

**Unaudited Statement of comprehensive income**

For the third quarter ended 30th September 2017

	Notes	30-Sep-17 D'000	30-Sep-16 D'000	% change
Interest and similar income	2	417,769	379,303	10%
Interest and similar expense	3	(149,760)	(147,031)	2%
Net Interest Income		268,009	232,272	15%
Fees and commission income		103,435	83,788	23%
Fees and commission expense		(4,065)	(2,812)	45%
Net fee and commission income		99,370	80,976	23%
Net trading income		22,820	23,654	-4%
Other operating income		9,813	21,138	-54%
Operating income		400,012	358,040	12%
Net impairment gain on financial asset		11,115	14,712	-24%
Personnel expenses		(119,343)	(115,893)	3%
Depreciation and amortization		(58,613)	(52,347)	12%
Other expenses		(130,103)	(123,922)	5%
		(296,944)	(277,450)	7%
Profit before income tax		103,068	80,590	28%
Income tax expense		(30,921)	(21,819)	42%
Profit for the period		72,147	58,771	23%
Other comprehensive income, net of income tax				
Foreign currency translation difference for foreign operations		-	-	0%
Net loss on fair value of investments in treasury bills		-	-	0%
Other comprehensive income for the period (net of tax)		-	-	0%
Total comprehensive income for the period		72,147	58,771	23%
Profit attributable to equity holders of the Bank		72,147	58,771	23%
Total comprehensive income attributable to equity holders of the Bank		72,147	58,771	23%
Basic/diluted earnings per share (Bututs)		36	29	24%

Exchange Rate: \$1=D47.25

**Unaudited Statement of financial position**

As at 30th September 2017

	Notes	30-Sep-17 D'000	30-Sep-16 D'000	% change
ASSETS				
Cash and cash equivalents	5	1,625,253	1,509,800	8%
Trading assets	6	2,167,620	1,705,415	27%
Loans and advances to customers	7	1,002,770	881,149	14%
Investment in other equity securities		101,370	101,370	0%
Currents tax asset			6,012	-100%
Deferred tax asset		7,126		100%
Property, plant and equipment		691,298	707,342	-2%
Intangible assets		76,207	74,520	2%
Other assets		195,528	239,574	-18%
TOTAL ASSETS		5,867,172	5,225,182	12%
LIABILITIES				
Deposits from Customers	8	4,908,945	4,257,877	15%
Current tax liabilities		10,921	-	100%
Deferred tax liabilities		-	13,583	-100%
Employee benefit obligations		2,322	2,670	-13%
Other liabilities		223,514	269,981	-17%
TOTAL LIABILITIES		5,145,702	4,544,111	13%
EQUITY				
Stated capital		200,000	200,000	0%
Income surplus		108,063	77,572	39%
Statutory reserves		216,053	200,000	8%
Revaluation reserve		193,013	193,013	0%
Credit risk reserve		4,341	10,486	-59%
Total equity attributable to equity holders of the Bank		721,470	681,071	6%
TOTAL LIABILITIES AND EQUITY		5,867,172	5,225,182	12%

