

Dividend per Share (Shs per share)

## e unaudited Group and Bank results for the period ended 30 September 2016

| BANK   |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|
| The Board of   | Direct   | ors of [   | Diamor   | d Trus   | t Bank   | Kenya  | Limited  | d is plea  | sed to   | annoui   | nce the unaudited Group a  |
| STATEMENT OF FINANCIAL POSITION  |  | Jun. 2016  |  |  |  |  |  |  |  |  | OTHER DISCLOSURES  |
| 400770   | Shs 000<br>Unaudited   | Shs 000<br>Unaudited   |  |  |  | Shs 000<br>Unaudited   |  | Shs 000<br>Unaudited   | Shs 000<br>Audited   | Shs 000<br>Unaudited   |  |
| ASSETS Cash (both local and foreign) Balances due from Central Banks   | 4,234,633<br>15,649,594  |  | 4,596,013<br>19,631,636  |  |  |  |  | 2,415,974<br>10,482,408  | 2,208,872<br>12,369,273  |  | (1) NON -PERFORMING LOANS AND ADVANCES   |
| Kenya Government and other securities held for dealing purposes  | 15,049,594   | 21,490,5/1   | 19,031,030   | -  | - 15,204,420   | 0,030,004  | - 11,779,326   | -  | -  | 5,214,011  | (a) Gross non-performing loans and advance   |
| Investment Securities: (a) Held to Maturity:   |  |  |  |  |  |  |  |  |  |  | (b) Interest in suspense<br>(c) Total non-performing loans and advanc                                    |
| a. Kenya Government securities<br>b. Other securities  | 74,147,648<br>18,006,485   | 63,582,851<br>15,020,208   |  |  |  | 74,147,648   | 63,582,851   | 48,940,232   | 34,310,709   | 21,701,232   | (a-b)<br>(d) Loan loss provisions  |
| (b) At Fair Value: a. Kenya Government securities b. Other securities  | -  | -  | -  | -  | -  | -  | -  | -  | -  | _  | (e) Net non-performing loans (c-d)<br>(f) Discounted value of securities                                 |
| Deposits and balances due from local banking institutions  | 247,905  | 237,600  | 234,535  | 3,106,403  | 2,147,814  | 247,905  | 237,600  | 234,535  | 3,106,403  | 2,147,814  | (g) Net NPLs Exposure (e-f) (2) INSIDER LOANS AND ADVANCES   |
| Deposits and balances due from banking<br>institutions abroad  | 7,470,394  | 6,839,238  | 8,834,111  | 6,911,078  | 10,471,119   | 1,455,173  | 2,525,160  | 3,819,124  | 1,867,334  | 4,022,041  | (a) Directors, shareholders and associates<br>(b) Employees  |
| Income tax recoverable Loans and advances to customers (net)   | 160,313<br>181,552,891   | 162,557<br>178,526,591   | 90,947<br>179,769,225  | 6,206<br>177,544,871   | 162,646<br>172,283,909   |  |  |  |  |  | (c) Total Insider Loans and Advances (3) OFF-BALANCE SHEET ITEMS   |
| Balances due from group companies<br>Investments in associate<br>Investment in subsidiary companies  | 23,113   | 21,307   | 22,784   | 24,077   | 20,412   | 170,406<br>1<br>4,544,025  | 1  |  | 227,794<br>1<br>3,392,467  | 1  | <ul><li>(a) Letters of credit, guarantees, acceptanc</li><li>(b) Forwards, swaps, and options</li></ul>  |
| Investments in joint ventures Investment properties  | -  | -  | -  | -  | -  | -  | -  | -<br>-   | 5,55 <u>2,</u> 401<br>-<br>-   | -  | (c) Other contingent liabilities (d) Total Contingent Liabilities  |
| Property and equipment<br>Prepaid lease rentals  | 5,492,022  | -  | 5,136,741<br>-   | 5,618,767  | 4,981,048<br>-   | 3,812,739  | -  | -  | 3,996,431  | -  | (4) CAPITAL STRENGTH (a) Core capital  |
| Intangible assets<br>Goodwill  | 1,001,585  | 173,372  | 173,372  | 595,492<br>173,372   | 481,143<br>173,372   | 757,921  | 901,960  | 870,009  | 386,186  |  | (b) Minimum statutory capital<br>(c) Excess/(deficiency)   |
| Deferred tax asset<br>Retirement benefit asset<br>Other assets   | 2,150,596<br>-<br>3.458.230  | -  | -  | 1,735,405<br>-<br>2,475,859  | 1,337,415<br>-<br>3,068,077  | -  | 1,859,187<br>-<br>2,388,664  | -  | 1,430,461<br>-<br>1,834,113  | -  | (d) Supplementary capital (e) Total capital (a+d)  |
| Total Assets   |  | 301,915,966  |  |  |  |  |  |  |  |  | (f) Total risk weighted assets (g) Core capital/total deposit liabilities                                |
| <b>LIABILITIES</b><br>Balances due to Central Bank of Kenya  | -  | -  | -  | -  | -  | -  | -  | -  | -  | _  | (h) Minimum statutory ratio (i) Excess/(deficiency) (g-h)  |
| Customer deposits<br>Deposits and balances due to local banking  |  | 216,114,485  |  |  |  |  |  |  |  |  | (j) Core capital/total risk weighted assets (k) Minimum statutory ratio (l) Executed finings (i.k)       |
| institutions Deposits and balances due to banking institutions abroad  | 8,141,021<br>8,217,907   |  | 6,586,687<br>5,247,327   | 4,447,675<br>3,958,723   | 3,108,218<br>1,509,963   | 8,141,021<br>7,294,763   |  |  | 4,447,675<br>3,701,729   |  | (l) Excess/(deficiency) (j-k) (m) Total capital/total risk weighted assets                               |
| Other money market deposits  Borrowed funds  | 23,333,447   | -  | 23,644,990   | -  | 24,629,434   | -  | -  | 20,392,335   | -  |  | (n) Minimum statutory ratio (o) Excess/(deficiency) (m-n)  |
| Balances due to group companies<br>Current income tax payable  | 302,514  | -  | 924,797  | 291,958  | 116,046  | 267,073  | 326,882  | -  | 239,276  | -  | (5) LIQUIDITY (a) Liquidity ratio (b) Minimum statutory ratio  |
| Dividends payable<br>Deferred income tax liability   | -  | -  | -  | -  | -  | -  | -  | -  | -  | -  | (c) Excess/(deficiency) (a-b)  |
| Retirement benefit liability Other liabilities   | 3,795,153  |  | 4,265,779  | 4,411,306  | 4,148,464  |  |  | 3,069,496  |  |  |  |
| Total Liabilities SHAREHOLDERS' EOUITY   | 2/ 1,212,363   | 261,011,543  | 246,638,617  | 233,303,209  | 208,615,252  | 197,256,314  | 189,780,043  | 1/4,263,691  | 160,951,702  | 137,387,685  | 144.1  |
| Paid up capital<br>Share premium   | 1,065,284<br>7,294,767   |  | 968,440<br>7,294,767   | 968,440<br>7,294,767   | 968,440<br>7,294,767   | 1,065,284<br>7,294,767   | 968,440<br>7,294,767   | 968,440<br>7,294,767   | 968,440<br>7,294,767   |  | We're e  |
| Revaluation reserve<br>Retained earnings   | (533,223)<br>29,242,803  | 27,818,769   |  | (27,970)<br>25,293,925   | (261,207)<br>24,217,070  | 366,854<br>24,728,219  | 366,854<br>23,729,060  | 366,854<br>21,981,322  | 366,854<br>20,760,865  | 367,703<br>19,985,802  |  |
| Statutory loan loss reserve<br>Proposed dividends  | 736,019<br>-   | 852,614  | 1,241,563<br>605,275   | -<br>605,275   | -  | -  | -  | 605,275  | 605,275  | -  | our age  |
| Capital grants   | -  |  |  |  |  |  |  |  |  |  |  |
| Total Shareholders' Equity   |  |  | 35,162,362   |  |  | 33,455,124   | 32,359,121   | 31,216,658   | 29,996,201   | 28,616,712   |  |
| Total Shareholders' Equity Non controlling interests Total Equity  | 4,750,768  |  | 4,084,569  | 4,170,951  | 3,530,589  | -  |  | 31,216,658<br>-<br>31,216,658  | -  |  | serve y  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  | 4,750,768<br>42,556,418  | 4,559,177  | 4,084,569<br><b>39,246,931</b>   | 4,170,951<br><b>38,305,388</b>   | 3,530,589<br><b>35,749,659</b>   | 33,455,124   | 32,359,121   | 31,216,658   | 29,996,201   | 28,616,712   | serve y  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  | 4,750,768<br>42,556,418  | 4,559,177<br><b>40,904,423</b>   | 4,084,569<br><b>39,246,931</b>   | 4,170,951<br><b>38,305,388</b>   | 3,530,589<br><b>35,749,659</b>   | 33,455,124   | 32,359,121   | 31,216,658   | 29,996,201   | 28,616,712   | serve y  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  | 4,750,768<br>42,556,418  | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511   | 4,084,569<br><b>39,246,931</b>   | 4,170,951<br>38,305,388<br>271,608,597   | 3,530,589<br>35,749,659<br>244,364,911   | 33,455,124   | 32,359,121   | 31,216,658<br>205,480,349  | 29,996,201<br>190,947,903  | 28,616,712<br>166,004,397<br>10,829,407  |  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025   | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831   | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144<br>180,562  | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861   | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515   | 15,264,261<br>2,573,450<br>186,779   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453  | Visit any Posta  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180  | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348  | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104   | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632  | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515<br>1,857  | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>8,687   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471   | Visit any Posta<br>services: cash  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806   | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104   | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144<br>180,562<br>5,115   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632  | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515<br>1,857<br>5,914,908   | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>8,687   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929   | Visit any Posta  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>8,191,568   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179   | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104<br>18,387,538   | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144<br>180,562<br>5,115<br>18,782,847   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260  | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515<br>1,857<br>5,914,908   | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>8,687<br>18,033,177   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929<br>4,631,482  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>211,050<br>472,244<br>7,161,738   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>737,124<br>10,634,972  | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104<br>18,387,538<br>6,835,756<br>173,815   | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144<br>180,562<br>5,115<br>18,782,847<br>7,324,211<br>240,970<br>641,650<br>8,206,831   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260<br>4,824,116<br>150,904<br>407,273<br>5,382,293  | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515<br>1,857<br>5,914,908<br>2,423,834<br>64,526<br>207,570   | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>8,687<br>18,033,177<br>6,674,287  | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>12,758,929<br>4,631,482<br>157,234<br>330,224<br>5,118,958  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307  | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>211,05<br>472,244<br>7,161,738<br>9,568,063   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>8,191,568<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>10,634,972<br>15,190,207   | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104<br>18,387,538<br>6,835,756<br>173,815<br>515,431<br>7,525,002<br>10,862,536   | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144<br>180,562<br>5,115<br>18,782,847<br>7,324,211<br>240,970<br>641,650<br>8,206,831<br>10,576,016   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260<br>4,824,116<br>15,090<br>4,07,273<br>5,382,293<br>6,847,967   | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515<br>5,914,908<br>2,423,834<br>64,526<br>207,570<br>2,695,930<br>3,218,978  | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>6,687<br>18,033,177<br>6,674,287<br>122,012<br>579,686<br>7,375,985<br>10,657,192   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929<br>4,631,482<br>157,234<br>330,242<br>5,118,958<br>7,639,971  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307  | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>211,050<br>472,244<br>7,161,738<br>9,568,063   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>737,124<br>10,634,972<br>15,190,207  | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104<br>   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016  | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260<br>4,824,116<br>150,904<br>407,273<br>5,382,293<br>6,847,967   | 31,216,658<br>205,480,349<br>4,481,683<br>1,327,853<br>103,515<br>1,857<br>5,914,908<br>2,423,834<br>64,526<br>207,570<br>2,695,930<br>3,218,978   | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>8,687<br>18,033,177<br>6,674,287<br>122,012<br>579,686<br>7,375,985<br>10,657,192   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929<br>4,631,482<br>157,234<br>330,242<br>5,118,958<br>7,639,971  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307  | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>-<br>8,191,568<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>-<br>25,825,179<br>9,674,934<br>222,914<br>737,124<br>10,634,972<br>15,190,207   | 3,530,589<br>35,749,659<br>244,364,911<br>15,229,831<br>2,961,603<br>196,104<br>-<br>18,387,538<br>6,835,756<br>173,815<br>515,431<br>7,525,002<br>10,862,536  | 33,455,124<br>230,711,438<br>13,445,026<br>5,152,144<br>180,562<br>5,115<br>18,782,847<br>7,324,211<br>240,970<br>641,650<br>8,206,831<br>10,576,016   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260<br>4,824,116<br>150,904<br>407,273<br>5,382,293<br>6,847,967   | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 2,075,70 2,695,390 3,218,978   | 29,996,201<br>190,947,903<br>15,264,261<br>2,573,450<br>186,779<br>8,687<br>18,033,177<br>6,674,287<br>122,012<br>579,686<br>7,375,985<br>10,657,192   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929<br>4,631,482<br>157,234<br>330,242<br>5,118,958<br>7,639,971<br>435,652<br>552,880<br>707,580   | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>7161,738<br>9,568,063<br>536,879<br>976,294<br>895,683<br>100,648<br>2,509,504  | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>3,268,853<br>100,807<br>244,452<br>45,77,456<br>269,032<br>482,898<br>3,868,813<br>3,868,813<br>3,614,112<br>4,577,456  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>737124<br>10,634,972<br>15,190,207<br>993,053<br>1,780,830<br>1,780,830<br>1,763,096<br>188,847<br>4,725,826   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 - 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839   | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260<br>4,824,116<br>150,904<br>407,273<br>5,382,293<br>6,847,967   | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978  | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,687 18,033,177 6,674,287 122,012 579,666 7,375,985 10,657,192 598,773 3818,936 1,060,351 33,300 108,079 2,619,639  | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929<br>4,631,482<br>157,234<br>330,242<br>5,118,958<br>7,639,971<br>435,652<br>552,880<br>70,7580<br>33,300<br>65,679<br>1,795,091  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>7161,738<br>9,568,063<br>536,879<br>976,294<br>895,683<br>100,648<br>2,509,504<br>12,077,567  | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>8,191,568<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456<br>482,898<br>3,89,74<br>4<br>577,456<br>1,80,512<br>5,757,968   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>737124<br>10,634,972<br>15,190,207<br>993,053<br>1,763,096<br>1,763,096<br>1,763,096<br>1,88,847<br>4,725,826<br>19,916,033  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,982 1,272,982 1,29,060 3,378,770 14,241,306  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855  | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977  | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114   | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 8,687 18,033,177 6,674,287 122,012 579,666 7,375,985 10,657,192 598,773 3818,936 1,060,351 33,300 108,079 2,619,639 13,276,831   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>6,598<br>12,758,929<br>4,631,482<br>157,234<br>330,242<br>5,118,958<br>7,639,971<br>435,652<br>552,880<br>707,580<br>33,300<br>65,679<br>1,795,091<br>9,435,062   | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>211,075<br>472,244<br>7,161,738<br>9,568,063<br>100,648<br>2,509,504<br>12,077,567   | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,38,688<br>1,388<br>1,388<br>1,388<br>1,388<br>1,388<br>1 | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>737,124<br>10,634,972<br>15,190,207<br>993,053<br>1,780,830<br>1,763,096<br>188,847<br>4,725,826<br>19,916,033   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,129,060 3,378,770 14,241,306   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855  | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977  | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114   | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,687 18,033,177 6,674,287 122,012 579,686 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328   | 28,616,712<br>166,004,397<br>10,829,407<br>1,779,471<br>143,453<br>12,758,929<br>4,631,482<br>157,234<br>330,242<br>5,118,958<br>7,639,971<br>435,652<br>552,880<br>707,580<br>33,300<br>65,679<br>1,795,091<br>9,435,062  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions  Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses Other interest TINCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>7,161,738<br>9,568,063<br>536,879<br>976,294<br>895,683<br>10,648<br>2,509,504<br>12,077,567  | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>3,191,568<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456<br>269,032<br>482,898<br>389,714<br>1,80,512<br>5,757,968  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>737,124<br>10,634,972<br>15,190,207<br>993,053<br>1,763,096<br>1,763,096<br>1,763,096<br>1,88,847<br>4,725,826<br>19,916,033  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 129,060 3,378,770 14,241,306   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855  | 32,359,121<br>222,145,764<br>8,967,109<br>3,087,658<br>171,861<br>3,632<br>12,230,260<br>4,824,116<br>150,904<br>407,273<br>5,382,293<br>6,847,967<br>347,938<br>448,849<br>657,106<br>58,076<br>59,041<br>1,571,010<br>8,418,977  | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 2,7381 665,136 3,884,114   | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 8,687 18,033,177 6,674,287 122,012 579,686 7,375,985 10,657,192 598,773 818,936 1,060,551 33,300 108,079 2,619,639 13,276,831  | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,234 330,242 4,531,8958 7,639,971 435,652 552,880 707,580 33,300 63,971 9,435,062  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs' emoluments   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070   | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>7161,738<br>9,568,063<br>536,879<br>976,294<br>895,683<br>100,648<br>2,509,504<br>12,077,567<br>2,190,674<br>1,779,367<br>57,903  | 4,084,569<br>39,246,931<br>285,885,548<br>6,199,905<br>1,864,315<br>127,348<br>8,191,568<br>3,268,853<br>100,807<br>244,452<br>3,614,112<br>4,577,456<br>269,032<br>482,898<br>3,814,912<br>4,577,456<br>1,80,512<br>5,757,968   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>7,7124<br>10,634,972<br>15,190,207<br>993,053<br>1,780,830<br>1,780,830<br>1,780,830<br>1,780,830<br>1,780,830<br>1,780,830<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,930<br>1,783,93 | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,982 1,272,982 1,272,982 1,274,291 1,262,599 1,272,820 1,274,291 1,262,599 1,274,291 1,262,599 1,272,820 1,272,82 | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,655 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855  | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977  | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 5,914,908 2,423,834 64,526 270,7570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822   | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,687 18,033,177 6,674,287 122,012 579,686 7,375,985 10,657,192 598,773 3818,933 1,060,551 33,300 108,079 2,619,639 13,276,831   | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,234 330,242 5,118,958 7,639,971 435,652 552,880 707,580 33,300 65,679 1,795,091 9,435,662   | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Other interest expenses Other fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070<br>3,601,159<br>2,751,087<br>489,857<br>646,344<br>192,173<br>2,823,457<br>10,589,662   | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 16,729,801 6,478,444 7,161,738 9,568,063 536,879 976,294 895,683 2,509,504 12,077,567 2,190,674 1,779,367 57,903 315,192 418,292 123,085 1,936,277 6,820,790  | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 269,032 482,898 389,714 2,577,568 886,405 959,848 1,180,512 5,757,968 886,405 959,848 165,065 204,736 6,058 93,358 3,287,014  | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>222,914<br>737,124<br>10,634,972<br>15,190,207<br>993,053<br>1,763,096<br>1,763,096<br>1,88,847<br>4,725,826<br>19,916,033<br>2,178,175<br>3,261,35<br>98,882<br>542,940<br>772,335<br>213,844<br>3,282,087<br>10,349,398   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,290,60 3,378,770 14,241,306 1,324,577 2,390,481 7,10,61 395,090 573,612 164,494 2,415,724 7,335,039  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542   | 32,359,121 222,145,764  8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698   | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480  | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 8,687 18,033,177 6,674,287 122,012 579,686 7,375,985 10,657,192 598,773 818,936 1,060,551 33,300 108,079 2,619,639 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 5,118,958 7,639,971 435,652 552,880 707580 33,300 65,679 1,795,091 9,435,062 926,986 1,394,303 41,234 197,527 346,890 11,295 1,397,181 4,415,4181   | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OFCOMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Forfit before tax and exceptional items Exceptional items  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>7,39,948<br>10,812,765<br>14,686,307<br>765,294<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070<br>3,601,159<br>2,751,081<br>85,591<br>489,857<br>646,344<br>192,173<br>2,823,457<br>10,589,662<br>7,807,408  | 4,559,177<br>40,904,423<br>301,915,966<br>12,329,511<br>4,175,876<br>224,414<br>16,729,801<br>6,478,444<br>7,161,738<br>9,568,063<br>536,879<br>976,294<br>895,683<br>100,648<br>2,509,504<br>12,077,567<br>2,190,674<br>1,779,367<br>57,903<br>315,192<br>418,292<br>123,085<br>1,936,277<br>6,820,790<br>5,256,777 | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 482,898 389,714 38,868 1,180,512 5,757,968 886,405 959,984 27,408 165,065 204,736 60,058 983,358 3,287,014 2,470,954  | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 10,634,972 15,190,207 18,88,47 4,725,826 19,916,033 2,178,175 3,261,135 98,882 542,940 772,335 213,844 3,282,087 10,349,398 9,566,635   | 3,530,589 35,749,659 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 129,060 3,378,770 14,241,306 1,324,577 2,390,481 71,061 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 1100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313  | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 15,90,41 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135   | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 103,515 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622  | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 6,674,287 122,012 579,686 7,375,985 10,657,192 598,773 318,936 1,060,551 33,300 108,079 2,619,639 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807                            | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 12,758,929 4,631,482 157,234 330,242 5,118,958 7,639,971 435,652 552,880 707,580 33,300 65,679 1,795,091 9,435,062 926,986 1,394,303 41,234 197,527 346,890 111,295 1,397,181 4,415,416 5,019,646  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  Fees and commissions on loans and advances Other fees and commissions income foreign exchange trading income Dividend income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loas provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Forfit after exceptional items Share of associate profit after tax   | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 739,948 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 18,397,070 3,601,159 2,751,081 85,591 489,857 10,589,662 7,807,408 4,716  | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 211,050 472,244 7,161,738 9,568,063  100,648 2,509,504 12,077,567  2,190,674 1,779,367 5,7903 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 5,526,777 5,526,777 5,526,777 5,526,777 5,526,777 5,526,777 5,526,777 3,158                       | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 1,91,568 3,268,853 100,807 244,452 3,614,112 4,577,456 482,898 389,714 38,868 1,180,512 5,757,968 886,405 959,984 27,408 610,058 983,358 3,287,014 2,470,954 2,470,954 2,470,954  | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737,124 10,634,972 15,190,207 993,053 1,780,830 1,763,096 188,847 4,725,826 19,916,033 2,178,175 3,261,135 98,882 542,940 772,335 213,844 3,282,087 10,349,398 9,566,635 9,566,635 9,566,635  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 7,525,002 10,862,536 714,291 1,262,599 1,272,820 129,060 3,378,770 14,241,306 1,324,577 2,390,481 71,061 395,030 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768  | 33,455,124 230,711,438 13,445,026 5,1512,144 180,562 5,1115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313                             | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 4,07,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135   | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622  | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 8,687 18,033,177 6,674,287 122,012 579,686 7,375,985 10,657,192 598,773 818,936 1,060,551 33,300 108,079 2,619,639 13,276,831 1,556,902 1,974,328 56,257 26,1308 465,384 465,384 142,659 1,765,186 6,222,024 7,054,807   | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,234 330,242 5,118,958 7,639,971 435,652 552,880 707,580 33,300 65,679 1,795,091 9,435,062 926,986 1,394,303 41,234 197,527 346,890 111,295 1,397,811 4,415,416 5,019,646  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses Other interest expenses Other interest expenses Other fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items  | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>2,056,066<br>3,710,763<br>18,397,070<br>3,601,159<br>2,751,081<br>489,857<br>646,344<br>192,173<br>2,823,457<br>10,589,662<br>7,807,408  | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 16,729,801 6,478,444 7,161,738 9,568,063  12,329,504 12,077,567  2,190,674 1,779,367 5,793 2,123,085 1,936,277 6,820,790 5,256,777 3,158 5,259,935 (2,066,793)  | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 4,577,456 1,180,512 5,757,968 886,405 959,984 27,408 165,065 204,736 60,058 983,358 3,287,014 2,470,954 2,473,654   | 4,170,951<br>38,305,388<br>271,608,597<br>21,347,025<br>4,213,348<br>264,806<br>25,825,179<br>9,674,934<br>737,124<br>10,634,972<br>15,190,207<br>993,053<br>1,763,096<br>1,763,096<br>4,725,826<br>19,916,033<br>2,178,175<br>3,261,35<br>98,882<br>542,940<br>772,335<br>213,844<br>3,282,087<br>10,349,398<br>10,349,398<br>9,566,635   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,129,060 3,378,770 14,241,306 1,324,577 2,390,481 7,10,61 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 6,906,267   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,151 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 -6,210,313                    | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 15,90,41 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135   | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 103,515 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622  | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 8,687 18,033,177 6,674,287 122,012 579,666 7,375,985 10,657,192 598,773 818,936 1,060,551 33,300 108,079 2,619,639 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 12,758,929 4,631,482 15,7234 330,024 5,718,958 7,639,971 435,652 552,880 707,580 33,00 65,679 1,795,091 9,435,062 926,986 1,394,303 41,234 197,527 346,890 111,295 1,397,181 4,415,416 5,019,646 5,019,646   | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Other interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total OPERATING INCOME  OPERATING INCOME  OPERATING INCOME  OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Profit before tax and exceptional items Exceptional items Share of associate profit after tax Profit before tax Current tax   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>739,948<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070<br>3,601,159<br>2,751,081<br>85,591<br>489,857<br>646,344<br>192,173<br>2,823,457<br>10,589,662<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408  | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 211,075 6,478,444 7,161,738 9,568,063  10,064 2,509,504 12,077,567  2,190,674 1,779,367 5,7903 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 3,1588 5,259,935 (2,066,792) 428,726   | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 4,577,456 1,180,512 5,757,968 886,405 959,984 27,408 165,065 204,736 60,058 983,358 3,287,014 2,470,954 2,473,654   | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737,124 10,634,972 15,190,207 993,053 1,780,830 1,763,096 188,847 4,725,826 19,916,033 2,178,175 3,261,135 98,882 542,940 772,335 213,844 3,282,087 10,349,398 9,566,635 (1,443) 9,566,192 (3,470,859) 505,473  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 1,29,060 3,378,770 14,241,306 1,324,577 2,390,481 710,691 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,910,305 (2,257,201)  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800)                   | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)            | 29,996,201 190,947,903 15,264,261 2,573,450 186,779 8,687 18,033,177 6,674,287 122,012 579,686 7,375,985 10,657,192 598,773 818,936 1,065,7192 1,374,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807  | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 15,724 330,242 5,118,958 7,639,971 435,652 552,880 707,580 3,300 65,679 1,795,091 9,435,062 26,986 1,394,303 41,234 197,527 346,890 111,295 1,397,181 4,415,416 5,019,646 (1,730,132) 5,019,646 (1,730,132) 1123,845  | Visit any Posta<br>services: cash<br>withdrawal, ba  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit before tax and exceptional items Share of associate profit after tax Profit before tax Current tax Deferred tax credit Profit after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(loss) from translating the financial  | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 739,948 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 3,710,763 18,397,070 3,601,159 2,751,081 489,857 646,344 192,173 2,823,457 10,589,662 7,807,408 4,716 7,812,124 (2,921,915) 428,726 5,318,935   | 4,559,177 40,904,423 301,915,966 12,329,511 4,175,876 224,414 16,729,801 6,478,444 7,161,738 9,568,063 536,879 976,294 895,683 2,509,504 12,077,567 2,190,674 1,779,367 5,79,03 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 3,158 5,259,935 (2,066,792) 428,726 3,621,869                                  | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 269,032 482,898 389,714 2,477,954 1,180,512 5,757,968 886,405 959,848 127,408 165,065 204,736 60,058 93,358 3,287,014 2,470,954 2,700 2,473,654 1,608,472   | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737124 10,634,972 15,190,207 93,053 1,780,830 1,763,096 1,763,096 1,763,096 2,178,175 3,261,35 98,882 542,940 772,335 213,847 3,282,087 10,349,398 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,565,192 (3,470,859) 505,473 6,599,806  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,129,060 3,378,770 14,241,306 1,324,577 2,390,481 7,10,61 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,910,358 (2,257,201) 114,717 4,768,551   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,1152,144 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726                 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)            | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 6,674,287 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,238 | Visit any Posta services: cash withdrawal, ba mini statemen  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Torit before tax and exceptional items Exceptional items Profit after exceptional items Exceptional items Profit after tax and exceptional items Deferred tax credit Profit after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(loss) from translating the financial statements of foreign operations Fair value changes in equity investments   | 4,750,768<br>42,556,418<br>313,768,781<br>18,388,315<br>6,846,180<br>264,577<br>25,499,072<br>9,744,129<br>328,688<br>10,812,765<br>14,686,307<br>765,294<br>1,456,289<br>1,283,574<br>205,606<br>3,710,763<br>18,397,070<br>3,601,159<br>2,751,081<br>85,591<br>48,857<br>10,589,662<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>7,807,408<br>4,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,716<br>8,7 | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 211,052 472,244 7,161,738 9,568,063  10,0648 2,509,504 12,077,567  2,190,674 1,779,367 5,7903 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 5,256,777 5,256,777 5,256,777 5,31588 5,259,935 (2,066,792) 42,876                                | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 1,91,568 3,268,853 100,807 244,452 3,614,112 4,577,456 1,80,512 5,757,968 886,405 959,84 27,408 165,065 204,736 60,058 983,358 3,287,014 2,470,954 2,470,954 2,270 2,473,654 (865,182)  | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737,124 10,634,972 15,190,207 993,053 1,780,830 1,763,096 188,847 4,725,826 19,916,033 2,178,175 3,261,135 98,882 542,940 772,335 213,844 3,282,087 10,349,398 9,566,635 (1,443) 9,566,192 (3,470,859) 505,473  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 129,060 3,378,770 14,241,306 1,324,577 2,390,481 71,061 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,910,256 (2,257,201) 114,711  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,1152,144 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726                 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,857 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)            | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 6,674,287 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,238 | Visit any Posta services: cash withdrawal, ba mini statemen  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income foreign exchange trading income Dividend income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total of the first factor of the fi | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 739,948 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 3,710,763 18,397,070 3,601,159 2,751,081 489,857 646,344 192,173 2,823,457 10,589,662 7,807,408 4,716 7,812,124 (2,921,915) 428,726 5,318,935   | 4,559,177 40,904,423 301,915,966 12,329,511 4,175,876 224,414 16,729,801 6,478,444 7,161,738 9,568,063 536,879 976,294 895,683 2,509,504 12,077,567 2,190,674 1,779,367 5,79,03 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 3,158 5,259,935 (2,066,792) 428,726 3,621,869                                  | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 269,032 482,898 389,714 2,477,954 1,180,512 5,757,968 886,405 959,848 127,408 165,065 204,736 60,058 93,358 3,287,014 2,470,954 2,700 2,473,654 1,608,472   | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737124 10,634,972 15,190,207 93,053 1,780,830 1,763,096 1,763,096 1,763,096 2,178,175 3,261,35 98,882 542,940 772,335 213,847 3,282,087 10,349,398 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,565,192 (3,470,859) 505,473 6,599,806  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,129,060 3,378,770 14,241,306 1,324,577 2,390,481 7,1061 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,910,355 (2,257,201) 114,717 4,768,551  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,1152,144 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726                 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,8577 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)           | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 6,674,287 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,238 | Visit any Posta services: cash withdrawal, ba mini statemen  |
| Non controlling interests Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Exceptional items Profit after tax and exceptional items Exceptional items OTHER COMPREHENSIVE INCOME  Gains/(loss) from translating the financial statements of foreign operations Fair value changes in equity investments Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income of associates of other comprehensive income of  | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 739,948 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 3,710,763 18,397,070 3,601,159 2,751,081 489,857 646,344 192,173 2,823,457 10,589,662 7,807,408 4,716 7,812,124 (2,921,915) 428,726 5,318,935   | 4,559,177 40,904,423 301,915,966 12,329,511 4,175,876 224,414 16,729,801 6,478,444 7,161,738 9,568,063 536,879 976,294 895,683 2,509,504 12,077,567 2,190,674 1,779,367 5,79,03 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 3,158 5,259,935 (2,066,792) 428,726 3,621,869                                  | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 269,032 482,898 389,714 2,477,954 1,180,512 5,757,968 886,405 959,848 127,408 165,065 204,736 60,058 93,358 3,287,014 2,470,954 2,700 2,473,654 1,608,472   | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737124 10,634,972 15,190,207 93,053 1,780,830 1,763,096 1,763,096 1,763,096 2,178,175 3,261,35 98,882 542,940 772,335 213,847 3,282,087 10,349,398 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,565,98,806   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,129,060 3,378,770 14,241,306 1,324,577 2,390,481 7,1061 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,910,355 (2,257,201) 114,717 4,768,551  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,1152,144 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726                 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,8577 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)           | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 6,674,287 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,238 | Visit any Posta services: cash withdrawal, ba mini statemen  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit before tax and exceptional items Exceptional items Share of associate profit after tax Profit after exceptional items Share of associate profit after tax Deferred tax credit Profit after tax and exceptional items Share of associate profit after tax Profit after tax and exceptional items Skare of associate profit after tax Profit after tax and exceptional items Skare of associate profit after tax Profit after tax and exceptional items Skare of associate profit after tax Profit after tax and exceptional items Share of associate profit after tax Profit after ax and exceptional items Share of associate profit after tax Profit after ax and exceptional items Share of operations Fair value changes in equity investments Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to component of other comprehensive income Other comprehensive income for the  | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 739,948 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 18,397,070 3,601,159 2,751,081 85,591 489,857 646,344 192,173 2,823,457 10,589,662 7,807,408 4,716 7,807,408 4,716 7,812,124 (2,921,915) 428,726 5,318,935  | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 211,050 6,478,444 7161,738 9,568,063  536,879 976,294 895,683 100,648 2,509,504 12,077,567  2,190,674 1,779,367 5,7903 315,192 418,292 123,085 1,936,277 5,256,777 5,256,777 5,256,777 5,256,777 3,158 5,259,935 (2,066,792) 428,726 3,621,869        | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 269,032 482,898 389,714 38,868 1,180,512 5,757,968 886,405 959,984 27,408 165,065 40,058 983,358 3,287,014 2,470,954 (865,182) 1,608,472 (461,607)  | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737,124 10,634,972 15,190,207 993,053 1,780,830 1,763,096 188,847 4,725,826 19,916,033 2,178,175 3,261,135 98,882 2542,940 772,335 213,844 3,282,087 10,349,398 9,566,635 (1,443) 9,565,192 (3,470,859) 505,473 6,599,806   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 129,060 3,378,770 14,241,306 1,324,577 2,390,481 71,061 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,911,035 (6,257,201) 114,717 4,768,551  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,1152,144 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726                 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,8577 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)           | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 6,674,287 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 157,238 | Visit any Posta services: cash withdrawal, ba mini statemen  |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit before tax and exceptional items Exceptional items Share of associate profit after tax Profit before tax Current tax Deferred tax credit Profit after tax and exceptional items Share of associate profit after tax Profit before tax Current tax Deferred tax credit Profit after tax and exceptional items Share of other comprehensive income of associates Income tax relating to component of other comprehensive income   | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 739,948 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 3,710,763 18,397,070 3,601,159 2,751,081 489,857 646,344 192,173 2,823,457 10,589,662 7,807,408 4,716 7,812,124 (2,921,915) 428,726 5,318,935   | 4,559,177 40,904,423 301,915,966  12,329,511 4,175,876 224,414 211,075 6,478,444 7,161,738 9,568,063  10,0648 2,509,504 12,077,567  2,190,674 1,779,367 5,7903 315,192 418,292 123,085 1,936,277 6,820,790 5,256,777 3,1588 5,259,935 (2,066,792) 42,87,63 3,621,869  (417,559)                                      | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 8,191,568 3,268,853 100,807 244,452 3,614,112 4,577,456 269,032 482,898 389,714 2,477,954 1,180,512 5,757,968 886,405 959,848 127,408 165,065 204,736 60,058 93,358 3,287,014 2,470,954 2,700 2,473,654 1,608,472   | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 222,914 737124 10,634,972 15,190,207 93,053 1,780,830 1,763,096 1,763,096 1,763,096 2,178,175 3,261,35 98,882 542,940 772,335 213,847 3,282,087 10,349,398 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,566,635 (1,443) 9,565,98,806   | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 714,291 1,262,599 1,272,820 2,129,060 3,378,770 14,241,306 1,324,577 2,390,481 7,1061 395,090 573,612 164,494 2,415,724 7,335,039 6,906,267 4,768 6,910,355 (2,257,201) 114,717 4,768,551  | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,1152,144 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726                 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 4,316,135 (1,776,677)          | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,8577 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 (657,168)           | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 6,674,287 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 62,758,929 4,631,482 15,738,929 4,631,482 5,118,958 7,639,971 435,652 552,880 707,580 33,00 65,679 1,795,091 9,435,062 926,986 1,394,303 41,234 197,527 346,890 111,295 1,397,181 4,415,416 5,019,646 (1,730,132,5) 123,845 3,413,359  | Visit any Posta services: cash withdrawal, ba mini statemen  CONT Tel: +254 20 284 9888   Mobile   WWW.A |
| Non controlling interests  Total Equity  Total Liabilities and Shareholders' Equity  STATEMENT OF COMPREHENSIVE INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions income Foreign exchange trading income Dividend income Other income Total Non-Interest Income TOTAL OPERATING INCOME  OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Torial operating expenses Torial operating expenses Torial there exceptional items Exceptional items Profit after exceptional items Exceptional items Profit after tax and exceptional items Exceptional items OTHER COMPREHENSIVE INCOME  Gains/(loss) from translating the financial statements of foreign operations Fair value changes in equity investments Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to component of other comprehensive income Other comprehensive income for the period   | 4,750,768 42,556,418 313,768,781 18,388,315 6,846,180 264,577 25,499,072 9,744,129 328,688 10,812,765 14,686,307 765,294 1,456,289 1,283,574 205,606 3,710,763 18,397,070 3,601,159 2,751,081 85,591 489,857 10,589,662 7,807,408 4,716 7,812,124 (2,921,915) 428,726 5,318,935  | 4,559,177 40,904,423 301,915,966 12,329,511 4,175,876 224,414 716,738 9,568,063 536,879 976,294 895,683 10,048 2,509,504 11,779,367 57,903 315,192 418,292 123,085 1,916,277 6,820,790 5,256,777 5,158,259,935 (2,066,792) 428,726 3,621,869   | 4,084,569 39,246,931 285,885,548 6,199,905 1,864,315 127,348 1,91,568 3,268,853 100,807 244,452 3,614,112 4,577,456 1,807,144,512 5,757,968 886,405 959,984 27,408 165,065 204,736 60,058 983,358 3,287,014 2,470,954 (865,182) 1,608,472 (461,607)  | 4,170,951 38,305,388 271,608,597 21,347,025 4,213,348 264,806 25,825,179 9,674,934 737,124 10,634,972 15,190,207 993,053 1,780,830 1,763,096 188,847 4,725,826 19,916,033 2,178,175 3,261,135 98,882 542,940 772,335 213,844 3,282,087 10,349,398 9,566,635 (1,443) 9,565,192 (3,470,595) 5,956,635 (1,433) 9,565,192 (3,470,597) 6,599,806  | 3,530,589 35,749,659 244,364,911 15,229,831 2,961,603 196,104 18,387,538 6,835,756 173,815 515,431 7,525,002 10,862,536 129,060 3,378,770 14,241,306 1,324,577 2,390,481 71,061 395,090 573,612 4,4768,551 (676,658)   | 33,455,124 230,711,438 13,445,026 5,152,144 180,562 5,115 18,782,847 7,324,211 240,970 641,650 8,206,831 10,576,016 501,818 660,389 926,502 58,076 100,054 2,246,839 12,822,855 2,694,774 1,657,032 49,446 228,063 387,138 125,889 1,470,200 6,612,542 6,210,313 6,210,313 (2,441,800) 428,726 4,197,239 | 32,359,121 222,145,764 8,967,109 3,087,658 171,861 3,632 12,230,260 4,824,116 150,904 407,273 5,382,293 6,847,967 347,938 448,849 657,106 58,076 59,041 1,571,010 8,418,977 1,496,281 1,055,029 32,950 143,765 248,793 81,326 1,044,698 4,102,842 4,316,135 4,316,135 (1,776,671) 4,28,726 2,968,190 | 31,216,658 205,480,349 4,481,683 1,327,853 103,515 1,8577 5,914,908 2,423,834 64,526 207,570 2,695,930 3,218,978 169,769 210,506 267,480 17,381 665,136 3,884,114 631,861 583,256 14,822 78,914 121,809 40,293 535,537 2,006,492 1,877,622 1,877,622 1,877,622 1,877,622 1,877,622 | 29,996,201 190,947,903 15,264,261 2,573,450 18,6779 8,6877 18,033,177 122,012 579,866 7,375,985 10,657,192 13,276,831 1,556,902 1,974,328 56,257 261,308 465,384 142,659 1,765,186 6,222,024 7,054,807 7,054,807 7,054,807 7,054,807 7,054,807                               | 28,616,712 166,004,397 10,829,407 1,779,471 143,453 6,598 12,758,929 4,631,482 5,118,958 7,639,971 435,652 552,880 707,580 33,300 65,679 1,795,091 9,435,062 926,986 1,394,303 41,234 197,527 346,890 11,95,091 141,256 5,019,646 (1,701,132) 123,845 3,413,359  | Visit any Posta services: cash withdrawal, ba mini statemen  Tel: +254 20 284 9888   Mobile www.         |

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| p and Bank results for the period ended 30 September 2016 |            |            |             |              |            |            |                           |            |            |                      |  |  |
|---|------------|------------|-------------|--------------|------------|------------|---------------------------|------------|------------|----------------------|--|--|
|   |            |            | GROUP       |              |            | BANK       |                           |            |            |                      |  |  |
|   | Sep. 2016  | Jun. 2016  | Mar. 2016   | Dec. 2015    | Sep. 2015  | Sep. 2016  | Jun. 2016                 | Mar. 2016  | Dec. 2015  | Sep. 2015            |  |  |
|   | Shs 000    | Shs 000    | Shs 000     | Shs 000      | Shs 000    | Shs 000    | Shs 000                   | Shs 000    | Shs 000    | Shs 000              |  |  |
|   | Unaudited  | Unaudited  | Unaudited   | Audited      | Unaudited  | Unaudited  | Unaudited                 | Unaudited  | Audited    | Unaudited            |  |  |
| D   |            |            |             |              |            |            |                           |            |            |                      |  |  |
|   |            |            |             |              |            |            |                           |            |            |                      |  |  |
|   |            |            |             |              |            |            |                           |            |            |                      |  |  |
| vances  | 7,757,805  | 7,402,105  | 7,202,441   | 4,914,257    | 2,748,097  | 5,540,401  | 5,324,914                 | 4,033,289  | 3,656,066  | 1,763,640            |  |  |
|   | 1,381,664  | 1,084,338  | 810,235     | 639,360      | 394,759    | 911,517    | 737,712                   | 515,878    | 386,496    | 205,679              |  |  |
| /ances  | 6,376,141  | 6,317,767  | 6,392,206   | 4,274,897    | 2,353,338  | 4,628,884  | 4,587,202                 | 3,517,411  | 3,269,570  | 1,557,961            |  |  |
|   | 5,244,536  | 3,988,172  | 3,546,780   | 2,820,579    | 2,137,948  | 4,442,322  |                           | 2,309,311  | 2,061,470  | 1,557,961            |  |  |
|   | 1,131,605  | 2,329,594  | 2,845,426   | 1,454,318    | 215,390    | 186,562    |                           | 1,208,100  | 1,208,100  | וטפונכנו             |  |  |
|   | 1,131,605  | 2,329,594  | 2,845,426   | 1,454,318    | 215,390    | 186,562    |                           | 1,208,100  | 1,208,100  | _                    |  |  |
|   | -,,5,,505  |            | _,0 .5, .20 | ., .5 .,5 .0 |            | .00,502    | - 1,520,1 55              | -,200,.00  | .,200,.00  |                      |  |  |
| S   |            |            |             |              |            |            |                           |            |            |                      |  |  |
| tes   | 4,535,402  | 4,582,197  | 4,236,817   | 3,545,443    | 3,821,943  | 4,036,386  | 3,919,749                 | 3,537,644  | 3,059,775  | 3,099,954            |  |  |
|   | 1,312,579  | 1,195,568  | 1,150,391   | 1,193,080    | 1,035,689  | 1,182,793  | 1,074,238                 | 1,030,094  | 988,122    | 928,877              |  |  |
| es  | 5,847,981  | 5,777,765  | 5,387,208   | 4,738,523    | 4,857,632  | 5,219,179  | 4,993,987                 | 4,567,738  | 4,047,897  | 4,028,831            |  |  |
|   |            |            |             |              |            |            |                           |            |            |                      |  |  |
| tances  | 24,838,773 | 24,832,832 | 24,064,083  | 26,673,020   | 27,894,048 | 21,183,665 | 21,129,916                | 20,912,243 | 22,523,991 | 23,093,687           |  |  |
|   | 13,263,051 | 26,754,761 | 34,843,025  | 17,944,105   | 29,783,729 | 12,620,030 | 25,384,740                | 33,157,793 | 16,489,302 | 28,225,375           |  |  |
|   | -          |            |             |              |            |            |                           |            |            |                      |  |  |
|   | 38,101,824 | 51,587,593 | 58,907,108  | 44,617,125   | 57,677,777 | 33,803,695 | 46,514,656                | 54,070,036 | 39,013,293 | 51,319,062           |  |  |
|   |            |            |             |              |            |            |                           |            |            |                      |  |  |
|   |            |            |             |              |            |            | 25,805,804                |            |            |                      |  |  |
|   |            |            |             |              |            | 1,000,000  |                           | 1,000,000  | 1,000,000  | 1,000,000            |  |  |
|   |            |            |             |              |            |            | 24,805,804                |            |            |                      |  |  |
|   |            |            |             |              |            | 4,207,922  |                           | 4,893,468  | 4,878,966  | 5,219,122            |  |  |
|   |            |            |             |              |            |            | 30,051,552<br>175,257,728 |            |            |                      |  |  |
|   |            |            |             |              |            | 16.5%      | 175,257,728               | 18.7%      | 20.1%      | 167,211,926<br>22.0% |  |  |
|   |            |            |             |              |            | 8.0%       |                           | 8.0%       | 8.0%       | 8.0%                 |  |  |
|   |            |            |             |              |            | 8.5%       |                           | 10.7%      | 12.1%      | 14.0%                |  |  |
| ets   |            |            |             |              |            | 14.9%      |                           | 14.9%      | 14.8%      | 14.4%                |  |  |
|   |            |            |             |              |            | 10.5%      | 10.5%                     | 10.5%      | 10.5%      | 10.5%                |  |  |
|   |            |            |             |              |            | 4.4%       |                           | 4.4%       | 4.3%       | 3.9%                 |  |  |
| sets  |            |            |             |              |            | 17.3%      |                           | 17.7%      | 17.7%      | 17.5%                |  |  |
|   |            |            |             |              |            | 14.5%      | 14.5%                     | 14.5%      | 14.5%      | 14.5%                |  |  |
|   |            |            |             |              |            | 2.8%       | 2.6%                      | 3.2%       | 3.2%       | 3.0%                 |  |  |
|   |            |            |             |              |            |            |                           |            |            |                      |  |  |
|   |            |            |             |              |            | 48.5%      | 47.8%                     | 41.9%      | 39.0%      | 30.0%                |  |  |
|   |            |            |             |              |            | 20.0%      | 20.0%                     | 20.0%      | 20.0%      | 20.0%                |  |  |
|   |            |            |             |              |            | 28.5%      | 27.8%                     | 21.9%      | 19.0%      | 10.0%                |  |  |
|   |            |            |             |              |            |            |                           |            |            |                      |  |  |

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Nasim Devji Managing Director

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