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Description         Description         Description         Description         Description         Description           A MARS         Description         Descript							
Jackson         Jackson <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
A MARTS         1,000 - 100							
2         Decomponentimization basis         4.00.25 <td></td> <td></td> <td></td> <td></td> <td></td> <td>10.00</td> <td></td>						10.00	
B         PAGE Some of a control scattering upper all of a control scatterin							
b         Internet scatters		-	-	-	-	-	-
I         Instruction         Ins		-	· ·	-		1.1.5	-
-         -         15,302.9<				-		-	-
P         Address frage         1, 200         1, 20	a. Kenya Government securities	16,740,701	15,336,539	17,555,738			
1. Bree Section         1.48222         19.30421         19.30422         19.30421         19.30422         19.30431         19.30422         19.30443         19.30443         19.30443         19.30443         19.30444				-	2,565,728	1,819,720	1,905,409
C Deposite intervenester minister service finalite         99.00         40.242         19.117         19.716         50.217.16         50.20         20.2012           C Deposite attribute intervice finalities         99.00         20.2012         10.2012         10.2012         10.2012         10.2012         10.2012         10.2012         10.2012         10.2012         10.2012         10.2012         10.2011         10.2011         10.2012         10.2012         10.2011         10.2012 </td <td></td> <td>16,682,232</td> <td>15,670,421</td> <td>16,670,030</td> <td>16,682,232</td> <td>15,670,421</td> <td>16,670,030</td>		16,682,232	15,670,421	16,670,030	16,682,232	15,670,421	16,670,030
D. Deconstructure due trans arguing mathema shaped         191.4.9.         193.4							
B. Deconstalis							
B. Backard and work key benkards and a graph         64757         54,44         777.7         57.44         777.7         57.44           D. Backard and and work key benkards and a graph and approval         1.12.11		-	2,144		-	4,354	-
11. Noticet concerns       11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1					105,509,824	114,927,247	117,416,562
10.         International productions         1         -<		403,723	- 54,007	- 37,212	_		_
14. Instance programs         0.4.9         7         711.33         729.000         220.0000		1,123,111	1,123,111	1,123,111	-	-	-
B. Pargal lass statis         220,400         120,400 </td <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td>-</td>				-			-
Tr. Imagenesis         250,730         172,810         191,280         271,240         540,779         540,789         540,779         540,789         540,779         540,789         540,779         540,789         540,779         540,789         540,779         540,789		626,984	724,691	718,330	2,274,985	2,388,852	2,420,405
B. Detrement served       7124.07       975.38       975.48       977.48       177.22       20.70         D. One asses.       1.101.07		250 720	-	-			
20. Other service         4.123.41         3.883.20         4.51.01         2.035.66         1.373.87         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.432.42         17.83.07.98         1.434.02         1.43.02.97         1.43.02         1.43.02.97         1.43.02         1.43.02.97         1.43.0	•						
21. TOTAL ASSETS         14.02,17.29         10.2484,075         10.2484,075         10.2484,075           22. Belance fuels of the local         7.579,44         10.208,047		-	-	-		-	-
D         Display         Display <thdisplay< th=""> <thdisplay< th=""> <thdisplay< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thdisplay<></thdisplay<></thdisplay<>							
21. Costoner deposits       93377.94       103.02.04       101.078.942       101.078.942       101.078.942       101.078.942       0337.09       132.02       6338.04         22. Deposite and balancer due to many hashing nethnlass       93.04.79       1,42.24       6,338.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04       1,52.9.10       7,040.04 <td< td=""><td></td><td>140,017,070</td><td></td><td>,</td><td></td><td></td><td></td></td<>		140,017,070		,			
20. Departs and biances due to negata basis guestions         17,703         182,246         47,703         172,22         487,804         37,703         786,507           20. Departs and biances due to negata basis guestions         13,643,707         12,844,80         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80         14,845,97         13,844,80		-	-	-	-	-	-
25. Dopsmit and balances due foreign banking institutions         9.94.72         25.32.26         5.827.77         11.584.02         7.3.82           27. Bornewed brack depuision         13.04.027         12.01.97         12.02.197         14.786.79         23.02         7.3.82           27. Bornewed brack depuision         10.497         7.72         62.777         62.777         62.777         62.777         62.777         62.777         62.777         62.777         62.777         62.777         77.387           28. District sing institutions in the group         13.84.21         17.93.773         77.37         77           28. Other Headman depuision         13.84.21         17.93.773         127.94.777         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         11.99.979.2         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.973.27         127.977.97         10.973.29         127.977.97         10.973.29         127.977.97         10.973.29         127.977.97         10.973.29 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
27. Bornweet hunds         15.46,00.79         12.201,300         14.986,007         1.468,007 <td>25. Deposits and balances due to foreign banking institutions</td> <td></td> <td></td> <td></td> <td>11,584,183</td> <td></td> <td></td>	25. Deposits and balances due to foreign banking institutions				11,584,183		
28. Balances due to barking institutions in the group         61.88         77.82         82.237         -		-	-	-		-	-
30. Discinst pagala         -         -         -         -         -         -         -         -         -         -         -         7         75           31. District stability         1,38,321         1,703,205         1,013,142         1,84,226         1,794,627         2,295,843           32. Obsert stability         11,39,070         12,499,441         13,492,242         138,0426         2,892,242         2,892,242         2,892,242         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,892,245         2,891,245         19,323,211         17,327,277         17,893,323           35. Statury (non servers)         1,814,344         19,025,111         1,523,111         1,524,111					- 14,700,070	- 13,030,017	-
10. Determination         -         -         -         75         75           23. Other isolation         1,280,221         1,703,703         1,113,104         1,404,221         1,704,707         2,295,828           33. Other isolation         1,280,726         1,280,726         2,280,245         2,287,279         4,78,279         4,77,279         4,78,279         4,77,279         4,78,		539,516		627,856	576,113	64,504	713,836
12. Between tends table         1,20,21         1,10,237         1,10,23				-		- 75	- 75
St. TOTAL LABBLINES         112,827,970         121,859,440         132,923,24         128,0265,527         130,005,058         142,955,207         130,005,058         142,955,207         130,005,058         142,955,207         130,005,058         128,055         2880,245         2880			-	-		-	-
C         SMatu / States         2880.26         <							
3c. Stare permitmini (discount)         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.227         3.773.273         3.773.273         3.773.273         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.278         3.773.277         3.773.277         3.773.277         3.773.277         3.7		118,307,970	121,007,001	131,293,340	134,070,237	138,000,300	147,770,575
27. Returnation reserves - Galdingi         -							
38. Retained samsgul/Accumulated tossed         15,142,646         18,09,316         19,463,117         17,37,379         19,082,332           40. Other reserves - IAFS portfoliol         (22,219)         150,5197         (45,159)         62,5190         62,5290         72,7340         66,1395           41. TOTAL SEMARCHORES EQUITY         140,517,590         17,7581         17,7350         66,1395         72,7340         66,1395           CMARENTI OF         MARE 2014		3,773,237	3,773,237	3,773,237			
0. Other servers - (AFS portfall         [22,2715]         [505,187]         [431,553]         [22,2715]         [505,187]         [431,553]         [431,553]           42. Translation reserve         -         -         -         [92,289]         [177,530]	· ·	15,143,664	18,039,316	19,655,317			
1. Progessed sixterinds         1.273,877         1.273,877         1.172,817           2. Translation reserve         1.172,817         1.172,817         1.172,817           2. Translation reserve         1.273,877         1.172,817         1.172,817           2. Translation reserve         1.273,977         1.172,817         1.172,817           2. Translation reserve         1.273,978         1.164,538         1.775,731         1.452,2497         1.782,817           3. TATEMENT OF COMPRETENSION CONCE         MAD 2016							
12. Translation reserve         -         -         -         98,289         1157,400         41,402,4172         21,474,40         24,474,05         22,005,22         26,1744         24,474,05         22,074,02         24,474,05         22,075,22         26,1744         24,474,05         22,075,22         26,1744         24,474,05         22,075,22         26,174,42         24,474,05         22,073,03         164,24,04         24,24,05         22,073,03         164,24,04         24,373,03         164,24,04         25,373,03         164,24,04         26,373,03         164,24,04         26,373,03         164,24,05         26,075,073,03         164,34,04         36,375,073         35,36,164         15,869,075         4,077,970         12,00000         16,375,0000         16,375,		[262,915]		(451,554)	[262,915]		(451,554)
44. Non controlling interest         797.363         977.305         961.395           5. TOTAL LABILITIES & SHAREHOLDES' FOUTY         160.517.201         177.24.307         115.273.701         115.273.711         115.272.717         1177.711         1172.728         4.63.33         1176         112.228         4.63.33         1176         112.228         4.63.33         1176         112.228         4.63.33         157.771         157.728.701         55.873         2.228.82         1176         4.63.931         164.63.93         166.63.700         55.873           2.10 Customer income         4.029.161         1.797.711         1777.828         159.753         2.21.9776         1.59.753         2.21.9776         1.59.753			-	-	(98,289)		(172,812)
Instructure         SHAREHOLDERS FOURY         H24037 390         H2784339         H278237 11         H242249         H25283 990           STATEMENT OF COMPREHENSIVE NOOME         INALIDITED NALIDITED         INALIDITED		22,159,420	26,186,678	26,482,435			
STATEMENT OF COMPRETENTIONCE         UNALDITED MAR 2015 (KSH5 000)         UNALDITED MAR 2015 (KSH5 000)         UNALDITED (KSH5 000)         UNALDITED MAR 2015 (KSH5 000)         UNALDITED (KSH5 000) <thunaldited (KSH5 000)         UNALDITED (KS</thunaldited 		140,517,390	147,846,339	157,775,781			
COMPRETENSIVE INCOME         MAR 2015         DEC 2015         MAR 2016         MAR 2016<							
1. NTEREST INCOME         3, 195,249         14,460,653         3, 752,773         3,536,146         15,859,075         4,077,970           1.2 Overnment securities         3,195,249         14,460,653         3,272,773         3,536,146         15,859,075         4,077,970           1.3 Opposits and placements with banking institutions         7,741         140,116         8,817         14,163         18,445         15,440           1.4 Other interest income         4,408,141         7,7711         17,471         140,171         17,473         14,633         10,175         12,228         48,633         10,175         17,430,037         1,903,998           2.1 Distainterest income         4,408,071         6,872,779         1,772,892         1,591,591         7,493,015         1,903,998           2.2 Deposits and placements from banking institutions         80,528         222,416         43,4371         194,256         217,298         895,800         219,241           3. INTEREST INCOME/LOSSI         2,313,780         10,04,727         2,497,976         2,580,711         110,175,192         2,416,792         1,716,82         10,716         201,898         846,154         142,713           3. INTINEERST INCOME/LOSSI         2,313,780         10,04,727         2,497,976         2,580,711							
1.1 Loans and advances         3,195,229         14,460,633         3,752,773         3,535,146         15,500,1075         4,077,791           1.2 Overmane securities         77,41         140,164         8,817         11,163         184,643         3321,662         937,114         902,646         3,586,860         15,600,1075         42,823         14,61,018         8,817         11,163         184,645         15,000,1075         42,823         14,62,033         19,64,303         19,164,303         19,176         12,228         48,633         19,176         12,228         48,633         19,175         19,03,978         1,223         1,623,03         19,64,303         5,112,776         1,722,852         1,591,591         7,493,015         1,903,978           2.1 Outsomer deposits         2,010,81         14,946,672         6,872,779         1,772,852         1,591,91         7,493,015         1,903,978           2.3 Other interest expense         1,716,381         7,909,855         2,210,201         1,914,522         8,465,15         2,181,779           3. NETINTERSET INCOMF (LOS5)         2,313,780         10,045,724         2,407,776         2,500,711         1,914,522         8,465,15         2,181,777           3. Firster income         12,273,575         1,146,30,462,12         2,2		(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)
1.2 Government securities         814,943         321,042         927,141         902,476         3,586,880         1,009,190           1.3 Deposits and placements with banking institutions         7,741         140,161         8,817         141,433         168,445         15,400           1.4 Other interest income         4,030,161         7,971,122         4,08,033         10,176         12,228         48,633         10,176           1.5 Total interest income         4,030,161         17,971,122         4,08,033         15,64,034         5,112,776           2.1 Customer deposits         1,434,672         6,877,779         1,772,852         1,591,591         7,493,015         19,03,958           2.2 Deposits and placements from banking institutions         80,528         228,416         43,493         105,533         29,646         323         295,500         217,278           2.4 Total interest expense         127,538         17,999,855         2,011,31         194,228         64,4555         2,181,772           3. NET INTERCET INCOMC/LIOSSI         2,313,780         10,04,274         2,489,774         2,483,515         2,427,13           4.2 Other fores and commissions         116,466         323,400         297,447         118,335         321,044         42,0145         14,427,11		3 195 2/9	14 460 653	3 752 773	3 536 166	15 859 075	6 077 970
1.4.0ther interest income         12.228         48,633         10,176         12.228         48,633         10,176           2. INTEREST EXPENSE         4,000,161         17,971,129         4,060,907         4,465,033         19,643,036         5,112,776           2. Interest repress         1,434,672         6,872,779         1,772,852         1591,591         7,939,015         1,903,958           2.2 Deposits and placements from banking institutions         20,321,328         222,416         43,453         105,433         226,700         585,700         21,7248           2.4 Total Interest expenses         201,181         808,564         142,458         217,278         895,800         219,241           2.4 Total Interest expenses         121,743         12,725         441,772         2,897,776         2,580,711         11,017,519         2,931,004           4. OTHER OPERATINO INCOME         -         -         -         11,85,646         2,713         42,713         42,014,772         128,747         1,183,815         142,713           4.2 Other interest and commissions         220,827         1,156,466         3,23,747         1,183,845         42,713           4.2 Other interest and commissions         220,823         1,156,466         3,23,747         1,183,845         <							
L5 Total Interest income         4,030,161         17,971,129         4,708,907         4,465,033         19,643,034         5,112,776           2. INTERSTEXPENSE         1,434,672         6,872,779         1,772,852         1,591,591         7,493,015         1,903,958           2.3 Other interest expenses         201,118         80,562         22,841         43,493         105,433         25,6700         59,500         219,241           2.3 Other interest expense         1,716,381         7,090,855         2010,931         1,914,592         8,465,515         2,187,776         2,797,96         2,207,976         2,507,111         1,107,1519         2,731,006           4. OTHER OPERATING INCOME         1,162,925         641,792         117,716         2,731,006         22,313,780         1,047,976         322,341         298,155         11,233,51         371,049           4.3 Other income         1,047,976         322,341         298,157         1,203,694         348,516         142,2713         111,437         241,183,351         371,404         43,517,975         121,447         321,733         111,437         241,733         111,437         245,452         373,777         1,775,451         3,465,452         2,737,777         1,773,171         2,733,454,542         144,254         455,6						168,445	
2. INTEREST EXPENSE         1,434,472         6,872,779         1,772,852         1,591,591         7,493,015         1,903,958           2.1 Customer deposits         2,01,181         80,528         228,416         43,473         1,591,591         7,493,015         1,903,958           2.2 Deposits and placements from banking institutions         80,528         228,416         43,473         105,433         256,700         58,573           2.3 Other interest expenses         201,181         808,600         144,586         217,228         84,5515         2,181,772           3. NET INTEREST INCOME/ LLOSSI         2,2313,780         1,064,274         2,497,976         2,550,711         11,017,519         2,731,701           4.1 Frees and commissions on loans and advances         162,925         64,1772         117,716         201,859         848,154         142,713           4.2 Other frees and commissions         270,936         1,156,666         322,341         221,123         3,11,437           4.3 Drotegin exchange trading income [Loss]         271,117         1,047,976         2,118         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -			48,633	10,176		10 101	
2.2 Deposits and placements from banking institutions         80,828         228,416         44,473         105,433         256,700         58,573           2.3 Other interest expenses         2011,181         808,660         194,596         217,278         895,800         217,278         895,800         217,278         895,800         217,278         845,515         2,181,772           3. NET INTEREST INCOME/LOSSI         2,313,780         10,061,274         2,477,776         2,806,711         11,017,519         2,931,004           4. OTHER OPERTING INCOME         102,925         641,772         117,716         201,889         848,154         142,713           4.2 Other fores and commissions on loans and advances         102,925         641,772         117,716         201,889         848,154         142,713           4.2 Other fores and commissions         270,177         1,049,906         322,341         298,159         1,203,694         348,518           4.4 Dividend income         - <td>2. INTEREST EXPENSE</td> <td></td> <td>17,971.129</td> <td></td> <td></td> <td></td> <td></td>	2. INTEREST EXPENSE		17,971.129				
2.3 Other interest expenses         201,181         808,600         194,586         217,298         899,800         219,241           2.4 Total interest expense         1,716,381         7,909,855         2010,931         1,914,322         8,645,515         2,181,772           3. NET INTEREST INCOME/ (LOSS)         2,313,780         100,472         2,677,776         2,550,711         1,1017,519         2,931,004           4. OTHER OPERATING INCOME         - </td <td></td> <td></td> <td></td> <td>4,708,907</td> <td>4,465,033</td> <td>19,663,034</td> <td>5,112,776</td>				4,708,907	4,465,033	19,663,034	5,112,776
3.         NET INTERST INCOME/[LOSS]         2,313,780         10,061,274         2,697,976         2,550,711         11,017,519         2,931,004           4.         OTHER OPERATING INCOME         162,925         641,792         117,716         201,859         848,154         142,713           4.2         Other fees and commissions on loans and advances         270,336         1,156,666         323,780         297,647         1,183,351         371,049           4.3         Foreign exchange trading income [Loss]         278,179         1,049,906         322,341         298,159         1,203,694         348,518           4.4         Diden income         -         21,118         -			6,872,779	<b>4,708,907</b> 1,772,852	<b>4,465,033</b> 1,591,591	<b>19,663,034</b> 7,493,015	<b>5,112,776</b> 1,903,958
4. OTHER OPERATING INCOME         142,925         641,792         117,716         201,859         848,154         142,713           4.2 Other fees and commissions         270,936         1,156,666         322,780         277,647         1,183,351         371,049           4.3 Foreign exchange trading income (Loss)         278,179         1,049,906         322,341         298,159         1,203,694         388,518           4.4 Divided income         -		80,528	6,872,779 228,416	<b>4,708,907</b> 1,772,852 43,493	<b>4,465,033</b> 1,591,591 105,433	<b>19,663,034</b> 7,493,015 256,700	<b>5,112,776</b> 1,903,958 58,573
4.1 Fees and commissions on loans and advances       162,925       641,792       117,716       201,859       848,154       142,713         4.2 Other fees and commissions       270,936       1,156,666       323,780       297,647       1,183,351       371,049         4.3 Oreign exchange trading income [Loss]       278,179       1,049,906       322,241       297,647       1,183,351       371,049         4.4 Dividend income       -       21,118       - <td>2.3 Other interest expenses 2.4 Total interest expense</td> <td>80,528 201,181 <b>1,716,381</b></td> <td>6,872,779 228,416 808,660 <b>7,909,855</b></td> <td>4,708,907 1,772,852 43,493 194,586 2,010,931</td> <td>4,465,033 1,591,591 105,433 217,298 1,914,322</td> <td><b>19,663,034</b> 7,493,015 256,700 895,800 <b>8,645,515</b></td> <td>5,112,776 1,903,958 58,573 219,241 2,181,772</td>	2.3 Other interest expenses 2.4 Total interest expense	80,528 201,181 <b>1,716,381</b>	6,872,779 228,416 808,660 <b>7,909,855</b>	4,708,907 1,772,852 43,493 194,586 2,010,931	4,465,033 1,591,591 105,433 217,298 1,914,322	<b>19,663,034</b> 7,493,015 256,700 895,800 <b>8,645,515</b>	5,112,776 1,903,958 58,573 219,241 2,181,772
4.3 Foreign exchange trading income [Loss]       278,179       1,049,906       322,341       298,159       1,203,694       348,518         4.4 Dividend income       -	2.3 Other interest expenses 2.4 Total interest expense 3. NET INTEREST INCOME/ (LOSS)	80,528 201,181 <b>1,716,381</b>	6,872,779 228,416 808,660 <b>7,909,855</b>	4,708,907 1,772,852 43,493 194,586 2,010,931	4,465,033 1,591,591 105,433 217,298 1,914,322	<b>19,663,034</b> 7,493,015 256,700 895,800 <b>8,645,515</b>	5,112,776 1,903,958 58,573 219,241 2,181,772
4.4 Dividend income       -       21,118       -       -       -         4.5 Other income       100,175       245,090       105,795       121,447       321,733       111,437         4.6 Total non-interest income       812,215       341,527       849,632       14,574,451       3,904,721         5. TOTAL OPERATING EXPENSES       -	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713
4.5 Other income         100,175         245,090         105,795         121,447         321,733         111,437           4.6 Total non-interest income         812,215         3,114,572         864,632         919,112         3,556,922         973,717           5. TOTAL OPERATING INCOME         3,125,975         13,175,846         3,567,608         3,469,823         14,574,451         3,904,721           6. OTHER OPERATING EXPENSES         102,589         553,130         302,148         144,254         695,089         219,894           6.1 Loan loss provisions         102,589         553,130         302,148         144,254         695,089         219,894           6.3 Directors' emoluments         10,470         57,741         15,453         12,033         64,195         16,973           6.4 Rentals charge on property and equipment         39,005         112,230         53,550         51,803         250,986         71,259           6.6 Amortisation charge os         100,175         4,480,487         31,870         1,823,924         402,875           7. PROFT /LLOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         2,108,399         8,366,889         2,245,999         2,207,587         8,747,752         2,500,364           8. EXCEPTIONAL ITEMS         2,106,397         8,366,889 <td>2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions</td> <td>80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936</td> <td>6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666</td> <td>4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780</td> <td>4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647</td> <td>19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351</td> <td>5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049</td>	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049
5. TOTAL OPERATING INCOME         3,125,995         13,175,846         3,567,608         3,469,823         14,574,451         3,904,721           6. OTHER OPERATING EXPENSES	2.3 Other interest expenses         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049
6. OTHER OPERATING EXPENSES         102,589         553,130         302,148         144,254         695,089         219,894           6.2 Staff costs         473,467         2,044,428         440,834         565,029         2,399,502         531,516           6.3 Directors' emoluments         10,470         57,711         15,453         12,033         64,195         16,973           6.4 Rentals charges         72,903         454,834         112,393         95,802         449,045         139,960           6.5 Depreciation charge on property and equipment         39,005         192,280         53,590         51,803         250,984         71,259           6.4 Amortisation charges         17,135         114,045         15,200         21,445         163,960         21,845         143,960         21,845         143,960         21,845         143,960         21,845         143,960         21,845         143,960         21,845         144,254         402,875         46.87         21,845         143,960         12,845         144,254         402,875         4.85         402,875         4.85         47.45,979         381,451         371,870         1,823,924         402,875         4.85         402,875         4.86         8.86         2,207,587         8,747,752	2.3 Other interest expenses         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 - 105,795	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 - 121,447	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 - 321,733	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437
6.2 Staff costs       473,467       2,044,428       440,834       565,029       2,399,502       531,516         6.3 Directors' emoluments       10,470       57,741       15,453       12,033       64,195       16,973         6.4 Rentals charges       72,903       454,834       112,933       95,802       449,045       139,960         6.5 Depreciation charges on property and equipment       39,005       192,280       53,590       51,803       250,984       71,259         6.6 Amortisation charges       17,135       114,045       15,200       21,445       143,960       21,880         6.7 Other operating expenses       302,027       1,392,499       381,451       371,870       1,823,924       402,875         6.8 Total other Operating Expenses       1,017,596       4,808,957       1,321,409       1,262,236       5,826,699       1,404,357         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS       2,108,399       8,366,889       2,245,999       2,207,587       8,747,752       2,500,364         10. Current tax       154,5159       5,811,128       1,615,599       1,611,657       6,032,643       1,824,942         11. Deferred tax       -       -       -       -       -       -       -       -       -<	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.6 Total non-interest income	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b>	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 - 105,795 869,632	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 321,733 3,556,932	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717
6.3 Directors' emoluments       10,470       57,741       15,453       12,033       64,195       16,973         6.4 Rentals charges       72,903       454,834       112,933       95,802       449,045       139,960         6.5 Depreciation charge on property and equipment       39,005       192,280       53,590       51,803       250,984       71,259         6.6 Amortisation charges       302,027       1,392,499       381,451       371,870       1,823,924       402,875         6.8 Total other Operating Expenses       1,017,596       4,808,957       1,321,609       1,262,236       5,826,699       1,404,357         7. PROFIT /(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS       2,108,399       8,366,889       2,245,999       2,207,587       8,747,752       2,500,364         10. Current tax       1566,8001       (2,555,761)       (630,000)       (595,930)       (2,715,109)       (675,422)         11. Deferred tax       -       <	2.3 Other interest expenses 2.4 Total interest expense 3. NET INTEREST INCOME/ (LOSS) 4. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 5. TOTAL OPERATING INCOME	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b>	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 322,3780 322,341 - 105,795 869,632	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717
6.4 Rentals charges       72,903       454,834       112,933       95,802       449,045       139,960         6.5 Depreciation charge on property and equipment       39,005       192,280       53,590       51,803       250,984       71,259         6.6 Amortisation charges       17,135       114,045       15,200       21,445       143,960       21,880         6.7 Other operating expenses       302,027       1,392,499       381,451       371,870       1,823,924       402,875         6.8 Total other Operating Expenses       1,017,596       4,808,957       1,221,609       1,262,236       5,826,699       1,404,357         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS       2,108,399       8,366,889       2,245,999       2,207,587       8,747,752       2,500,364         8. EXCEPTIONAL ITEMS       2,108,399       8,366,889       2,245,999       2,207,587       8,747,752       2,500,364         10. Current tax       156,66,800       (2,555,761)       (630,000)       (595,930)       (2,715,109)       (567,422)         11. Deferred tax       -       -       -       -       -       -       -       -         12. PROFIT/(LOSS) IAFTER TAX AND EXCEPTIONAL ITEMS       1,541,599       5,811,128       1,615,999       1,611,657	2.3 Other interest expenses         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b> <b>3,125,995</b> 102,589	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 322,780 322,341 - 105,795 869,632 3,567,608 302,148	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 - 121,447 919,112 3,469,823 144,254	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 8488,154 1,183,351 1,203,694 - 321,733 3,556,932 14,574,451 695,089	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894
6.6 Amortisation charges       17,135       114,045       15,200       21,445       143,960       21,880         6.7 Other operating expenses       302,027       1,392,499       381,451       371,870       1,823,924       402,875         6.8 Total other Operating Expenses       1,017,596       4,809,957       1,321,609       1,262,236       5,826,699       1,404,337         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS       2,108,399       8,366,889       2,245,999       2,207,587       8,747,752       2,500,364         8. EXCEPTIONAL ITEMS       - <td>2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.6 Total non-interest income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs</td> <td>80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b> <b>3,125,995</b> 102,589 473,467</td> <td>6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428</td> <td>4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 </td> <td>4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029</td> <td>19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 321,733 3,556,932 14,574,451 695,089 2,399,502</td> <td>5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516</td>	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.6 Total non-interest income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b> <b>3,125,995</b> 102,589 473,467	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 321,733 3,556,932 14,574,451 695,089 2,399,502	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516
6.7 Other operating expenses         302,027         1,392,499         381,451         371,870         1,823,924         402,875           6.8 Total other Operating Expenses         1,017,596         4,808,957         1,321,609         1,262,236         5,826,699         1,404,357           7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         2,108,399         8,366,889         2,245,999         2,207,587         8,747,752         2,500,364           8. EXCEPTIONAL ITEMS         -	2.3 Other interest expenses 2.4 Total interest expense 3. NET INTEREST INCOME/ (LOSS) 4. OTHER OPERATING INCOME 4. 1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income 4.5 Other income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428 57,741	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 322,378 322,341 - 105,795 869,632 3,567,608 302,148 440,834 15,453	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 449,045	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960
6.8 Total other Operating Expenses         1,017,596         4,808,957         1,321,609         1,262,236         5,826,699         1,404,357           7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         2,108,399         8,366,889         2,245,999         2,207,587         8,747,752         2,500,364           8. EXCEPTIONAL ITEMS         -	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.5 Other income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment	80,528 201,181 <b>1,716,381</b> 2,313,780 162,925 270,936 278,179 	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428 57,741 454,834 192,280	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 - - - - - - - - - - - - -	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 - 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 - 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 449,045 250,984	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259
8. EXCEPTIONAL ITEMS         -	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.5 Other income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428 57,741 454,834 192,280 114,045	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 - 105,795 869,632 3,567,608 302,148 440,834 15,453 112,933 53,590 15,200	4,445,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 - 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 8488,154 1,183,351 1,203,694 - 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 2,399,502 64,195 2,399,502 64,195	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880
9. PROFIT/ (LOSS ) AFTER EXCEPTIONAL ITEMS         2,108,399         8,366,889         2,245,999         2,207,587         8,747,752         2,500,364           10. Current tax         [566,800]         [2,555,761]         (630,000)         [595,930]         [2,715,109]         (675,422)           11. Deferred tax         -	2.3 Other interest expenses         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.6 Total non-interest income         5. TOTAL OPERATING EXCENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charges         6.7 Other operating expenses         6.8 Total other Operating Expenses	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b> <b>3,125,975</b> 102,589 473,467 10,470 72,903 39,005 17,135 302,027 <b>1,017,556</b>	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,064,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 <b>4,808,957</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 51,803 21,445 371,870 1,262,236	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 
10. Current tax       [566,800]       (2,555,761)       (630,000)       (595,930)       (2,715,109)       (675,422)         11. Deferred tax       -	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.5 Other income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges         6.7 Other operating expenses         6.8 Total other Operating Expenses         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	80,528 201,181 <b>1,716,381</b> <b>2,313,780</b> 162,925 270,936 278,179 - 100,175 <b>812,215</b> <b>3,125,975</b> 102,589 473,467 10,470 72,903 39,005 17,135 302,027 <b>1,017,556</b>	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,064,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 <b>4,808,957</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 51,803 21,445 371,870 1,262,236	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 
12. PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS         1,541,599         5,811,128         1,615,999         1,611,657         6,032,643         1,824,942           13. Non controlling interest         -         -         -         (26,975)         (132,707)         (76,481)           14. PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST         1,541,599         5,811,128         1,615,999         1,584,683         5,899,936         1,764,841           15. OTHER COMPREHENSIVE INCOME         -         -         -         (42,784)         (203,404)         (27,554)           15.1 Gains/(Losses) from translating the financial statements of foreign operations         -         -         -         (42,784)         (203,404)         (27,554)           15.2 Fair value changes in available for sale financial assets         99,889         (142,383)         53,633         99,889         (185,617)         53,633           15.3 Revaluation surplus on Property and equipment         -	2.3 Other interest expenses         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.5 Other income         4.5 Other income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges         6.7 Other operating expenses         6.8 Total other Operating Expenses         7. PROFIT / LLOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         8. EXCEPTIONAL ITEMS	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,572 13,175,846 553,130 2,044,428 57,741 4,54,834 192,280 114,045 1,392,499 <b>4,808,957</b> <b>8,366,889</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 05,795 869,632 3,567,608 302,148 440,834 15,453 3112,933 53,590 15,200 381,451 1,321,609 2,245,999	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,203,694 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 449,045 250,984 143,960 1,823,924 5,826,699 8,747,752	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364
13. Non controlling interest         -         -         (26,975)         (132,707)         (76,481)           14. PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST         1,541,599         5,811,128         1,615,999         1,584,683         5,899,936         1,748,461           15. OTHER COMPREHENSIVE INCOME         -         -         -         (42,784)         (203,404)         (27,554)           15.1 Gains/(Losses) from translating the financial statements of foreign operations         -         -         -         (42,784)         (203,404)         (27,554)           15.2 Fair value changes in available for sale financial assets         99,889         (142,383)         53,633         99,889         (185,617)         53,633           15.3 Revaluation surplus on Property and equipment         -	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.6 Total non-interest income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges         6.7 Other operating Expenses         7. PROFIT /(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         8. EXCEPTIONAL ITEMS         9. PROFIT/(LOSS ) AFTER EXCEPTIONAL ITEMS         10. Current tax	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399	6,872,779 228,416 808,660 <b>7,909,855</b> <b>10,061,274</b> 641,792 1,156,666 1,049,906 21,118 245,090 <b>3,114,572</b> <b>13,175,846</b> 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 <b>4,808,957</b> <b>8,366,889</b>	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 - 105,795 869,632 3,567,608 302,148 440,834 15,453 112,933 53,590 15,200 381,451 1,321,609 2,245,999	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 21,445 371,870 1,262,236 2,207,587	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 - 321,733 3,3556,932 14,574,451 695,089 2,399,502 64,195 449,045 2,509,84 143,960 1,823,924 5,826,699 8,747,752	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364
15. OTHER COMPREHENSIVE INCOME	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.6 Total non-interest income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges         6.7 Other operating Expenses         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         8. EXCEPTIONAL ITEMS         9. PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS         10. Current tax         11. Deferred tax	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399 - 2,108,399 (566,800)	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,572 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761)	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587 (595,930)	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (675,422)
15.1 Gains/(Losses) from translating the financial statements of foreign operations       -       -       (42,784)       (203,404)       (27,554)         15.2 Fair value changes in available for sale financial assets       99,889       (142,383)       53,633       99,889       (185,617)       53,633         15.3 Revaluation surplus on Property and equipment       -       -       -       -       -       -         15.4 Fair value changes on employee benefits       -       -       -       -       -       -         15.5 Income tax relating to components of other comprehensive income       -       -       -       -       -       -         16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX       99,889       (142,383)       53,633       57,105       (328,000)       26,079	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.5 Other income         4.5 Other income         5. TOTAL OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges         6.7 Other operating expenses         6.8 Total other Operating Expenses         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         8. EXCEPTIONAL ITEMS         9. PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS         10. Current tax         11. Deferred tax         12. PROFIT/ (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399 - 2,108,399 (566,800)	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,572 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761)	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587 	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 - 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 449,045 250,984 143,960 1,823,924 5,826,699 8,747,752 - 8,747,752 - 8,747,752 - 6,032,643	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 
15.2 Fair value changes in available for sale financial assets       99,889       (142,383)       53,633       99,889       (185,617)       53,633         15.3 Revaluation surplus on Property and equipment       -       <	2.3 Other interest expense         2.4 Total interest expense         3. NET INTEREST INCOME/ (LOSS)         4. OTHER OPERATING INCOME         4.1 Fees and commissions on loans and advances         4.2 Other fees and commissions         4.3 Foreign exchange trading income (Loss)         4.4 Dividend income         4.5 Other income         4.5 Other income         4.5 Other income         5. TOTAL OPERATING INCOME         6. OTHER OPERATING EXPENSES         6.1 Loan loss provisions         6.2 Staff costs         6.3 Directors' emoluments         6.4 Rentals charges         6.5 Depreciation charge on property and equipment         6.6 Amortisation charges         6.7 Other operating expenses         6.8 Total other Operating Expenses         7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS         8. EXCEPTIONAL ITEMS         9. PROFIT / (LOSS ) AFTER EXCEPTIONAL ITEMS         10. Current tax         11. Deferred tax         12. PROFIT/(LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS         13. Non controlling interest         14. PROFIT/(LOSS ) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLINGINTEREST	80,528 201,181 1,776,381 2,313,780 162,925 270,936 278,179 	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,572 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761) - 5,811,128	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 - 121,447 919,112 3,469,823 144,254 565,029 12,033 21,445 371,870 1,262,236 2,207,587 (595,930) - 1,611,657 (26,975)	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,203,694 - 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 449,045 250,984 143,960 1,823,924 5,826,699 8,747,752 (2,715,109) 8,747,752	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (475,422) - 1,824,942 (76,481)
15.4 Fair value changes on employee benefits       -	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions     4.3 Foreign exchange trading income (Loss)     4.4 Dividend income     4.5 Other income     4.5 Other income     5. TOTAL OPERATING INCOME     6. OTHER OPERATING EXPENSES     6.1 Loan loss provisions     6.2 Staff costs     6.3 Directors' emoluments     6.4 Rentals charges     6.5 Depreciation charge on property and equipment     6.6 Amortisation charges     6.7 Other operating expenses     6.8 Total other Operating Expenses     7. PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS     8. EXCEPTIONAL ITEMS     1. Deferred tax     11. Deferred tax     12. PROFIT/ (LOSS) I AFTER TAX AND EXCEPTIONAL ITEMS     13. Non controlling interest     14. PROFIT/(LOSS) I AFTER TAX, EXCEPTIONAL ITEMS SIDE OF TAX AND EXCEPTIONAL ITEMS     13. Non controlling interest	80,528 201,181 1,776,381 2,313,780 162,925 270,936 278,179 	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,572 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761) - 5,811,128	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 1,244,5 371,870 1,262,236 2,207,587 (595,930) - 1,584,683	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 1,203,694 2,397,502 64,195 449,045 2,397,502 64,195 449,045 250,984 143,960 1,823,924 5,826,699 8,747,752 (2,715,109) - - 6,032,643	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (675,422) - 1,824,942 (76,481) 1,748,461
15.5 Income tax relating to components of other comprehensive income         -         -         61,021           16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX         99,889         (142,383)         53,633         57,105         (328,000)         26,079	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions     4.3 Foreign exchange trading income (Loss)     4.4 Dividend income     4.5 Other income     4.5 Other income     5. TOTAL OPERATING INCOME     6. OTHER OPERATING EXPENSES     6.1 Loan loss provisions     6.2 Staff costs     6.3 Directors' emoluments     6.4 Rentals charges     6.5 Depreciation charge on property and equipment     6.6 Amortisation charges     6.7 Other operating expenses     6.8 Total other Operating Expenses     7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS     8. EXCEPTIONAL ITEMS     10. Current tax     11. Deferred tax     12. PROFIT / (LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS     13. Non controlling interest     14. PROFIT / (LOSS ) AFTER TAX, EXCEPTIONAL ITEMS     13. Non controlling interest     14. PROFIT / (LOSS ) AFTER TAX, EXCEPTIONAL ITEMS     15. O THER COMPREHENSIVE INCOME     15.1 Gains/(Losses) from translating the financial statements of foreign operations     15.2 Fair value changes in available for sale financial assets	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399 - 5,66,800] - 1,564,599 - 1,564,599	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,872 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761) - - 5,811,128	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587 (595,930) - 1,584,683 (42,784)	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 1,203,694 2,399,502 64,195 449,045 250,984 1,823,924 5,826,699 8,747,752 (2,715,109) - - 6,032,643 (132,707) 5,899,936 (203,404)	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (675,422) - 1,824,942 (76,481) 1,748,461 (27,554)
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX 99,889 (142,383) 53,633 57,105 (328,000) 26,079	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions     4.3 Foreign exchange trading income (Loss)     4.4 Dividend income     4.5 Other income     4.5 Other income     5. TOTAL OPERATING INCOME     6. OTHER OPERATING INCOME     6. OTHER OPERATING EXPENSES     6.1 Loan loss provisions     6.2 Staff costs     6.3 Directors' emoluments     6.4 Rentals charges     6.5 Depreciation charge on property and equipment     6.6 Amortisation charges     6.7 Other operating expenses     6.7 Other operating expenses     6.8 Total other Operating Expenses     7. PROFIT / (LOSS) BEFORE TXX AND EXCEPTIONAL ITEMS     8. EXCEPTIONAL ITEMS     9. PROFIT/ (LOSS ) AFTER EXCEPTIONAL ITEMS     12. PROFIT/ (LOSS ) AFTER TXX AND EXCEPTIONAL ITEMS     13. Non controlling interest     14. PROFIT/ (LOSS ) AFTER TXX AND EXCEPTIONAL ITEMS     15.1 Gains/(Losses) from translating the financial statements of foreign operations     15.2 Fair value changes in available for sale financial assets     15.3 Revaluation surplus on Property and equipment	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399 - 5,66,800] - 1,564,599 - 1,564,599	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,872 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761) - - 5,811,128	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587 (595,930) - 1,584,683 (42,784)	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 1,203,694 2,399,502 64,195 449,045 250,984 1,823,924 5,826,699 8,747,752 (2,715,109) - - 6,032,643 (132,707) 5,899,936 (203,404)	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (675,422) - 1,824,942 (76,481) 1,748,461 (27,554)
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR 1,641,488 5,668,745 1,669,632 1,641,788 5,704,643 1,774,540	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions     4.3 Foreign exchange trading income (Loss)     4.4 Dividend income     4.5 Other income     4.5 Other income     5. TOTAL OPERATING INCOME     6. OTHER OPERATING INCOME     6. OTHER OPERATING EXPENSES     6.1 Loan loss provisions     6.2 Staff costs     6.3 Directors' emoluments     6.4 Arentals charges     6.5 Depreciation charge on property and equipment     6.6 Amortisation charges     6.7 Other operating expenses     6.8 Total other Operating expenses     6.8 Total other Operating Expenses     7. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS     8. EXCEPTIONAL ITEMS     1. Current tax     11. Deferred tax     12. PROFIT / (LOSS) AFTER TAX, EXCEPTIONAL ITEMS     13. Non controlling interest     14. PROFIT / (LOSS) AFTER TAX, EXCEPTIONAL ITEMS     15.1 Gains/(Losses) from translating the financial astatements of foreign operations     15.2 Fair value changes on Property and equipment     15.4 Fair value changes on employee benefits	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399 - 5,66,800] - 1,564,599 - 1,564,599	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,872 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761) - - 5,811,128	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587 (595,930) - 1,584,683 (42,784)	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 - 321,733 3,556,932 14,574,451 695,089 2,399,502 64,195 250,984 143,960 1,823,924 5,826,699 8,747,752 [2,715,109] 8,747,752 [2,715,109] 6,032,643 (132,707] 5,899,936 (203,404) (185,617)	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (675,422) - 1,824,942 (76,481) 1,748,461 (27,554)
	2.3 Other interest expenses     2.4 Total interest expense     3. NET INTEREST INCOME/ (LOSS)     4. OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances     4.2 Other fees and commissions     4.3 Foreign exchange trading income (Loss)     4.4 Dividend income     4.5 Other income     4.6 Total non-interest income     5. TOTAL OPERATING INCOME     6. OTHER OPERATING INCOME     6. OTHER OPERATING EXPENSES     6.1 Loan loss provisions     6.2 Staff costs     6.3 Directors' emoluments     6.4 Rentals charges     6.5 Depreciation charge on property and equipment     6.6 Amortisation charges     6.7 Other operating Expenses     6.7 Other operating Expenses     6.8 Total other Operating Expenses     6.8 Total other Operating Expenses     7. PROFIT /(LOSS) AFTER EXCEPTIONAL ITEMS     8. EXCEPTIONAL ITEMS     9. PROFIT/(LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS     1. Deferred tax     11. Deferred tax     12. PROFIT/(LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS     13. Non controlling interest     14. PROFIT/(LOSS ) AFTER TAX AND EXCEPTIONAL ITEMS     15.1 Gains/(Losses) from translating the financial statements of foreign operations     15.2 Fair value changes on employee benefits     15.5 Income tax relating to components of other comprehensive income	80,528 201,181 1,716,381 2,313,780 162,925 270,936 278,179 - 100,175 812,215 3,125,995 102,589 473,467 10,470 72,903 39,005 17,135 302,027 1,017,596 2,108,399 - 5,066,800] - 1,564,599 - 1,564,599 - - 1,564,599 - - 99,889 - - 99,889	6,872,779 228,416 808,660 7,909,855 10,061,274 641,792 1,156,666 1,049,906 21,118 245,090 3,114,572 13,175,846 553,130 2,044,428 57,741 454,834 192,280 114,045 1,392,499 4,808,957 8,366,889 (2,555,761) - - 5,811,128 - - 5,811,128 - - 5,811,283] - - - - - - - - - - - - - - - - - - -	4,708,907 1,772,852 43,493 194,586 2,010,931 2,697,976 117,716 323,780 322,341 - 105,795 869,632 3,567,608 302,148 440,834 15,453 112,933 53,590 15,200 381,451 1,321,609 2,245,999 (630,000) - 1,615,999 - 1,615,999 - - - - - - - - - - - - -	4,465,033 1,591,591 105,433 217,298 1,914,322 2,550,711 201,859 297,647 298,159 121,447 919,112 3,469,823 144,254 565,029 12,033 95,802 51,803 21,445 371,870 1,262,236 2,207,587 (595,930) - 1,584,683 (42,784) 99,889 - - - - - - - - - - - - -	19,663,034 7,493,015 256,700 895,800 8,645,515 11,017,519 848,154 1,183,351 1,203,694 1,203,694 2,399,502 64,195 449,045 250,984 143,960 1,823,924 5,826,699 8,747,752 (2,715,109) - - 6,032,643 (132,707) 5,899,936 (203,404) (185,617) - - 6,1021 (328,000)	5,112,776 1,903,958 58,573 219,241 2,181,772 2,931,004 142,713 371,049 348,518 - 111,437 973,717 3,904,721 219,894 531,516 16,973 139,960 71,259 21,880 402,875 1,404,357 2,500,364 (675,422) - 1,824,942 (76,481) 1,748,461 (27,554) 53,633 - - 26,079

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ΟΤ	HER DISCLOSURES	UNAUDITED	AUDITED	UNAUDITED
		MAR 2015 (KSHS'000)	DEC 2015 (KSHS'000)	MAR 2016 (KSHS'000)
1.	NON - PERFORMING LOANS AND ADVANCES	(	(	(
	a) Gross Non- performing Loans and advances	2,420,581	5,072,214	5,773,421
	Less	2,420,001	0,072,214	0,770,421
	b) Interest in suspense	585,286	986,864	1,290,125
	c) Total Non- performing loans and advances (a-b)	1,835,295	4,085,350	4,483,296
	Less			
	d) Loan loss provisions	761,804	1,127,127	1,246,272
	e) Net Non Performing Loans (c-d)	1,073,491	2,958,223	3,237,024
	f) Discounted value of securities	1,073,491	2,873,733	3,017,584
	g) Net NPLs exposure (e-f)	-	84,490	219,440
2.	INSIDER LOANS AND ADVANCES			
	a) Directors, shareholders and associates	2,318,128	879,950	4,756, 609
-	b) Employees	598,241	868,624	872,810
	c) Total Insider Loans and Advances	2,916,369	1,748,574	5,629,419
3	OFF- BALANCE SHEET ITEMS			
0.	a) Letters of Credit, Guarantees,			
	Acceptances	21,670,483	30,067,563	28,009,488
	b) Forwards, swaps and options	30,930,765	18,812,112	26,357,261
	c) Other contingent liabilities	5,941,663	4,190,719	3,476,559
	d) Total Contingent liabilities	58,542,911	53,070,394	57, 843, 308
4.	CAPITAL STRENGTH			
	a) Core capital	19,892,688	23,559,141	24,366,941
-	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
	c) Excess/ (deficiency)	18,892,688	22,559,141	23,366,941
-	d) Supplementary capital	3,548,999	2,984,952	2,800,785
	e) Total capital (a+d)	23,441,687	26,544,093	27,167,726
	f) Total risk weighted assets	127,970,290	138,178,796	145,055,589
	i) Total Hak weighted assets	127,770,270	130,170,770	143,033,307
	g) Core capital/Total deposit liabilities	21.14%	22.55%	21.98%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%
	i) Excess /(Deficiency) (g-h)	13.14%	14.55%	13.98%
	j) Core capital/Total risk weighted assets	15.54%	17.05%	16.80%
	k) Minimum statutory ratio	10.50%	10.50%	10.50%
	l) Excess /(Deficiency) (j-k)	5.04%	6.55%	6.30%
	m) Total capital/Total risk weighted assets	18.32%	19.21%	18.73%
	n) Minimum statutory ratio	14.50%	14.50%	14.50%
	o) Excess /(Deficiency) (m-n)	3.82%	4.71%	4.23%
5.	LIQUIDITY			
	a) Liquidity ratio	31.81%	33.50%	35.10%
-	b) Minimum statutory ratio	20.00%	20.00%	20.00%
-	c) Excess /(Deficiency) (a-b)	11.81%	13.50%	15.10%

## MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 31 March 2016 include I&M Bank (T) Limited.

These statements can be accessed on the institutions website www.imbank.com as well as at the registered office at I&M Bank House, 2nd Ngong Avenue, Nairobi.

S B R Shah Chairman

Kihara Maina **Chief Executive Officer** 

www.imbank.com



