

**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%
<b>Net Interest Income</b>		<b>268,009</b>	<b>232,272</b>	<b>15%</b>
Fees and commission income		103,435	83,788	23%
Fees and commission expense		(4,065)	(2,812)	45%
<b>Net fee and commission income</b>		<b>99,370</b>	<b>80,976</b>	<b>23%</b>
Net trading income		22,820	23,654	-4%
Other operating income		9,813	21,138	-54%
<b>Operating income</b>		<b>400,012</b>	<b>358,040</b>	<b>12%</b>
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%
		<b>(296,944)</b>	<b>(277,450)</b>	<b>7%</b>
<b>Profit before income tax</b>		<b>103,068</b>	<b>80,590</b>	<b>28%</b>
Income tax expense		(30,921)	(21,819)	42%
<b>Profit for the period</b>		<b>72,147</b>	<b>58,771</b>	<b>23%</b>
<b>Other comprehensive income, net of income tax</b>				
Foreign currency translation difference for foreign operations		-	-	0%
Net loss on fair value of investments in treasury bills		-	-	0%
<b>Other comprehensive income for the period (net of tax)</b>		<b>-</b>	<b>-</b>	<b>0%</b>
<b>Total comprehensive income for the period</b>		<b>72,147</b>	<b>58,771</b>	<b>23%</b>
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*

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

