045 2,203,838	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 926,164 304,076 1,423,320 1,423,320 5,846,791 823,723 1,374,290 34,191 123,091 121,020 114,330 740,038 3,330,733	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484	22,945,749  11,810,521 4,454,134 132,948 81,640 16,479,243  2,258,900 833,980 71,920 3,164,800 13,314,443  281,212 2,640,536 1,503,338 -2 2,030,202 6,455,288 19,769,731  1,128,840 4,046,024 117,398 368,366 378,428 368,786 378,428 368,786 378,428 368,786
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Frofit / (loss) before tax and exceptional items Exceptional items Frofit / (loss) after exceptional items Current tax	11,030,464 4,840,633 645,296 116,449 16,632,842 2,603,784 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 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)	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788 3,312,847 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353)	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376  812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,363,237 5,779,524  823,723 1,368,545 34,191 121,020 114,380 738,533 3,323,483 2,456,041  2,456,041	222,635,993  15,673,800 5,945,728 333,440 167,058 22,120,052 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438 1,308,416 5,600,237 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812 14,299,812 (3,923,309)	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 281,212 2,598,792 1,503,338 11,168,344 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,366 378,428 368,366 378,428 368,366 8,542,239 11,168,343 (2,965,985)	11,030,464 4,840,633 645,296 116,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509)	7,176,185 3,197,826 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 131,894 1,882,998 1,053,645 12,187,364 1,295,045 2,890,505 72,815 244,288 242,527 22,977 21,620,330 6,594,637 5,592,727 (1,725,948)	3,659,847 1,559,428 172,78 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 304,076 - 123,239 1,423,320 5,846,791 823,723 1,374,290 34,191 123,001 114,300 114,303 3,330,733 2,516,058	15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 3,496,930 2,017,484 - 2,281,970 8,169,957 26,074,676 1,308,416 5,612,984 166,154 5,612,984 166,154 5,612,984 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 33,164,800 13,314,443 1,503,338 1,503,338 1,128,840 4,046,024 117,398 368,366 378,428 38,758,671 11,216,060 (2,978,941)
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Total other operating expenses Total other operating expenses Frofit / (loss) before tax and exceptional items Profit / (loss) after exceptional items	11,030,464 4,840,633 645,296 116,632,842 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	7.176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 12,050,669 1,295,046 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 1,363,237 5,779,524 823,723 1,368,545 34,191 123,091 121,020 114,380 738,533 3,323,483 2,456,041	222,635,993  15,673,800 5,945,728 333,440 67,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,388 1,308,416 5,600,237 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812	11,810,521 4,454,134 132,948 81,640 16,479,243 2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 281,212 2,598,792 1,503,338 19,710,582 1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343	11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 168,6143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320	7,176,185 3,197,925 336,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 131,894 1,882,998 1,053,645 3,434,325 12,187,364 1,298,045 2,890,505 244,288 242,977 1,620,380 6,594,637 5,592,727	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 1,028,905 4,423,471 69,841 926,184 304,076 1,23,239 1,423,320 5,846,791 823,723 1,374,290 111,020 111,020 111,020 111,030 114,038 3,330,733 2,516,058	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 5,618,957 26,074,676 1,3618,941 5,612,941 11,728,697 14,345,981 11,728,697	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 33,164,800 13,314,443 1,503,338 1,503,338 1,128,840 4,046,024 117,398 368,366 378,428 38,758,671 11,216,060 (2,978,941)
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) Dividend income Total operations on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Other Comprehensive Income	11,030,464 4,840,633 645,296 116,499 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 19,608 2,619,924 1,722,953 595,701 5,138,166 18,596,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,623 9,807,143 8,779,718 8,779,718 (2,779,83) 102,183	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 1,383,237 5,779,524 623,723 1,368,545 34,191 121,020 114,380 78,533 3,323,483 2,456,041 (701,808) (5,188)	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 2,373,573 3,441,529 2,281,970 2,281,970 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812 (3,923,309),977,73	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 -2,030,202 6,413,544 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343  11,168,343 (2,965,985) (9,257)	231,642,457  11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,182,998 1,053,645 3,434,325 12,187,364 1,295,045 2,280,505 72,815 244,287 242,527 1,620,380 6,594,637 5,592,727 5,592,727 (1,725,948) 10,487	3,3659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 113,239 1,423,320 5,846,791 823,723 1,423,320 114,380 740,038 3,330,733 2,516,058 (702,021) (5,188)	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 501,397 48,169,397 493,814 3,148,481 11,728,697 14,345,981 (3,940,765) 30,964	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,389 368,366 378,428 368,762 2,145,853 8,553,671 11,216,060 (2,978,941) (10,868)
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (Boss) Dividend income Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges on the property of the property of the property of the property (loss) Foreitr (loss) before tax and exceptional items Profit / (loss) after exceptional items Lenert (loss) after tax and exceptional items Profit / (loss) after tax and exceptional items	11,030,464 4,840,633 645,296 116,499 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 19,608 2,619,924 1,722,953 595,701 5,138,166 18,596,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,623 9,807,143 8,779,718 8,779,718 (2,779,83) 102,183	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 1,383,237 5,779,524 623,723 1,368,545 34,191 121,020 114,380 78,533 3,323,483 2,456,041 (701,808) (5,188)	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 2,373,573 3,441,529 2,281,970 2,281,970 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812 (3,923,309),977,73	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 -2,030,202 6,413,544 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343  11,168,343 (2,965,985) (9,257)	231,642,457  11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,182,998 1,053,645 3,434,325 12,187,364 1,295,045 2,280,505 72,815 244,287 242,527 1,620,380 6,594,637 5,592,727 5,592,727 (1,725,948) 10,487	3,3659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 113,239 1,423,320 5,846,791 823,723 1,423,320 114,380 740,038 3,330,733 2,516,058 (702,021) (5,188)	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 501,397 48,169,397 493,814 3,148,481 11,728,697 14,345,981 (3,940,765) 30,964	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,389 368,366 378,428 368,762 2,145,853 8,553,671 11,216,060 (2,978,941) (10,868)
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Other Comprehensive Income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial sasets	11,030,464 4,840,633 645,296 116,499 16,632,842 2,603,779 451,968 128,420 3,184,167 13,448,675 19,608 2,619,924 1,722,953 595,701 5,138,166 18,596,861 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,623 9,807,143 8,779,718 8,779,718 (2,779,83) 102,183	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 1,383,237 5,779,524 623,723 1,368,545 34,191 121,020 114,380 78,533 3,323,483 2,456,041 (701,808) (5,188)	222,635,993  15,673,800 5,945,728 333,440 6,7058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438 1,308,416 5,600,237 166,154 501,397 497,451 43,127,157 11,694,626 14,299,812 14,299,812 (5,923,309) 2,7773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 -2,030,202 6,413,544 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343  11,168,343 (2,965,985) (9,257)	231,642,457  11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,182,998 1,053,645 3,434,325 12,187,364 1,295,045 2,280,505 72,815 244,287 242,527 1,620,380 6,594,637 5,592,727 5,592,727 (1,725,948) 10,487	3,3659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 113,239 1,423,320 5,846,791 823,723 1,423,320 114,380 740,038 3,330,733 2,516,058 (702,021) (5,188)	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 8,169,957 26,074,67e 1,308,416 5,612,984 166,154 501,397 497,451 4345,981 11,728,697 14,345,981 14,345,981 11,4345,981 11,4345,981	39,894,119 222,945,749 11,810,521 4,454,134 12,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 2,030,202 4,046,024 117,398 368,366 378,428 2,145,833 8,553,671 11,216,060 (2,978,941) (10,868) 8,226,251
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Frofit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Profit / (loss) after tax and exceptional items Other Comprehensive Income Gains / (Rosses) from translating the financial statements of foreign operations	11,030,464 4,840,633 645,296 116,632,842 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 (2,779,893) 102,183	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788 3,312,847 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602 3,792,243	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 864,076 123,239 1,363,237 5,779,524 823,723 1,368,545 34,191 123,091 121,090 114,390 138,533 3,233,483 2,456,041 (701,808) (5,188) (5,188)	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,058 23,055,238 1,088,630 96,276 4,240,144 17,879,882 2,017,484 2,281,970 8,114,529 2,5,994,438 1,308,416 5,600,237 166,154 501,397 497,451 11,694,626 14,299,812 (3,923,309) 27,773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 -2,303,203 4,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,762 2,142,866 8,542,239 11,168,343 (2,965,985) 11,168,343 (2,965,985) (9,257) 8,193,101	231,642,457  11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,963 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002 6,225,813	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,189,4 1,882,984 1,882,984 1,295,045 2,890,505 72,815 244,288 242,527 1,620,380 6,594,637 5,592,727 1,620,380 6,594,637 5,592,727 (1,725,948) 10,487 3,877,266	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 132,329 1,423,320 1,423,320 1,423,421 1,374,290 34,191 123,091 121,093 121,093 121,093 3,330,733 2,516,058 (70,021) (5,188)	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 1,308,416 5,612,984 166,154 501,397 49,4514 3,148,481 11,728,697 14,345,981 14,345,981 14,345,981 14,345,981	39,894,119 222,945,748 11,810,521 4,454,134 12,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 19,769,731 1,128,840 4,046,024 117,398 388,366 378,426 2,145,853 8,553,671 11,216,060 (2,978,941) (10,868) 8,226,251
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) Dividend income Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Other Comprehensive Income Gains / (losses) from translating the financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other	11,030,464 4,840,633 645,296 116,432 16,632,842 2,603,798 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 5,955,701 5,138,186 18,596,861 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 6,102,008	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602 3,792,243	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,383,237 5,779,524 823,723 1,385,545 34,191 123,091 121,020 114,380 738,533 3,23,483 2,456,041 (701,808) (5,188) 1,749,045	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 2,373,573 3,441,529 2,281,970 6,114,556 25,994,438  1,308,416 5,600,237 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812 (3,923,309) 27,773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343 (2,965,985) (9,257) 8,193,101	231,642,457  11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 3,955,320 (2,639,217 9,836,670 8,955,320 (2,831,509) 102,002 6,225,813	40,142,122 228,193,508  7,176,185 3,197,925 33,606 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,189,4 1,882,998 1,053,645 3,434,325 12,187,364 1,295,045 2,890,505 72,815 244,288 242,977 1,620,380 6,594,637 5,592,727 (1,725,948) 10,487 3,877,266	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 123,239 1,423,320 5,846,791 123,091 121,090 121,090 121,090 740,038 3,330,733 2,516,058 (702,021) (5,188) 1,808,849	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 37,3,573 3,496,930 2,017,484 166,154 5,612,944 166,154 5,612,944 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697	39,894,119 222,945,748 11,810,521 4,454,134 12,948 81,640 16,479,243 2,258,900 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398 368,366 378,762 2,145,853 8,553,671 11,216,060 (2,976,941) (10,868) 8,226,251
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Other Comprehensive Income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation Surplus on property, plant and equipment Share of other comprehensive income of associates	11,030,464 4,840,633 645,296 116,632,842 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 (2,779,893) 102,183	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 365,788 3,312,847 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602 3,792,243	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 864,076 123,239 1,363,237 5,779,524 823,723 1,368,545 34,191 123,091 121,090 114,390 138,533 3,233,483 2,456,041 (701,808) (5,188) (5,188)	222,635,993  15,673,800 5,945,728 333,440 6,7058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 373,573 3,441,529 2,017,484 2,281,970 8,114,556 25,994,438 1,308,416 5,600,237 166,154 501,397 497,451 43,127,157 11,694,626 14,299,812 14,299,812 (5,923,309) 2,7773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 -2,303,203 4,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,762 2,142,866 8,542,239 11,168,343 (2,965,985) 11,168,343 (2,965,985) (9,257) 8,193,101	231,642,457  11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,963 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002 6,225,813	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,189,4 1,882,984 1,882,984 1,295,045 2,890,505 72,815 244,288 242,527 1,620,380 6,594,637 5,592,727 1,620,380 6,594,637 5,592,727 (1,725,948) 10,487 3,877,266	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 132,329 1,423,320 1,423,320 1,423,421 1,374,290 34,191 123,091 121,093 121,093 121,093 3,330,733 2,516,058 (70,021) (5,188)	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,484 2,281,970 8,169,957 26,074,67e 1,308,416 5,612,984 166,154 501,397 497,451 4345,981 11,728,697 14,345,981 14,345,981 11,4345,981 11,4345,981	39,894,119 222,945,749 11,810,521 4,454,134 12,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398 368,366 378,428 388,762 2,145,853 8,553,671 11,216,060 (2,978,941) (10,868) 8,226,251
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) Dividend income Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial statements of oreign operations Fair value changes in available for sale financial statements of other comprehensive income of associates Income tax relating to components of other comprehensive income of other Cother comprehensive income of other	11,030,464 4,840,633 645,296 116,432 16,632,842 2,603,798 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 5,955,701 5,138,186 18,596,861 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 6,102,008	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602 3,792,243	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,383,237 5,779,524 823,723 1,385,545 34,191 123,091 121,020 114,380 738,533 3,23,483 2,456,041 (701,808) (5,188) 1,749,045	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 2,373,573 3,441,529 2,281,970 6,114,556 25,994,438  1,308,416 5,600,237 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812 (3,923,309) 27,773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582 1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343 (2,965,985) (9,257) 8,193,101	231,642,457  11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 3,955,320 (2,639,217 9,836,670 8,955,320 (2,831,509) 102,002 6,225,813	40,142,122 228,193,508  7,176,185 3,197,925 33,606 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,189,4 1,882,998 1,053,645 3,434,325 12,187,364 1,295,045 2,890,505 72,815 244,288 242,977 1,620,380 6,594,637 5,592,727 (1,725,948) 10,487 3,877,266	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 123,239 1,423,320 5,846,791 123,091 121,090 121,090 121,090 740,038 3,330,733 2,516,058 (702,021) (5,188) 1,808,849	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 37,3,573 3,496,930 2,017,484 166,154 5,612,944 166,154 5,612,944 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697	39,894,119 222,945,748 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398 368,366 378,428 368,762 2,145,853 8,553,671 11,216,060 (1,2978,941) (10,868) 8,226,251
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Exceptional items Other Comprehensive Income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income of (loss) for the	11,030,464 4,840,633 645,296 116,499 16,632,842 2,603,779 13,448,675 199,608 2,619,924 1,722,953 1,722,953 1,722,953 1,725,828 360,730 2,832,523 9,807,143 8,779,718 8,779,718 (2,779,893) 102,183 6,102,008	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,889,353) 10,602 3,792,243	3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,368,237 5,779,524 823,723 1,368,545 34,191 121,020 114,380 738,533 3,323,483 2,456,041 (701,808) (5,188) 1,749,045	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 4,240,144 17,879,882 373,573 3,441,526 25,994,438 1,308,416 5,600,237 166,154 501,397 497,451 1,1694,626 14,299,812 (3,923,309) 27,773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038 281,212 2,598,792 1,503,338 2,030,202 6,413,544 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 378,428 378,	231,642,457  11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002 6,225,813	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 131,894 1,882,998 1,053,645 2,890,505 72,815 244,282 242,827 229,077 1,620,380 6,594,337 5,592,727 (1,725,948) 10,487 3,877,266	3,659,847 1,559,428 172,78 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 304,076 123,239 1,423,320 5,846,791 22,31,34,191 123,091 121,092 114,380 7,40,038 3,330,733 2,516,058 1,808,849 (119,231)	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,393 2,017,484 501,397 26,074,678 1,308,416 5,612,984 166,154 501,397 497,451 43,148,481 11,728,697 14,345,981 14,345,981 14,345,981 14,345,981 14,345,981 14,345,981 14,345,981 14,345,981 14,345,981 14,345,981 10,436,180	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398 388,366 378,428 388,769 11,216,060 (2,978,941) (10,868) 8,226,251 153,911 4,646,173) 107,738
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Other Comprehensive Income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income / (loss) for the period / year net of tax Total comprehensive income for the period / year	11,030,464 4,840,633 645,296 116,409 16,632,842 2,603,799 451,968 128,420 3,184,167 13,448,675 199,608 2,619,924 1,722,953 595,701 5,138,186 18,598,681 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,623 9,807,143 8,779,718 (2,779,893) 102,183 6,102,008	7,176,186 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,878,174 72,815 244,288 242,527 229,077 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602 3,792,243	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,368,545 34,191 121,020 114,380 78,533 3,323,483 2,456,041 (701,808) (5,188) 1,749,045	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 2,317,484 2,281,970 8,114,529 2,017,484 501,397 407,451 11,694,626 14,299,812 (3,923,090) 27,773 10,404,276 (60,925) 229,784 (43,967) 124,892	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338 -2,030,202 6,413,544 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 368,762 2,142,866 8,542,239 11,168,343 11,168,343 2(,965,985) (9,257) 8,193,101  153,911 -17,738 8,300,839	231,642,457  11,030,464 4,840,633 645,296 116,432 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 100,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002 6,225,813  (2,039,814) 611,944 (1,427,870) 4,797,943	7,176,185 3,197,925 33,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 11,882,938 1,053,645 242,529 12,187,364 1,295,045 242,527 229,077 1,620,380 6,594,637 5,592,727 (1,725,946) 10,487 3,877,266	3,659,847 1,559,428 172,78 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 926,164 926,164 926,184	40,658,174 222,495,824 15,673,800 5,945,728 33,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 373,573 3,496,930 2,017,494 2,281,970 8,169,957 26,074,678 1,308,416 5,154 501,397 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 10,436,180  (60,925) 229,784  (43,967) 124,892 10,561,072	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 261,212 2,640,536 1,503,338 2,030,202 6,455,288 19,769,731 1,128,840 4,046,024 117,398 368,762 2,145,853 8,866 378,428 368,762 2,145,853 8,191 11,216,060 (2,978,941) (10,868) 8,226,251
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME / (LOSS) NON-INTEREST INCOME Total orominissions on loans and advances Other fees and commissions Foreign exchange trading income / (loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Deferred tax Deferred tax Profit / (loss) after tax and exceptional items Other Comprehensive Income Gains / (losses) from translating the financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income / (loss) for the period / year	11,030,464 4,840,633 645,296 116,632,842 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 18,586,661 1,686,143 4,288,298 100,745 375,828 362,876 360,730 2,632,523 9,807,143 8,779,718 6,779,718 (2,779,983) 102,183 6,102,008	7,176,185 3,197,925 336,806 80,961 10,791,877 1,674,448 301,746 77,861 2,054,055 8,737,822 131,894 1,761,520 1,053,645 2,857,88 3,312,847 12,050,669 1,295,045 2,878,174 72,815 244,288 242,527 1,617,749 6,579,675 5,470,994 (1,689,353) 10,602 3,792,243	232,984,465  3,659,847 1,559,428 172,978 60,123 5,452,376 812,270 186,151 37,668 1,036,089 4,416,287 69,841 866,081 304,076 123,239 1,363,237 5,779,524 823,723 1,368,525 34,191 123,091 121,020 114,380 738,533 3,323,483 2,456,041 (701,808) (5,188) 1,749,045  (119,231)  (119,231) 35,769	222,635,993  15,673,800 5,945,728 33,440 167,058 22,120,026 3,055,238 1,088,630 96,276 4,240,144 17,879,882 3,73,573 3,441,529 2,017,484 5,600,237 166,154 501,397 497,451 493,814 3,127,157 11,694,626 14,299,812 (3,923,309) 2,7,773 10,404,276	39,684,552 223,082,484  11,810,521 4,454,134 132,948 81,640 16,479,243  2,276,305 833,980 71,920 3,182,205 13,297,038  281,212 2,598,792 1,503,338  281,212 2,598,792 1,503,338  11,168,344 19,710,582  1,128,840 4,037,579 117,398 368,366 378,428 388,366 378,428 388,366 388,366 378,428 388,366 378,428 388,366 388,366 388,366 388,366 388,366 388,366 388,366 388,366 388,366 388,366 388,366 388,366 38	231,642,457  11,030,464 4,840,633 645,296 116,449 16,632,842 2,581,398 451,968 128,420 3,161,786 13,471,056 199,608 2,804,672 1,722,953 595,701 5,322,934 18,793,990 1,686,143 4,313,131 1,00,745 375,828 362,876 360,730 2,639,217 9,838,670 8,955,320 (2,831,509) 102,002 6,225,813	7,176,185 3,197,257 36,806 80,961 10,791,877 1,659,231 301,746 77,861 2,038,838 8,753,039 1,882,998 1,053,645 2,364,528 3,434,325 12,187,364 1,295,045 2,890,505 72,815 244,288 242,527 22,9077 1,620,330 6,594,637 5,592,727 (1,725,948) 10,487 3,877,266	3,659,847 1,559,428 172,978 60,123 5,452,376 805,086 186,151 37,668 1,028,905 4,423,471 69,841 926,164 304,076 123,239 1,423,320 5,846,791 823,723 1,374,290 34,191 123,091 121,020 114,330 740,038 3,330,733 2,516,058 (702,021) (5,188) 1,808,849 (119,231)	40,658,174 222,495,824 15,673,800 5,945,728 333,440 167,058 22,120,026 3,030,399 1,088,630 96,276 4,215,305 17,904,721 3,496,930 2,017,484 - 2,281,970 3,169,957 26,074,676 1,308,416 5,612,984 166,154 501,397 497,451 43,148,481 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 11,728,697 14,345,981 10,436,180	39,894,119 222,945,749 11,810,521 4,454,134 132,948 81,640 16,479,243 2,258,900 833,980 71,920 3,164,800 13,314,443 281,212 2,640,536 1,503,338 19,769,731 1,128,840 4,046,024 117,398 368,366 378,428 368,766 378,428 368,766 11,216,060 (2,978,941) (10,868) 8,226,251

TC	HER DISCLOSURES			BANK		
		30.09.2015	30.06.2015	31.03.2015	31.12.2014	30.09.20
		KShs 000	KShs 000	KShs 000	KShs 000	KShs 00
		Un-audited	Un-audited	Un-audited	Audited	Un-audite
)	NON-PERFORMING LOANS AND ADVANCES					
	(a) Gross non-performing loans and advances	10,780,558	8,347,026	8,350,693	10,752,493	13,312,39
	(b) Less: Interest in suspense	2,593,839	2,309,337	2,066,292	1,864,929	1,580,0
	(c) Total non-performing loans and advances (a-b)	8,186,719	6,037,689	6,284,401	8,887,564	11,732,3
	(d) Less: Loan loss provisions	3,410,451	3,196,008	3,022,725	4,153,415	4,602,7
	(e) Net non-performing loans and advances (c-d)	4,776,268	2,841,681	3,261,676	4,734,149	7,129,5
	(f) Realizable value of securities	4,230,420	2,538,269	2,858,851	4,407,151	6,230,7
	(g) Net NPLs Exposure (e-f)	545,848	303,412	402,825	326,998	898,8
2)	INSIDER LOANS AND ADVANCES					
	(a Directors, shareholders and associates	27,844	32,080	35,781	33,787	11,6
	(b) Employees	5,714,631	5,444,426	5,152,344	5,188,206	4,980,2
	(c) Total insider loans and advances	5,742,475	5,476,506	5,188,125	5,221,993	4,991,8
()	OFF-BALANCE SHEET ITEMS					
	(a) Letters of credit, guarantees and acceptances	43,826,916	41,803,102	43,037,959	48,672,342	50,049,9
	(b) Forwards, swaps and options	49,475,951	59,226,944	54,562,618	45,836,304	46,370,3
	(c) Other contingent liabilities	_	_	_	_	
	(d) Total contingent liabilities	93,302,867	101,030,046	97,600,577	94,508,646	96,420,2
4)	CAPITAL STRENGTH					
	(a) Core capital	32,811,899	32,627,308	31,588,438	28,944,042	26,861,8
	(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,0
	(c) Excess / (deficiency) (a-b)	31,811,899	31,627,308	30,588,438	27,944,042	25,861,8
	(d) Supplementary capital	8,178,680	7,837,268	7,309,243	7,344,145	5,531,7
	(e) Total capital (a+d)	40,990,579	40,464,576	38,897,681	36,288,187	32,393,5
	(f) Total risk weighted assets	189,195,348	188,569,669	179,259,123	183,104,659	191,075,2
	(g) Core capital / total deposit liabilities	19.70%	19.99%	19.33%	18.79%	16.3
	(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.0
	(i) Excess / (deficiency) (g-h)	11.70%	11.99%	11.33%	10.79%	8.3
	(i) Core capital / total risk weighted assets	17.34%	17.30%	17.62%	15.81%	14.0
	(k) Minimum statutory ratio	10.50%	10.50%	10.50%	8.00%	8.0
	(l) Excess / (deficiency) (j-k)	6.84%	6.80%	7.12%	7.81%	6.0
	(m) Total capital/total risk weighted assets	21.67%	21.46%	21.70%	19.82%	16.9
	(n) Minimum statutory ratio	14.50%	14.50%	14.50%	12.00%	12.0
	(o) Excess / (deficiency) (m-n)	7.17%	6.96%	7.20%	7.82%	4.9
)	LIQUIDITY					
,	(a) Liquidity ratio	42.95%	47.98%	56.19%	46.28%	45.9
	(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.0
	1.7	22.95%	27.98%	36.19%	26,28%	25.90

## MESSAGE FROM THE DIRECTORS

The Directors are pleased to announce the payment of an interim dividend of KShs 4.50 per ordinary share of KShs 5.00. The Directors are also pleased to announce the payment of an interim dividend on the non-cumulative, non-redeemable, non-participating, non-voting and non-convertible preference shares for the period 31 December 2014 to 29 June 2015 at the rate of 6% per annum on the issue price of each share. Both dividends will be paid on or after 11 January 2016 to the shareholders on the share register at the close of business on 18 December 2015.

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 25 November 2015

Mrs. Anne Mutahi Chair to the Board

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

