uaranty Trust Bank (Kenya) Ltd

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST MARCH 2019

UN-AUDITED	FINAN	CIAL	STAT	EME	NTS /	AND O	
I. STATEMENT OF FINANCIAL POSITION		DANK			ODOUD		
	31st March	BANK 31st Dec	31st Mar	31st March	GROUP 31st Dec	31st Mar	
	2018 Shs '000	2018 Shs '000	2019 Shs '000	2018 Shs '000	2018 Shs '000	Shs '000	
A, ASSETS	(Un -Audited)	(Audited)	(Un -Audited)	(Un - Audited)	(Audited)	(Un -Audited)	
Cash (both local and foreign)	157,191	152,422	115,341	656,106	690,135	674,046	
Balances with Central Bank of Kenya Kenya Government and other securities held for dealing purposes	828,928 -	1,120,905	1,013,221	828,928	1,120,905	1,013,221	
Financial Assets at fair value through profit and loss Investment Securities:	•	-	•	-	-	•	
a). Held to Maturity: i). Kenya Government securities	911,854	883,580	873,056	911,854	883,580	873,056	
ii). Other securities b). Available for sale	-	-	-	3,527,066	2,099,831	3,420,108	
Kenya Government securities Other securities	5,711,303 54,650	5,896,175 26,015	6,373,474 26,851	5,711,303 54,650	5,896,176 26,015	6,373,474 26,851	
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	520,992 156,489	78,647 126,346	68,770 447,222	520,992 4,169,345	81,420 3,204,652	68,770 4,346,011	
8) Tax recoverable	108,519	84,090	48,347	108,519	73,799	48,347	
Loans and advances to customers (net) Balances due from banking institutions in the group	12,882,665 137	12,669,666	12,439,125 668	19,877,111 1,056	19,681,830 2,172,463	19,309,303 204,974	
Investments in associates Investments in subsidiary companies	3,273,390	3,375,990	3,375,989	•	-	•	
13) Investments in Joint Ventures 14) Investment properties		-		-	-		
15) Property,plant and equipment 16) Prepaid lease rentals	275,141	248,191	238,502	718,909	671,117	652,543	
17) Intangible assets 18) Deferred tax asset	172,424 78,852	180,679 259,855	174,234 258,726	414,721 346,802	412,708 402,540	408,489 258,726	
19) Retirement benefit asset 20) Other assets	209,103	220,806	309,277	501,166	527,682	1,001,109	
21 TOTAL ASSETS	25,341,638	25,323,367	25,762,803	38,348,528	37,944,853	38,679,027	
B) LIABILITIES 22) Balances due to Central Bank of Kenya		-	-	_	-	-	
Customer deposits Deposits and balances due to local banking institutions	14,994,769	16,048,551 711,900	16,398,322	28,208,389	28,688,558 1,072,378	30,147,161	
25) Deposits and balances due to foreign banking institutions 26) Other money market deposits	1,082	· -	1	11,427	1	55,004	
27) Borrowed funds 27) Borrowed funds 28) Balances due to banking institutions in the group	2,035,726 8,035	908	667,466	2,035,726	2,049	-	
29) Tax payable	-		-		-		
30) Dividends Payable 31) Deferred tax liability	-	•	-	50,746	-	42,500	
32) Retirement benefit liability 33) Other liabilities	190,487	109,000	157,926	507,471	528,447	654,470	
34 TOTAL LIABILITIES	17,230,099	16,870,359	17,223,715	30,813,759	30,291,433	30,899,136	
C) SHAREHOLDERS' EQUITY 35) Paid up/Assigned capital	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	
36) Share premium/(discount) 37) Revaluation reserves	4,225,323 (8,539)	4,225,323 2,616	4,225,323 5,250	4,225,323 (8,539)	4,225,323 2,616	4,225,323 5,250	
38) Retained eamings/Accumulated Losses 39) Statutory Loan Loss Reserve	2,613,821 -	2,944,135	3,027,581	2,278,128 24,127	2,441,564	2,598,581	
40) Other Reserves 41) Proposed dividends		-	-	(320,892)	(358,379)	(393,464)	
42) Non controlling Interest 43) Capital grants		-		55,688	61,362	63,267	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY	8,111,539 25,341,638	8,453,008 25,323,367	8,539,088 25,762,803	7,534,769 38,348,528	7,653,420 37,944,853	7,779,891 38,679,027	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME				7,534,769	7,653,420	7,779,891	
43) Capital grants 44 Total Shareholders' Equity 45 Total Liabilities and Shareholders' Equity				7,534,769	7,653,420 37,944,853	7,779,891	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	25,341,638 404,476 173,067	25,323,367 1,531,591 686,695	25,762,803 325,774 163,584 3,901	7,534,769 38,348,528 676,127 237,782	7,653,420 37,944,853 2,664,716 915,746	7,779,891 38,679,027 574,220 225,329	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	25,341,638 404,476 173,067 5,722 3,152	25,323,367 1,531,591 686,695 22,461 9,556	25,762,803 325,774 163,584 3,901 2,204	7,534,769 38,348,528 676,127 237,782 23,567 3,152	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728	7,779,891 38,679,027 574,220 225,329 19,155 2,204	
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43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 5,509 135	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908	
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43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 18. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300	
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43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 11. Loans and advances 12. Government securities 13. Deposits and placements with banking institutions 14. Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 114,233	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 1,5509 135 180,213 315,250 59,369 33,029 20,721 3,035	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 8,238 233,223	7,653,420 37,944,853 2,664,716 915,746 75,952 9,722 3,666,145 1,110,573 19,022 17,422 1,447,022 2,419,123 253,703 366,933 212,458 104,949	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 5,056	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 OTHER Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.6 Goodwill on Acquisition of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 - 114,233 453,185	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 92,379 1,287,924 145,092 140,533 66,369 89,483 	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 2,3,035 116,154 431,404	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 8,238 233,223 845,609	7,653,420 37,944,853 2,664,716 915,746 175,955 9,728 3,666,145 1,110,573 19,022 11,747,022 2,419,123 253,703 366,933 212,458 104,949 938,043 3,357,166	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 - 8,238 453,185	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 - 89,483 - 441,477 1,729,401	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 - 3,035 116,154 431,404	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 - 8,238 233,223 845,609	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 212,458 104,949 938,043 3,357,166	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095	
43) Capital grants 44 TOTAL SHARFHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 18. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3.0 NET INTEREST INCOME(LICOS) 4.0 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 Goodwill on Acquisition of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charge on property and equipment	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,233 87,828	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 5,509 135 180,213 315,250 59,369 33,029 20,721 3,035 116,154 431,404	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 8,238 233,223 845,609	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,002 117,427 1,247,022 2,419,123 253,703 366,933 212,458 938,043 3,357,166	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 5,056 239,221 813,521 12,673 254,520 22,095 67,289 43,793	
43) Capital grants 44 TOTAL SHARHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 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 Goodwill on Acquestion of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other operating expenses	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 6,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 3,035 -116,154 431,404 958 130,557 16,040 41,744 22,559 10,405 59,269	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 322,242 612,386 81,395 87,236 56,354 8,238 82,382 233,223 845,609	7,653,420 37,944,853 2,664,716 915,746 75,952 3,666,145 1,110,573 19,022 1,417,427 1,447,022 2,419,123 253,703 366,933 212,458 104,949 938,043 3,357,166 370,564 1,014,949 243,437 243,437 243,437 212,462 243,437 212,462 81,498	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 5,056 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Director's emoluments 6.4 Rentals Charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation Charges	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 - 8,238 453,185 17,931 129,450 9,758 35,555 23,417 8,426	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 - 89,483 - 441,477 1,729,401 130,018 508,017 41,131 149,253 87,889 37,809	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 - 3,035 - 116,154 431,404	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 - 8,238 233,223 845,609	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 936,043 3,357,166 370,564 1,014,949	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 18. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME(LLOSS) 4.0 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 Goodwill on Acquisition of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 6.8 Total Operating Expenses	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 - 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605	1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 - 1,729,401 130,018 508,017 41,131 149,232 37,809 488,266 1,422,322	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 3,035 -116,154 431,404	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 61,395 87,236 56,354 8,238 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116	7,653,420 37,944,853 2,664,716 915,746 1,75,955 9,728 3,666,145 1,110,573 19,022 11,747,022 2,419,123 253,703 366,933 212,458 104,949 936,043 3,357,166 370,564 1,014,949 243,457 212,462 81,498 104,949 105,406 107,5	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 11. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other 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 Coodwill on Acquisition of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Other operating expenses 6.6 Other operating expenses 6.7 Other operating expenses 6.8 Total Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 - 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 - 89,483 - 441,477 1,729,401 130,018 508,017 4,131 149,253 37,809 468,286 1,422,322 307,079	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 - 3,035 116,154 431,404 9588 130,557 16,040 41,744 22,559 10,405 89,929 312,192 119,212	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116 142,493	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 370,564 1,014,949 370,564 1,014,949 370,564 370,564 1,014,949 381,049,673 3,339,947 317,219	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 25,4520 25,4520 26,7289 43,793 21,570 191,934 613,874 199,647	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 2.4 Total Interest Expenses 3.0 NET INTEREST INCOME(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 10.0 Current tax 11.0 Deferred tax	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,088 314,605 138,580 (41,574)	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,232 307,079 48,266 1,422,322 307,079 (66,031) 4,887	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 5,509 135 180,213 315,250 59,369 33,029 20,721 3,035 431,404 431,404 958 130,557 16,040 41,744 42,559 10,405 89,929 312,192 119,212 119,212 (35,764)	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 8,238 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 - 104,949 938,043 3,357,166 370,564 1,114,943 76,440 234,367 21,458 81,498 1,498,673 3,039,472 317,219	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 199,647 - 199,647 (42,602)	
43) Capital grants 44 TOTAL SHARFHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHARFHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Depositis and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME(LOSS) 4.0 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 Goodwill on Acquisition of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Director's emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.6 Total Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.0 Ourrent tax 11.0 Deferred tax 12.0 Profit/(Loss) after tax and exceptional items	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 - 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 90,2379 1,287,924 145,092 140,533 66,369 89,483 -7 1,729,401 130,018 508,017 41,131 149,253 37,809 488,266 1,422,322 307,079 (66,031)	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 - 3,035 116,154 431,404 9588 130,557 16,040 41,744 22,559 10,405 89,929 312,192 119,212	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116 142,493	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 1,147,022 2,419,123 253,703 366,933 212,458 104,949 938,043 3,357,166 370,564 1,014,949 212,462 213,457 212,462 81,498 31,049,673 212,462 81,498 31,049,673 31,039,947 317,219	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 25,4520 25,4520 26,7289 43,793 21,570 191,934 613,874 199,647	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Legosits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions on loans and advances 4.2 Other Fees and Commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation Charges 6.7 Other operating expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.0 Current tax 1.1.0 Deferred tax 1.1.0 Profit/(Loss) after tax and exceptional items 13.1 Gains/(Losses) from translating the financial statements of foreign opera	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580 (41,574)	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,232 307,079 48,266 1,422,322 307,079 (66,031) 4,887	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 5,509 135 180,213 315,250 59,369 33,029 20,721 3,035 431,404 431,404 958 130,557 16,040 41,744 42,559 10,405 89,929 312,192 119,212 119,212 (35,764)	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 8,238 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 - 104,949 938,043 3,357,166 370,564 1,114,943 76,440 234,367 21,458 81,498 1,498,673 3,039,472 317,219	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 199,647 - 199,647 (42,602)	
43) Capital grants 44 TOTAL SHARHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME(LOSS) 4.0 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 Goodwill on Acquestion of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.0.0 Current tax 11.0 Deferred tax 12.0 Profit/(Loss) after tax and exceptional items 13.0 Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign opera	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580 (41,574)	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,232 307,079 48,266 1,422,322 307,079 (66,031) 4,887	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 5,509 135 180,213 315,250 59,369 33,029 20,721 3,035 431,404 431,404 958 130,557 16,040 41,744 42,559 10,405 89,929 312,192 119,212 119,212 (35,764)	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 8,238 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116 142,493	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 2,419,123 253,703 366,933 212,458 - 104,949 938,043 3,357,166 370,564 1,114,943 76,440 234,367 212,458 81,498 1,498,673 317,219 1,198,673 317,219 1,198,673 317,219	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 5,056 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874 199,647 (42,602) 157,045	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Legosits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.7 Other operating expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.0 Ourrent tax 1.1.0 Defered tax 1.1.0 Defered tax 1.2.0 Profit/(Loss) after tax and exceptional items 1.3.0 Other Comprehensive Income 1.3.1 Gainsi(Losses) from translating the financial statements of foreign opera 1.3.1 Gainsi(Losses) from translating the financial statements of foreign opera 1.3.2 Fair value changes in available - for-sale financial assets 1.3.3 Revaluation surplus on Property, plant and equipment 1.4 Share of other comprehensive income of associates	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 - 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580 (41,574) - 97,006	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,253 87,828 37,809 48,263 1,422,322 307,079 (66,031) 4,887 245,935	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 - 3,035 116,154 431,404 431,404 41,744 42,559 10,405 89,929 312,192 119,212 (35,764) - 83,448	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 - 8,238 45,609 82,524 268,063 22,518 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,367 57,472 57,367 57,576 57,	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 938,043 3,357,166 370,564 1,014,949 938,043 3,357,166 370,564 1,014,949 1,0	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874 199,647 (42,602) - 157,045	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME(ILOSS) 4.0 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 Goodwill on Acquestion of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charges 6.5 Depreciation Charges 6.6 Total Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.0.0 Current tax 11.0 Deferred tax 12.0 Profit/(Loss) after tax and exceptional items 13.1 Gains/(Losses) after tax and exceptional items 13.2 Fair value changes in available -for-sale financial statements of foreign opera	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 - 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580 - 138,580 (41,574) 97,006	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,998 113,414 992,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,233 37,809 486,266 1,422,322 307,079 245,935	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 3,035	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116 142,493 442,493 455,976) 96,517	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,002 117,427 1,247,022 2,419,123 253,703 366,933 212,458 104,949 938,043 3,357,166 370,564 1,014,943 76,440 234,367 212,452 81,498 1,499,673 317,219 317,219 317,219 1,563 1,678,847 1,907,39 1,173	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 5,056 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874 199,647 (42,602) 157,045	
43) Capital grants 44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Legosits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income 1.5 Total Interest Income 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other 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 Goodwill on Acquisition of subsidiary 4.7 Total Non-Interest Income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation Charges 6.7 Other operating expenses 7.0 Profit/(Loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.1.0 Deferred tax 1.2.0 Profit/(Loss) after tax and exceptional items 1.3.1 Gains/(Losses) from translating the financial statements of foreign opera 1.3.1 Gains/(Losses) after tax and exceptional items 1.3.0 Other Comprehensive income 1.3.1 Gains/(Losses) from translating the financial statements of foreign opera 1.3.2 Fair value changes in available -for-sale financial assets 1.3.3 Revaluation surplus on Property, plant and equipment 1.4.5 Other comprehensive income of other comprehensive income 1.4.0 Other comprehensive income for the year net of tax 1.5.0 Total comprehensive income for the year net of tax	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 - 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,068 314,605 138,580 (41,574) - 97,006	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,253 87,828 37,809 48,263 1,422,322 307,079 (66,031) 4,887 245,935	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 135 180,213 315,250 59,369 33,029 20,721 3,035	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 - 8,238 45,609 82,524 268,063 22,518 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,363 57,472 57,367 57,472 57,367 57,576 57,	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,0022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 104,949 938,043 3,357,166 370,564 1,014,943 76,440 234,367 212,452 81,498 1,049,673 317,219 317,219 317,219 317,219 (142,220) 21,173	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 5,056 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874 199,647 (42,602) 157,045	
43) Capital grants 44 TOTAL SHARFHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY II. STATEMENT OF COMPREHENSIVE INCOME 1.0 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 2.0 INTEREST EXPENSES 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other Interest Expenses 3.0 NET INTEREST INCOME(LOSS) 4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 5.0 TOTAL OPERATING INCOME 6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depociation charge on property and equipment 6.6 Amortisation Charges 6.7 Other operating expenses 6.8 Total Operating Expenses 7.0 Profit/(Loss) after exceptional items 8.0 Exceptional items 9.0 Profit/(Loss) after exceptional items 1.0 Other Comprehensive Income 1.1 Gains/(Losses) from translating the financial statements of foreign opera 1.2 Fair value changes in available -for-sale financial assets 1.3 Revaluation surplus on Property, plant and equipment 1.4 Share of other comprehensive income of associates 1.3 Revaluation surplus on Property, plant and equipment 1.4 Other comprehensive income for the year net of tax	25,341,638 404,476 173,067 5,722 3,152 586,417 216,321 1,313 29,831 247,465 338,952 53,366 36,132 16,497 8,238 114,233 453,185 17,931 129,450 9,758 35,555 23,417 8,426 90,088 314,605 138,580 - 138,580 (41,574) 97,006	25,323,367 1,531,591 686,695 22,461 9,556 2,250,303 836,977 11,988 113,414 962,379 1,287,924 145,092 140,533 66,369 89,483 441,477 1,729,401 130,018 508,017 41,131 149,232 307,079 48,266 1,422,322 307,079 21,173 21,173	25,762,803 325,774 163,584 3,901 2,204 495,463 174,569 5,509 135 180,213 315,250 59,369 33,029 20,721 3,035 116,154 431,404 9588 130,557 16,040 41,744 42,559 10,405 89,929 312,192 119,212 (35,764) - 83,448 - 2,633 2,633 2,633	7,534,769 38,348,528 676,127 237,782 23,567 3,152 940,628 294,072 4,306 29,864 328,242 612,386 81,395 87,236 56,354 - 8,238 233,223 845,609 82,524 268,063 22,518 57,363 57,472 19,130 196,046 703,116 142,493 (45,976) - 96,517	7,653,420 37,944,853 2,664,716 915,746 75,955 9,728 3,666,145 1,110,573 19,022 117,427 1,247,022 2,419,123 253,703 366,933 212,458 - 104,949 936,043 3,357,166 370,564 1,014,943 243,367 21,468 1,049,673 3,039,947 317,219 (158,639) 317,219 (158,639) (67,847) 90,739	7,779,891 38,679,027 574,220 225,329 19,155 2,204 820,908 240,115 6,326 167 246,608 574,300 83,591 91,064 59,510 - 5,056 - 239,221 813,521 12,673 254,520 22,095 67,289 43,793 21,570 191,934 613,874 199,647 (42,602) - 157,045	

31st March 2018 Shs '000 (Un -Audited) 1,448,156 316,821 1,131,335 335,761 795,574 795,574	BANK 31st Dec 2018 Shs '000 (Audited) 2,525,574 439,643 2,085,931 232,952 1,852,979 1,852,979	31st Mar 2019 Shs '000 (Un -Audited) 2,636,442 508,999 2,127,443 264,142 1,863,301	31st March 2018 Shs '000 (Un - Audited) 2,655,168 533,073 2,122,095	GROUP 31st Dec 2018 Shs '000 (Audited) 3,506,149 619,335 2,886,814	31st M 20 Shs '0 (Un -Audite 3,126,3 587,3 2,539,0
2018 Shs '000 (Un -Audited) 1,448,156 316,821 1,131,335 335,761 795,574 795,574	2018 Shs '000 (Audited) 2,525,574 439,643 2,085,931 232,952 1,852,979 1,852,979	2019 Shs '000 (Un -Audited) 2,636,442 508,999 2,127,443 264,142	2018 Shs '000 (Un - Audited) 2,655,168 533,073 2,122,095	2018 Shs '000 (Audited) 3,506,149 619,335	20 Shs '0 (Un -Audite 3,126,3 587,3
Shs '000 (Un -Audited) 1,448,156 316,821 1,131,335 335,761 795,574 795,574	Shs '000 (Audited) 2,525,574 439,643 2,085,931 232,952 1,852,979 1,852,979	Shs '000 (Un -Audited) 2,636,442 508,999 2,127,443 264,142	2,655,168 533,073 2,122,095	Shs '000 (Audited) 3,506,149 619,335	(Un -Audite 3,126,3 587,3
1,448,156 316,821 1,131,335 335,761 795,574 795,574	2,525,574 439,643 2,085,931 232,952 1,852,979 1,852,979	2,636,442 508,999 2,127,443 264,142	2,655,168 533,073 2,122,09 5	3,506,149 619,335	3,126, 587,
316,821 1,131,335 335,761 795,574 795,574	2,085,931 2,085,931 232,952 1,852,979 1,852,979	508,999 2,127,443 264,142	533,073 2,122,09 5	619,335	587
316,821 1,131,335 335,761 795,574 795,574	2,085,931 2,085,931 232,952 1,852,979 1,852,979	508,999 2,127,443 264,142	533,073 2,122,09 5	619,335	587
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The un-audited financial statements are extracts from the books of the institution. The quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website; www.gtbank.co.ke. They may also be accessed at the institution's head office located on plot 1870 Woodvale Close-Westlands.

BAYO VERACRUZ MARY MMUKINDIA MANAGING DIRECTOR DIRECTOR

