

	TEMENT OF Ancial Position	BANK UNAUDITED JUN 2018 (KSHS'000)	BANK AUDITED DEC 2018 (KSHS'000)	BANK UNAUDITED MAR 2019 (KSHS'000)	BANK UNAUDITED JUN 2019 (KSHS'000)	GROUP UNAUDITED JUN 2018 (KSHS'000)	GROUP AUDITED DEC 2018 (KSHS'000)	GROUP UNAUDITED MAR 2019 (KSHS'000)	GROUP UNAUDITED JUN 2019 (KSHS'000)
Α.	ASSETS								
01. 02.	Cash (both local and foreign) Balances due from central banks	1,429,614 7,509,143	1,502,713 8,607,502	1,347,010 13,172,479	2,034,132 13,876,286	1,765,297 8,943,922	1,843,558 10,158,473	1,751,556 14,333,646	2,365,235 15,301,697
13.	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
4. 5.	Financial Assets at Fair Value Through Profit and Loss (FVTPL) Investment Securities:	10,233,670	13,144,378	13,132,072	9,098,293	10,233,670	13,144,378	13,132,072	9,098,293 -
	a) Held at armotised cost/ Held to Maturity: a. Kenya Government securities	17,083,774	18,306,701	21,471,173	22,228,552	17,083,774	18,306,701	21,471,173	22,228,552
	b. Other securities b) Fair Value through Other Comprehensive Income (FVOCI):	-	-	-	-	4,272,635	4,430,026	4,446,381	4,514,099
	a. Kenya Government securities b. Other securities	7,077,744 4,582,876	9,514,653 4,825,263	10,007,204 4,825,263	11,245,985 5,125,263	7,077,744 4,343,801	9,514,653 4,429,195	10,007,204 4,428,644	10,878,021 5,097,388
	Deposits and Balances due from local banking Institutions	1,223,166	1,892,921	1,142,853	1,039,819	1,223,166	1,892,921	1,142,853	1,039,819
	Deposits and Balances due from banking Institutions abroad	34,888,280	28,965,362	29,036,735	40,130,958	35,352,048	29,312,689	29,258,376	40,386,763
	Tax recoverable Loans and advances to customers (net)	860,814 129,516,118	64,449 132,319,259	134,613,619	438,019 137,313,787	876,168 144,672,085	84,281 147,623,509	10,607 149,665,872	456,168 152,395,958
	Balances due from banking institutions in the group Investment in associates	1,101,610	768,111 -	861,926	256,008	450,247 -	321	554,933 -	307,139 -
	Investment in subsidiary companies Investment in joint ventures	2,750,753	2,750,753	2,750,753	2,750,753				-
	Investment properties Property and equipment	611,250	633,417	1,269,169	1,536,919	907,016	827,527	1,530,046	- 1,796,831
	Prepaid lease rentals Intangible assets	- 585,739	1,037,775	1,146,687	875,534	1,320,042	1,902,386	2,046,395	- 1,842,722
	Deferred tax asset Retirement benefit asset	1,338,451	1,950,464	1,950,464	1,950,464	1,497,272	2,219,356	2,215,692	2,220,403
_	Other assets TOTAL ASSETS	4,350,539 225,143,541	2,877,413 229,161,134	3,510,175 240,237,582	3,651,818 253,552,590	4,141,458 244,160,345	2,949,592 248,639,566	3,127,122 259,122,572	3,760,123 273,689,211
_	LIABILITIES	.,. 15,547	.,,104	.,_5,,502	-,,	., . 25,340	.,_,,,,,,	,,,,,,,,,	,,1
	Balances due to central banks Customer deposits	- 174,772,318	- 176,753,511	- 187,250,141	201,828,401	189,140,419	191,334,148	200,800,318	- 215,734,890
	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	119,071 1,050,286	69,381 426,719	161,407 325,753	113,093 259,708	119,071 2,389,638	69,381 1,269,874	161,407 1,695,778	113,093 2,381,542
	Other money market deposits Borrowed funds	8,726,997	9,293,886	5,618,842	4,881,958	10,681,111	12,131,612	8,388,553	7,554,835
	Balances due to banking institutions in the group Tax payable	184,353	48,057	239,650 696,748	84,735	601,480	166,430 31,488	60,137 755,282	68,684 70,435
	Dividends Payable Deferred tax liability	1	-	-	-	-			-
	Retirement benefit liability Other liabilities	- 4,403,628	4,230,990	5,630,602	- 4,311,771	4,295,580	4,250,043	5,863,400	- 4,546,026
	TOTAL LIABILITIES	189,256,653	190,822,544	199,923,143	211,479,666	207,227,299	209,252,976	217,724,875	230,469,505
	SHAREHOLDERS' EQUITY Paid up/ Assigned share capital	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000	2,980,000
	Share premium/ (discount) Revaluation reserves - (Building)	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
	Retained earnings/[Accumulated losses] Statutory loan loss reserves	26,765,709 810,588	28,440,796 1,441,955	30,218,104 1,441,955	31,079,431 2,220,955	27,236,296 842,961	28,804,385 1,656,304	30,677,358 1,633,648	31,546,171 2,403,341
i.	Other Reserves - (AFS Portfolio) Proposed dividends	(200,676)	(55,428)	143,113	261,271	[193,624]	(158,278)	40,263	158,422
	Translation reserve TOTAL SHAREHOLDERS' EQUITY	35.886.888	- 38 338 590	- 40 314 439	42 N72 924	(424,067) 35,972,833	(425,151) 38 388 527	(469,066) 40,393,470	(416,292) 42.202.909
_	Non controlling interest	-	-	-	-	960,213	998,063	1,004,227	1,016,797
_	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	225,143,541	229,161,134	240,237,582	253,552,590	244,160,345	248,639,566	259,122,572	273,689,211
	TEMENT OF IPREHENSIVE INCOME	BANK UNAUDITED JUN 2018 (KSHS'000)	BANK AUDITED DEC 2018 (KSHS'000)	BANK UNAUDITED MAR 2019 (KSHS'000)	BANK UNAUDITED JUN 2019 (KSHS'000)	GROUP UNAUDITED JUN 2018 (KSHS'000)	GROUP AUDITED DEC 2018 (KSHS'000)	GROUP UNAUDITED MAR 2019 (KSHS'000	GROUP UNAUDITED JUN 2019
١.	INTEREST INCOME 1.1 Loans and advances						(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(1/3/13/000	(KSHS'000)
		7,028,941	16,147,964	3,925,020	8,128,419	7,708,574	17,727,941	4,272,916	8,842,855
	Sovernment securities Deposits and placements with banking institutions	2,113,886 36,640	3,894,861 242,885	3,925,020 782,954 101,851	8,128,419 1,604,958 233,711	7,708,574 2,321,402 38,630	17,727,941 4,313,333 247,614	4,272,916 885,453 102,276	
		2,113,886	3,894,861	782,954	1,604,958	2,321,402	17,727,941 4,313,333	4,272,916 885,453	8,842,855 1,820,650 234,333
	1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income INTEREST EXPENSE	2,113,886 36,640 20,240 9,199,707	3,894,861 242,885 40,819 20,324,529	782,954 101,851 10,064 4,819,889	1,604,958 233,711 20,240 9,987,328	2,321,402 38,630 20,240 10,088,846	17,727,941 4,313,333 247,614 40,819 22,329,707	4,272,916 885,453 102,276 10,064 5,270,709	8,842,855 1,820,650 234,333 20,240 10,918,078
	1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355	782,954 101,851 10,064 4,819,889 2,055,043 1,450	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763
	1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 990,705 9,201,860 13,127,847 1,485,931 2,085,852	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687
	1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income I.TEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME/(LOSS) 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)	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 4,522,871 5,464,457 715,425 850,801 1,025,769	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 840,476 3,754,188
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 840,476
i.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 4.6 Total non-interest income OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 - 402,786 1,802,692 4,637,688	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 840,476 3,754,188 9,710,503
i.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 840,476 3,754,188 9,710,503 1,127,174 1,683,040 58,878
3. 4.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ILOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME 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	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 1,078,282 274,475 3,015,935 8,829,696	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 840,476 3,754,188 9,710,503
i.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME 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	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 36,571 325,858 102,600 56,527 915,102	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 671,108 193,337 112,423 112,423 2,044,826	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 1,027,815 1,445,930 1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 748,192 261,919 124,265 2,355,045	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 -402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 840,476 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 233,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 1,027,815 1,445,930 58,711 398,905 114,898	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 4,342,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expense NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 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	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 35,571 325,858 102,600 56,527 915,102 4,182,129	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 193,337 112,423 2,044,826 9,132,344	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 1,027,815 1,445,930 11,4898 9,11,537 114,898 9,41,502 4,079,298	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 142,265 2,355,045	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476	8,842,855 1,820,450 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 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 8.7 Other operating expenses PROFIT/(LOSS)BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 2,044,826 9,132,344 8,725,326 (2,854,705)	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749 2,539,012	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 94,1,502 4,079,298 4,882,342	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426 1,013,553 4,599,412	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 10,309,540 9,180,415 (3,066,842)	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,871 5,070,632
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 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 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	2,113,886 36,640 20,240 9,199,707 3,449,237 35,449 357,017 3,841,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 671,108 193,337 112,423 2,044,826 9,132,344 8,725,326	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749 2,539,012	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 5,464,457 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426 1,013,553 4,559,412 4,230,284 1,272,702	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 10,309,540 9,180,415 10,309,540 9,180,415 3,066,842) 522,458 6,636,031	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,947,476 2,688,212 [806,906]	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,817 5,070,632 (1,535,590) 3,535,042
5. 5. 6. 7. 9. 1. 2. 3.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 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 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) IAFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) IAFTER TAX, EXCEPTIONAL ITEMS NON CONTROLLING INTEREST	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111 [1,183,233]	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 2,044,826 8,725,326 8,725,326 (2,854,705) 468,235	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749 2,539,012 [761,704]	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342 4,882,342	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426 1,013,553 4,559,412 4,230,284 1,272,702]	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 10,309,540 9,180,415 9,180,415 3,066,842] 522,458	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 1,061,152 741,873 1,061,152 1,110,687 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,817 5,070,632 (1,535,590) 3,535,042
3. 5. 5. 5. 6.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 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 Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) from translating the financial	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111 1,183,233 2,760,878	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,344,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 2,044,826 9,132,344 8,725,326 (2,854,705) 468,235 6,338,856	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 471,778 1,718,749 2,539,012 [761,704]	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342 4,882,342 1,464,707 3,417,635	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426 1,013,553 4,559,412 4,230,284 (1,272,702) 2,957,582	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 10,309,540 9,180,415 (3,066,842) 522,458 6,636,031 (83,122)	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212 [806,906]	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 5,956,315 741,873 1,061,152 1,110,687 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,817 5,070,632 (1,535,590) 3,535,042
3. 5. 5. 5. 6.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 7.5 Other income 7.5 Other income 7.6 Total non-interest income TOTAL OPERATING INCOME 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 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111 1,183,233 2,760,878	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,344,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 2,044,826 9,132,344 8,725,326 (2,854,705) 468,235 6,338,856	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 471,778 1,718,749 2,539,012 [761,704]	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342 4,882,342 1,464,707 3,417,635	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426 1,013,553 4,599,412 4,230,284 11,272,702] 2,957,582 (51,543) 2,906,039	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 10,309,540 9,180,415 9,180,415 (3,066,842) 522,458 6,636,031 (83,122) 6,552,909	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212 2,688,212 2,688,212 1,881,306 [21,580] 1,881,306	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 1,061,152 741,873 1,061,152 1,110,687 840,476 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,871 5,070,632 1,535,590] 3,535,042 [36,807] 3,498,235
	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME 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 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Current tax Deferred tax PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI 15.3 Revaluation surplus on property, plant and equipment 15.4 Statutory credit reserve	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111 1,183,233] 2,760,878	3,894,861 242,885 40,819 20,324,529 7,500,855 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 2,044,826 9,132,344 8,725,326 (2,854,705) 468,235 6,338,856	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749 2,539,012 1,777,308	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342 1,464,707] 3,417,635	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 363,814 126,289 71,426 1,013,553 4,559,412 4,230,284 (1,272,702) 2,957,582 (51,543) 2,906,039	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 9,180,415 3,066,842 9,180,415 3,066,842 522,458 6,636,031 (83,122) 6,552,909	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212 2,688,212 2,688,212 1,881,306 [21,580] 1,881,306	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 1,061,152 1,110,687 840,476 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,871 5,070,632 (1,535,590) 3,498,235
1. i.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 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 Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS Non controlling interest PROFIT/(LOSS) AFTER TAX EXCEPTIONAL ITEMS Non controlling interest PROFIT/ Service of the service of th	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111 [1,183,233] - 2,760,878	3,894,861 242,885 40,819 20,324,529 7,500,855 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 2,044,826 9,132,344 8,725,326 (2,854,705) 468,235 6,338,856	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749 2,539,012 1,777,308	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342 1,464,707] 3,417,635	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 126,289 71,426 1,013,553 4,599,412 4,230,284 [1,272,702] 2,957,582 [51,543] 2,906,039	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 124,265 2,355,045 9,180,415 3,066,842 9,180,415 3,066,842 522,458 6,636,031 (83,122) 6,552,909	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212 2,688,212 2,688,212 1,881,306 [21,580] 1,881,306	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 1,061,152 1,110,687 840,476 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,871 5,070,632 (1,535,590) 3,535,042 (36,807) 3,498,235
7. 7. 7. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) 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 7.5 Other income 7.5 Other income 7.6 Other income 7.7 Other OPERATING INCOME OTHER OPERATING EXPENSES 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 7.7 Other operating expenses 8.8 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 Non controlling interest PROFIT/(LOSS) IAFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI 15.3 Revaluation surplus on property, plant and equipment 15.4 Statutory credit reserve 15.5 Income tax relating to components of other	2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 102,600 56,527 915,102 4,182,129 3,944,111 [1,183,233] - 2,760,878	3,894,861 242,885 40,819 20,324,529 7,500,855 114,355 731,625 8,346,835 11,977,694 1,385,808 1,775,618 2,051,968 57,500 609,082 5,879,976 17,857,670 3,415,940 2,575,450 119,260 671,108 193,337 112,423 193,337 112,423 8,725,326 (2,854,705) 468,235 6,338,856	782,954 101,851 10,064 4,819,889 2,055,043 1,450 163,731 2,220,224 2,599,665 301,034 429,148 515,025 412,889 1,658,096 4,257,761 178,193 763,120 23,231 145,610 87,021 49,796 471,778 1,718,749 2,539,012 1,777,308	1,604,958 233,711 20,240 9,987,328 4,224,319 52,874 245,678 4,522,871 715,425 850,801 1,025,769 48,759 856,429 3,497,183 8,961,640 1,027,815 1,445,930 58,711 398,905 91,537 114,898 941,502 4,079,298 4,882,342 1,464,707] 3,417,635	2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 63,761 126,289 71,426 1,013,553 4,599,412 4,230,284 [1,272,702] 2,957,582 [51,543] 2,906,039	17,727,941 4,313,333 247,614 40,819 22,329,707 8,147,609 163,546 890,705 9,201,860 13,127,847 1,485,931 2,085,852 2,188,135 602,190 6,362,108 19,489,955 3,691,665 3,010,965 119,545 748,192 261,919 21,265 2,355,045 10,309,540 9,180,415 (3,066,842) 522,458 6,636,031 (83,122) 6,552,909	4,272,916 885,453 102,276 10,064 5,270,709 2,204,250 14,791 216,672 2,435,713 2,834,996 316,564 521,557 561,785 402,786 1,802,692 4,637,688 200,851 863,842 23,323 151,445 109,610 53,779 546,626 1,949,476 2,688,212 2,688,212 2,688,212 1,881,306 [21,580] 1,881,306	8,842,855 1,820,650 234,333 20,240 10,918,078 4,520,097 89,586 352,080 4,961,763 1,061,152 1,110,687 840,476 3,754,188 9,710,503 1,127,174 1,683,040 58,898 413,609 137,670 122,754 1,096,726 4,639,871 5,070,632 (1,535,590) 3,535,042 (36,807) 3,498,235

ОТ	HER DISCLOSURES	BANK UNAUDITED JUN 2018 (KSHS'000)	BANK AUDITED DEC 2018 (KSHS'000)	BANK UNAUDITED MAR 2019 (KSHS'000)	BANK UNAUDITED JUN 2019 (KSHS'000)
01.	NON-PERFORMING LOANS AND ADVANCES				
	a) Gross Non-performing Loans and advances	20,284,353	21,115,395	20,923,135	20,973,711
	Less				
	b) Interest in suspense	3,751,689	5,189,051	5,919,473	6,198,556
	c) Total Non-performing loans and advances (a-b)	16,532,664	15,926,344	15,003,662	14,775,155
	Less				
		/ 050 000	, , , , , , , , ,	/ 050 00/	E 004 EE0
	d) Loan loss provisions e) Net Non Performing Loans (c-d)	4,953,832 11,578,832	6,926,116 9,000,228	6,379,394 8,624,268	7,021,758 7,753,397
	f) Discounted value of securities	11,578,832	9,000,228	8,624,268	7,753,397
	g) Net NPLs exposure (e-f)				-
02.	INSIDER LOANS AND ADVANCES				
	a) Directors, shareholders and associates	3,436,185	3,522,392	3,872,817	3,555,276
	b) Employees	1,345,352	1,263,414	1,213,039	1,159,360
	c) Total Insider Loans and Advances	4,781,537	4,785,806	5,085,856	4,714,636
03.	OFF-BALANCE SHEET ITEMS				
	a) Letters of Credit, Guarantees, Acceptances	37,333,560	37.917.017	39,994,308	39.833.989
	b) Forwards, swaps and options	27,662,289	38,381,215	47,563,695	54,657,101
	c) Other contingent liabilities	3,071,316	1,173,417	1,417,309	769,689
	d) Total Contingent liabilities	68,067,165	77,471,649	88,975,312	95,260,779
04.	CAPITAL STRENGTH				
	a) Core capital	31,135,138	34,201,410	35,090,062	35,131,235
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
	c) Excess/ (deficiency)	30,135,138	33,201,410	34,090,062	34,131,235
Н	d) Supplementary capital	1,324,636	1,583,622	1,441,955	2,220,955
	e) Total capital (a+d)	32,459,774	35,785,032	36,532,017	37,352,190
	f) Total risk weighted assets	190,798,986	199,699,818	202,566,109	205,481,965
	g) Core capital/Total deposit liabilities	17.64%	19.17%	18.55%	17.39%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
	i) Excess /(Deficiency) (g-h)	9.64%	11.17%	10.55%	9.39%
	j) Core capital/Total risk weighted assets	16.32%	17.13%	17.32%	17.10%
	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
	l) Excess /(Deficiency) (j-k)	5.82%	6.63%	6.82%	6.60%
	m)Total capital/Total risk weighted assets	17.01%	17.92%	18.03%	18.18%
	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
	o) Excess /(Deficiency) (m-n) p) Adjusted Core Capital/Total Deposit Liabilities*	2.51%	3.42%	3.53% 19.20%	3.68%
	q) Adjusted Core Capital/Total Risk Weighted Assets*	17.72% 16.38%	20.01% 17.89%	18.30% 17.09%	17.40% 17.10%
	r) Adjusted Total Capital/Total Risk Weighted Assets*	17.54%	18.68%	17.80%	18.18%
05.	LIQUIDITY				
	a)Liquidity ratio	44.12%	44.63%	45.60%	47.94%
	b)Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
	c)Excess /(Deficiency) (a-b)	24.12%	24.63%	25.60%	27.94%
	e adjusted capital ratios include the expected credit loss pro	visions added back	to capital in li	ne with CBK G	uidance Note

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 30 June 2019 includes I&M Bank [T] Limited, I&M Insurance Agency Limited and Youjays Insurance Brokers Limited.

These statements can be accessed on the institution's website www.imbank.com as well as at the registered office at I&M Bank House, 2nd Ngong Avenue, Nairobi. The financial statements were approved by the Board of Directors on 26 August 2019 and signed on its behalf by:

S B R Shah Chairman

Kihara Maina Chief Executive Officer

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I&M Bank is regulated by the Central Bank of Kenya