

<u>AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31 DECEMBER 2021</u>

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I. STATEMENT OF FINANCIAL POSITION	KCB Bai	nk Kenya	National Ba	nk of Kenya	KCB GR	OUP PLC	KCB GR	OUP PLC lidated)
	31-Dec-21 Kes 000	31-Dec-20 Kes 000	31-Dec-21 Kes 000	31-Dec-20 Kes 000	31-Dec-21 Kes 000	Kes 000	31-Dec-21 Kes 000	31-Dec-20 Kes 000
A. ASSETS	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
Cash (both Local & Foreign) Balances due from Central Bank of Kenya	9,372,477 27,674,664	7,597,722 25,839,259	1,250,983 7,722,963	1,100,330 3,750,586	-	-	17,834,897 35,397,627	15,152,993 29,589,845
3. Kenya Government and other securities held for dealing purposes	2,583,083	2,019,227	-	-	-	-	5,462,059	2,019,227
Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-
 Investment securities: a) Held at armotised cost: a. Kenya Government 	88,570,009	69,422,464	33,049,950	34,460,222	_	_	122,014,917	103,882,686
securities b. Other securities	-	-	295,081	-	-	-	9,111,638	10,597,858
 b) Fair value through OCI: a. Kenya Government securities 	94,334,482	71,106,673	20,024,351	15,096,249	-	-	114,969,878	86,202,922
b. Other securities 6. Deposits and balances due from local banking	2,065,054 4,046,727	3,097,833	1,852,529	1,357,790	517,007	1,146,705	24,733,874 1,852,529	8,081,389 4,455,623
institutions 7. Deposits and balances due from banking	4,317,828	8,662,093	496,359	755,496	-	.,,,,,,,,,	43,169,681	39,117,240
institutions abroad 8. Tax recoverable	-	247,078	-	304,692		24,920	-	425,728
9. Loans and advances to customers (net) 10. Balances due from group companies	529,280,381 4,303,501	492,537,561 5,715,418	67,045,738	55,539,275	1,799,959	212,778	675,480,444	595,254,297
11. Investments in associates 12. Investments in subsidiary companies	401,675 -	600,000	649,876 24,963	630,353 24,963		79,661,797	401,675 -	600,000
Investments in joint ventures Investment properties	10,227,387	6,035,000	-		- -		10,666,255	6,035,000
15. Property and equipment 16. Prepaid lease rentals	9,806,117 119,523	9,977,222 122,019	4,119,087	4,374,108	-	-	21,733,983	19,967,596 120,015
17. Intangible assets 18. Deferred tax asset	3,771,158 18,473,135	4,443,725 13,789,704	612,378 3,317,439	744,447 3,136,380		7,597	7,010,170 22,381,701	5,499,457 17,647,182
19. Retirement benefit asset 20. Other assets	17,047,723	37,132,433	6,081,608	5,566,729			27,329,848	43,161,195
21. TOTAL ASSETS B. LIABILITIES	826,394,924	758,345,431		126,841,620	90,997,228	81,703,555	1,139,672,565	987,810,253
22. Balances due to Central Bank of Kenya 23. Customer deposits	624,480,440	- 588,627,915	3,496,740 106,103,099	99,229,389	-	-	3,496,740 837,141,376	767,224,467
24. Deposits and balances due to local banking institutions	3,717,079	1,776,411	10,554,365	6,460,632	-	-	10,032,709	7,237,043
Deposits and balances due to foreign banking institutions	6,060,540	662,973	7,455,621	6,981,903	-	-	34,287,432	12,431,235
Other money market deposits Borrowed funds Balances due to group companies	33,621,640	34,706,661	-	- -	-	3,553,491	37,561,033	37,032,388
29. Tax payable	5,287,663	-	215,227 274	E / 01	-	3,353,471	5,644,087	=
30. Dividends payable 31. Deferred tax liability	5,938,471	177.000	-	5,681	7,007	10,152	655,000	177.000
32. Retirement benefit liability 33. Other liabilities	458,000 23,007,626	177,000 21,123,927	2,353,257	2,228,471	605,261	52,364	458,000 36,888,581	177,000 21,283,837
34. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS	702,571,459	647,074,887	130,178,583	114,906,076	612,268		966,164,958	845,385,970
35. Paid up/Assigned capital 36. Share premium/(discount)	53,986,100	53,986,100	12,683,038	12,368,906	27,690,149	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463 27,690,149
37. Revaluation reserves 38. Retained earnings/Accumulated losses	60,677,534	48,232,365	1,200,558 (5,190,271)	1,225,905	49,840,959	43,970,473	1,200,558 131,577,505	1,225,905
Statutory loan loss reserve Other Reserves/Re-measurement of defined benefit asset/liability	5,346,700 (1,045,618)	(125,558)	4,520,549 9,529	3,794,213 53,393		-	7,958,694 (9,567,560)	2,154,895 (7,896,070)
41. Proposed dividends 42. Capital grants	4,858,749	9,177,637	-	-	9,640,389	3,213,463	9,640,389	3,213,463
43. TOTAL SHAREHOLDERS' FUNDS	123,823,465	111,270,544	16,364,722	11,935,544	90,384,960	78,087,548	171,713,198	142,424,283
	123,823,465	-	-	-	-	-	1,794,409	142,424,283 987,810,253
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest	-	-	146,543,305	-	-	-	1,794,409	-
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME	-	-	-	-	90,997,228	-	1,794,409	-
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 LOADS and advances	826,394,924 59,273,049	758,345,431 52,176,373	6,301,436 5,761,130	- 126,841,620 4,641,097	90,997,228	81,703,555	1,794,409 1,139,672,565 73,973,640	987,810,253 64,770,327
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 5. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income	59,273,049 17,896,923	758,345,431 52,176,373 16,220,619	6,301,436 5,761,130	4,641,097 5,002,783	90,997,228	81,703,555 81,703,555	1,794,409 1,139,672,565 73,973,640 26,535,032	987,810,253 64,770,327 23,177,656
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 5. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	59,273,049 17,896,923 1,194,727	52,176,373 16,220,619 510,169	6,301,436 5,761,130 170,981 6,221	- 126,841,620 4,641,097 5,002,783 86,617	90,997,228 140,487 16,662 157,149	81,703,555 81,703,555	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557	987,810,253 64,770,327 23,177,656 797,469
TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	826,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011	6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169	4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287	90,997,228 140,487 16,662 - 157,149	81,703,555 81,703,555	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141	987,810,253 64,770,327 23,177,656 797,469
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026	6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055	90,997,228 140,487 - 16,662 - 157,149	81,703,555 31,329 31,329	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557	987,810,253 64,770,327 23,177,656 797,469 88,745,652 18,855,318 1,952,551 401,728 21,209,597
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 NET INTEREST INCOME/(LOSS) 4. OTHER OPERATING INCOME	826,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728	6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976	126,841,620 4,641,097 5,002,783 86,617 - 9,730,497 2,463,293 150,287 98,475	90,997,228 140,487 - 16,662 - 157,149	81,703,555 31,329 31,329	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 NET INTEREST INCOME/(LOSS) 4. OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136	6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 3,976,548 8,263,220	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442	90,997,228 140,487 16,662 157,149	81,703,555 31,329 31,329 31,329	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394	987,810,253 64,770,327 23,177,656 797,469
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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	826,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135	6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,430 687,169 3,976,548 8,263,220 84,686 691,150 666,907	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 7,8475 2,712,055 7,018,442 97,005 894,858 486,807	90,997,228 140,487 16,662 157,149 - - 157,149 32,385	31,329 31,329 31,329 31,329	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 - 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016	987,810,253 64,770,327 23,177,656 797,469
43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964	6,301,436 5,761,130 170,981 6,2221 12,239,768 8,263,220 84,686 691,150 666,907 100,021	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508	31,329 31,329 31,329 31,329	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4. Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 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 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282	146,543,305 6.301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065	90,997,228 140,487 16,662 157,149 	31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 TOTAL OPERATING INCOME 5. TOTAL OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,958,614 61,506,085 8,278,303 6,648,903 3,351,977 3,399,876 22,279,059 83,785,144	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551	6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,430 687,169 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,867,837 10,111,027	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 7,98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,045 279,087 1,875,822 8,894,264	90,997,228 140,487 16,662 157,149 	31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,680 28,154,303 95,690,158
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102	146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,788 2,941,403 687,169 347,976 3,976,548 8,263,220 666,907 100,021 305,043 1,847,807 10,111,027	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,665 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436	90,997,228 140,487 16,662 157,149 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,587 658,846	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,633 28,154,303 95,690,158 27,212,143 20,451,028 279,200
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882	6,301,436 5,761,130 170,981 6,221 12,239,788 2,941,403 687,169 347,976 3,976,548 8,263,220 666,907 100,021 305,043 1,847,807 10,111,027	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920	31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607	64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683 28,154,303 95,690,158 27,212,143 20,451,020 389,603
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5. 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 4.5 Other income 4.5 Other income 4.5 Other income 4.5 OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693	146,543,305 6.301,436 5,761,130 170,781 6.221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,011,024 4,266,885 26,719 141,700 762,341 364,429	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,045 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 398,030	90,997,228 140,487 16,662 157,149 157,149 32,385 51,613 15,888,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026	31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 28,154,303 95,690,158 27,212,143 20,451,028 294,200 389,603 38,603 38,003 3,009,291 2,309,813
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 4.5 Other income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109	6,301,436 5,761,130 170,981 6,221 12,239,788 2,941,403 687,169 3,976,548 8,263,220 1,847,807 10,111,027 1,011,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,079 9,724,079	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671	90,997,228 140,487 16,662 157,149 157,149 32,385 51,613 15,688,218 1,154,588 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854	31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 5597,594 351,110 3,856,739 2,170,842 16,126,871	64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683 28,154,303 95,690,158 27,212,143 20,451,028 294,200 389,603 3,609,291 2,309,813 15,703,200 69,971,278
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3. NET INTEREST INCOME/(LOSS) 4. TOTAL 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 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Other income 6. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING SEPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Profit/(loss) before tax and exceptional items 8 Exceptional items 6 Exceptional items	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,01,665 1,790,693 10,520,856 51,558,109 23,586,442	146,543,305 6.301,436 5,761,130 170,981 6.2221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 105,034 1,847,807 10,111,027 10,111,027 10,114,700 762,341 364,429 2,147,992 8,724,070 1,386,957	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 1,73,612 669,051 398,030 1,855,227 8,581,671 312,593	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 47,212 1,553,854 15,530,019	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 10,8634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304	987,810,253 64,770,327 23,177,656 77,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,835 7,504,666 10,274,334 5,389,620 4,985,633 28,154,303 95,690,158 27,212,61,028 296,200 389,603 3,609,291 2,309,813 15,793,208
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4. Other Interest Income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4. Total interest expenses 2.5. 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 4.5 Other income 4.5 Other income 4.5 Other income 4.5 OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental 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 6.8 Total other operating expenses 6.8 Torifi/(loss) before tax and exceptional items 8 Exceptional items 9 Profit/(loss) after exceptional items 10. Current tax	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,049 23,586,442 23,586,442 23,586,442 23,586,442	146,543,305 6.301,436 5,761,130 170,981 6.221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 1,847,807 10,111,007 11,117,007 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957	126,841,620 4,641,977 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,045 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444)	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 47,212 1,553,854 15,530,019	31,329 31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (1,354,089) (7,499)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,814,304	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 28,154,303 95,690,158 27,212,143 20,451,023 294,200 389,603 389,603 389,603 389,603 389,603 389,603 389,603 25,718,8880 25,718,8880 25,718,8880
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 TOTAL OFFICE OF	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 23,586,442	146,543,305 6,301,436 5,761,130 170,981 6,221 12,239,788 2,941,403 687,169 3,479,76 3,976,548 8,263,220 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671 312,553	90,997,228 140,487 16,662 157,149 157,149 32,385 51,613 15,688,218 1,154,288 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019	31,329 31,329 31,329 31,329 31,329 31,329 31,329 31,329 31,329 1,745,856 714,557 745,886 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 5577,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304	64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683 28,154,303 95,690,158 27,212,143 20,451,028 296,200 389,603 3,609,291 2,309,813 15,703,200 69,971,278 25,718,880
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3. NET INTEREST INCOME/ILOSS) 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 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses 6.9 Total other operating expenses 6.9 Total other operating expenses 7. Profit/(Ioss) before tax and exceptional items 10. Current tax 11. Deferred tax 12. Profit/(Ioss) after tax and exceptional items 13. Minority Interest 14. Profit/(Ioss) after tax and exceptional items	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,956 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 16,203,232 4,289,131	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	146,543,305 6,301,436 5,761,130 170,981 6,2221 12,239,768 8,263,220 84,686 691,150 666,907 100,021 335,043 1,847,807 10,111,027 10,111,027 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 1531,628 162,261 1,017,590	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,839 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 557,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 (18,416,884) 4,775,023 34,172,443 81,394	64,770,327 23,177,656 797,469 88,745,452 18,855,318 19,525,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,633 28,154,303 95,690,158 27,212,143 20,451,028 296,200 389,603 3,609,291 2,309,813 15,703,200 69,971,278 25,718,880 10,903,4361 4,788,198 19,603,642
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. Loans and advances 1.2. Government securities 1.3. Deposits and placements with banking institutions 1.4. Other Interest Income 1.5. Total interest income 2. INTEREST EXPENSE 2.1. Customer deposits 2.2. Deposits and placement from banking institutions 2.3. Other interest expenses 2.4. Total interest expenses 2.5. A TOTAL STATE OF TOTAL STATE OF TOTAL OTHERS TO TOTAL OTHERS TO TOTAL OTHERS TO TOTAL OTHERS TO TOTAL OTHERS TOTAL OTHERS TO TOTAL OTHERS TO STATE OTHERS 4.5. Other income 4.5. Other income 4.6. OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1. Loan loss provision 6.2. Staff costs 6.3. Directors' emoluments 6.4. Rental charges 6.5. Depreciation charge on property and equipment 6.6. Amortisation charges 6.7. Other operating expenses 6.8. Total other operating expenses 6.9. Profit/(loss) lafter tax and exceptional items 10. Current tax 11. Deferred tax 12. Profit/(loss) after tax and exceptional items 14. Minority Interest 15. Other Comprehensive income:	59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 116,203,2221 4,289,120	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 [10,063,654] 4,824,069	146,543,305 6,301,436 5,761,130 170,981 6,2221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 335,043 1,847,807 10,111,027 11,110,027 1	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 1,387,426 4,077,889 20,436 1,373,612 669,051 398,030 1,855,227 8,581,671 312,593 112,593 1312,593 1312,593 1312,593 1312,593 1312,593 1312,593 185,4444 50,582	90,997,228 140,487 16,662 157,149 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) 3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 12,988,101 24,729,046 597,594 10,842,607 12,988,101 24,729,046 597,594 16,126,871 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,814,304	64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683 22,154,303 95,670,158 27,212,102 296,200 389,603 3,609,291 2,309,813 15,703,200 15,703,810 15,703,810 10,903,4361 4,788,198
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. Loans and advances 1.2. Government securities 1.3. Deposits and placements with banking institutions 1.4. Other Interest Income 1.5. Total interest income 1.5. Total interest income 2. INTEREST EXPENSE 2.1. Customer deposits 2.2. Deposits and placement from banking institutions 2.3. Other interest expenses 2.4. Total interest expenses 2.4. Total interest expenses 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 4.5 Other income 4.5 Other income 4.5 Other income 4.5 OTHER OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental 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) after exceptional items 8. Exceptional items 9. Profit/(Loss) after tax and exceptional items 10. Current tax 11. Deferred tax 12. Profit/(Loss) after tax and exceptional items 13. Minority Interest 14. Total or income: 15. Other Comprehensive income:	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,956 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 16,203,232 4,289,131	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	146,543,305 6,301,436 5,761,130 170,981 6,2221 12,239,768 8,263,220 84,686 691,150 666,907 100,021 335,043 1,847,807 10,111,027 10,111,027 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 1531,628 162,261 1,017,590	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,839 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 557,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 (18,416,884) 4,775,023 34,172,443 81,394	64,770,327 23,177,656 797,469 88,745,452 18,855,318 19,52,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,633 28,154,303 95,690,158 27,212,143 20,451,028 296,200 389,603 3,609,291 2,309,813 15,703,200 69,971,278 25,718,880 10,903,4361 4,788,198 19,603,4642
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1. Loans and advances 1.2. Government securities 1.3. Deposits and placements with banking institutions 1.4. Other Interest Income 1.5. Total interest income 1.5. Total interest income 2. INTEREST EXPENSE 2.1. Customer deposits 2.2. Deposits and placement from banking institutions 2.3. Other interest expenses 2.4. Total interest expenses 2.5. 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 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7. Profit/(Loss) after tax and exceptional items 8. Exceptional items 9. Profit/(Loss) after tax and exceptional items 10. Current tax 11. Deferred tax 12. Profit/(Loss) after tax and exceptional items 13. Minority Interest 15. Other Comprehensive income: 15. Other Comprehensive income: 15. Other Comprehensive income: 15. Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available-for-sale financial statements of foreign operations	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,956 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 16,203,232 4,289,131	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	146,543,305 6,301,436 5,761,130 170,981 6,2221 12,239,768 8,263,220 84,686 691,150 666,907 100,021 335,043 1,847,807 10,111,027 10,111,027 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 1531,628 162,261 1,017,590	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,839 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 10,364,507 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,814,304 81,394	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 28,154,303 75,690,158 294,200 389,603 3,009,291 2,309,813 15,703,200 69,971,278 25,718,880 10,903,436 4,788,198 19,603,642
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2.1 NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 TOTAL OFFICE OF	826,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,55,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,971 40,503,233 16,203,2221 4,289,120 28,589,131	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 4,22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 23,586,442 110,063,654) 4,824,069 18,346,857	146,543,305 6.301,436 5,761,130 170,981 6.221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,110,027 1,011,020 762,341 364,429 2,147,992 2,147,992 1,1386,957 1,386,957 1,386,957	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,636,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,75,023 34,172,443 34,191,049 [638,000]	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683 22,421,143 20,451,028 294,200 389,603 3,609,291 2,309,813 15,703,200 69,971,278 25,718,880 10,903,4361 4,788,178 19,603,642
42. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2. INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental 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 10. Current tax 11. Deferred tax 12. Profit/(loss) after tax and exceptional items 11. Differed tax 12. Profit/(loss) after tax and exceptional items 13. Minority Interest 14. Other comprehensive income: 15.1 Gains/(Losses) from translating the financial assets 15.3 Re-measurement of defined benefit pension fund 15.4 Share of other comprehensive income 6 of ther comprehensive income 6 of the comprehensive income 6	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 15,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 1(6,203,222) 4,289,120 28,589,131 [896,372] [418,000]	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,553 13,485,558 248,102 208,882 2,201,665 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	146,543,305 6.301,436 5,761,130 170,981 6.221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 2,147,992 1,1386,957 1,386,957 1,386,957 1,386,957	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,045 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 312,593 112,593 312,593 (185,444) 50,582 177,731	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,75,023 34,172,443 81,394 (638,000) [898,571] [418,000]	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 28,154,303 95,690,158 27,212,143 294,200 389,603 389,603 389,603 38,603 315,703,200 49,971,278 25,718,880 110,903,434 4,788,198 19,603,642 19,603,642
44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 1.7 Loans and advances 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 6.9 Other operating expenses 6.9 Other operating expenses 6.9 Total other operating ex	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 116,203,222 4,289,120 28,589,131 [896,372] [418,000]	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 51,558,109 23,586,442 21,586,442 21,063,654 4,824,069 18,346,857	146,543,305 6.301,436 5,761,130 170,981 6.221 12,239,768 8.263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,700 1,386,957 1,386,957 1,386,957 1,386,957 1,386,957 1,386,957 1,386,957	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 312,593 31185,444	90,997,228 140,487 16,662 157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (7,499) (11,372) (1,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,75,023 34,172,443 81,394 (638,000) [898,571] [418,000]	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,229,597 67,535,855 7,504,666 10,274,334 5,389,620 4,985,683 28,154,303 95,690,158 27,212,143 294,200 389,603 389,
44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 11. STATEMENT OF COMPREHENSIVE INCOME 1. INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 1.6 Unsterest EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 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 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income 5. TOTAL OPERATING INCOME 6. OTHER OPERATING INCOME 6. OTHER OPERATING SEYENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.7 Profit/(Loss) after exceptional items 10. Current tax 11. Deferred tax 12. Profit/(Loss) after tax and exceptional items 13. Minority Interest 14. Profit/(Loss) after tax and exceptional items 15. Gians/(Losses) from translating the financial assets 15. Nemeasurement of defined benefit pension fund 15.4 Share of other comprehensive income of associates 15.5 locome tax relating to components of	\$26,394,924 59,273,049 17,896,923 1,194,727 78,364,699 14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 116,203,222 4,289,120 28,589,131 [896,372] [418,000]	758,345,431 52,176,373 16,220,619 510,169 68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,553 13,485,558 248,102 208,882 2,201,665 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	146,543,305 6.301,436 5,761,130 170,981 6.221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 2,147,992 1,1386,957 1,386,957 1,386,957 1,386,957	126,841,620 4,641,097 5,002,783 86,617 9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,045 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 312,593 112,593 312,593 (185,444) 50,582 177,731	90,997,228 140,487 16,662 157,149 32,385 51,613 15,488,218 11,154,508 16,926,724 17,083,873 1,044,027 46,920 2,026 447,212 1,553,854 15,530,019 (22,289) 3,145 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,329 31,329 31,329 31,355 745,886 658,846 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960) (11,372,960)	1,794,409 1,139,672,565 73,973,640 26,535,032 1,648,557 102,157,229 20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,75,023 34,172,443 81,394 (638,000) [898,571] [418,000]	987,810,253 64,770,327 23,177,656 797,469 88,745,452 18,855,318 1,952,551 401,728 21,209,597 67,535,855 7,504,666 10,274,334 5,389,620 28,154,303 95,690,158 27,212,143 294,200 389,603 389,603 389,603 38,603 315,703,200 49,971,278 25,718,880 110,903,434 4,788,198 19,603,642 19,603,642

I. OTHER DISCLOSURES	KCB Bank Kenya		National Bank of Kenya		KCB GROUP PLC (Company)		KCB GROUP PLC (Consolidated)	
	31-Dec-21 Kes 000 Audited	31-Dec-20 Kes 000 Audited	31-Dec-21 Kes 000 Audited	31-Dec-20 Kes 000 Audited	31-Dec-21 Kes 000 Audited	Kes 000	31-Dec-21 Kes 000 Audited	31-Dec-20 Kes 000 Audited
1, NON-PERFORMING LOANS AND ADVANCES								
a) Gross non-performing loans and advances	92,193,441	66,810,159	26,541,854	26,438,040			122,850,349	96,612,758
b) Less Interest in Suspense	7,693,505	7,203,362	4,391,263	4,290,607			12,720,069	11,849,662
c) Total Non-Performing Loans and Advances (a-b)	84,499,936	59,606,797	22,150,591	22,147,433			110,130,280	84,763,096
d) Less Loan Loss Provision	38,766,900	33,533,503	11,782,093	11,322,528			52,307,984	45,904,828
e) Net Non-Performing Loans and Advances(c-d)	45,733,036	26,073,294	10,368,498	10,824,905			57,822,296	38,858,268
f) Discounted Value of Securities	40,764,309	23,561,199	10,239,577	10,330,933			61,440,544	43,674,611
g) Net NPLs Exposure (e-f)	4,968,727	2,512,095	128,921	493,972			(3,618,248)	(4,816,343)
2. INSIDER LOANS AND ADVANCES								
a) Directors, Shareholders and Associates	1,635,949	3,461,438	18	-			1,209,693	1,818,015
b) Employees	14,660,678	14,544,769	5,845,656	5,872,627			22,751,338	21,694,482
c) Total Insider Loans and Advances and other facilities	16,296,627	18,006,207	5,845,674	5,872,627			23,961,031	23,512,497
3. OFF-BALANCE SHEET ITEMS								
a) Letters of credit, guarantees and acceptances	74,967,657	60,389,210	4,514,574	4,996,228			91,241,390	74,319,742
b) Forwards, swaps and options	20,040,940	16,307,815	5,204,900	11,351,200			26,997,359	28,784,319
c) Other contingent liabilities	-	-	-	-				
d) Total Contingent Liabilities	95,008,597	76,697,025	9,719,474	16,347,428			118,238,749	103,104,061
4. CAPITAL STRENGTH								
a) Core capital	107,656,861	102,218,465	10,288,488	6,578,405			156,347,528	143,723,638
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000			1,000,000	1,000,000
c) Excess (a-b) d) Supplementary Capital	106,656,861	101,218,465	9,288,488	5,578,405			155,347,528	142,723,638
e) Total Capital (a+d)	28,966,763	24,455,875	1,316,500	1,256,934 7,835,339			31,578,757	26,610,770 170,334,408
f) Total risk weighted assets	136,623,624 676.510.774	126,674,340 654.392.522	11,604,988 81.308.855	76.036.622			187,926,285 866.573.168	788.786.860
q) Core Capital/Total Deposits Liabilities	17.1%	17.3%	9.1%	6.2%			18.7%	18.7%
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%			8.0%	8.0%
i) Excess (q-h)	9.1%	9.3%	1.1%	(1.8%)			10.7%	10.7%
j) Core Capital/Total Risk Weighted Assets	15.9%	15.6%	12.7%	8.7%			18.0%	18.2%
kl Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%			10.5%	10.5%
l) Excess (i-k)	5.4%	5.1%	2.2%	(1.8%)			7.5%	7.7%
m) Total Capital/Total Risk Weighted Assets	20.2%	19.4%	14.3%	10.3%			21.7%	21.6%
n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%			14.5%	14.5%
o) Excess (m-n)	5.7%	4.9%	[0.2%]	[4.2%]			7.2%	7.1%
p) Adjusted Core Capital/Total Deposit Liabilities*	17.2%	17.6%	9.2%	6.2%			18.8%	18.9%
q) Adjusted Core Capital/Total Risk Weighted Assets*	16.0%	15.8%	12.9%	8.7%			18.1%	18.4%
r) Adjusted Total Capital/Total Risk Weighted Assets*	20.3%	19.5%	14.5%	10.3%			21.8%	21.8%
5. LIQUIDITY								
a) Liquidity Ratio	35.0%	31.2%	41.7%	44.4%			39.1%	36.1%
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%			20.0%	20.0%
c) Excess (a-b)	15.0%	11.2%	21.7%	24.4%			19.1%	16.1%

^{*}The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9.

Key Highlights:

74% growth in FY 2021 profit after tax of KShs. 34.2 billion

Revenues increased by 13.5% to KShs.108.6 billion

Costs went up by 11.9% to KShs. 47.8 billion on higher staff and organisational expenses

The ratio of non-performing loans (NPL) increased from 14.7% to 16.5% on COVID-19 impact on key sectors

Total assets rose by 15.4% to KShs.1.14 trillion, underpinned by 9.1% growth in customer deposits and growth in loans

Capital buffers grew to 750 basis points above the minimum core capital to total risk weighted assets ratio and 720 basis points above the minimum total capital to total risk weighted assets

On 31 July 2021, KCB completed the acquisition of BPR and is now in the process of amalgamation of BPR and KCB Bank Rwanda into a single banking business.

Profit before-tax contribution from Group businesses went up to 13.7%

Proposed Dividend
The Directors of KCB Group Plc. [the "Group"] have recommended a final dividend of Kes. 2.00 having paid an interim dividend of Kes. 1.00 for each ordinary share on the issued and paid up share capital of the company subject to shareholders approval. The final dividend will be payable to the members of the company on the share register at the close of business on Monday 25 April, 2022. If approved, the full dividend per share for the period ended 31 December 2021 will be Kes. 3.00 for each ordinary share Message from the Directors

Message from the Directors
The above financial statements are extracts from the Group's, Bank's and Company's financial statements which have been audited by PricewaterhouseCoopers LLP and received an unqualified opinion. The complete set of audited financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com. They may also be accessed from the institutions Head Office located at Kencom House, Moi Avenue, Nairobi.
The financial statements were approved by the Board of Directors on 16 March 2022 and were signed on its behalf by:
Andrew W. Kairu - Group Chairman | Joshua N Oigara - Group Chief Executive Officer and Managing Director | Anne Eriksson - Director | Bonnie Okumu - Group Company Secretary

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