

**Unaudited Statement of comprehensive income***For the second quarter ended 30th September 2018*

	<i>Notes</i>	<b>30-Sep-18</b> D'000	30-Sep-17 D'000	<i>% change</i>
Interest and similar income	2	<b>315,382</b>	417,769	-25%
Interest and similar expense	3	<b>(77,878)</b>	(149,760)	-48%
<b>Net Interest Income</b>		<b>237,504</b>	268,009	-11%
Fees and commission income		<b>96,129</b>	103,435	-7%
Fees and commission expense		<b>(4,693)</b>	(4,065)	15%
<b>Net fee and commission income</b>		<b>91,436</b>	99,370	-8%
Net trading income		<b>24,910</b>	22,820	9%
Other operating income		<b>10,164</b>	9,813	4%
<b>Operating income</b>		<b>364,014</b>	400,012	-9%
Net impairment gain on financial asset		<b>16,099</b>	11,115	45%
Personnel expenses		<b>(119,331)</b>	(119,343)	0%
Depreciation and amortization		<b>(61,625)</b>	(58,613)	5%
Other expenses		<b>(124,503)</b>	(130,103)	-4%
		<b>(289,360)</b>	(296,944)	-3%
<b>Profit before income tax</b>		<b>74,654</b>	103,068	-28%
Income tax expense		<b>(20,158)</b>	(30,921)	-35%
<b>Profit for the period</b>		<b>54,496</b>	72,147	-24%
<b>Other comprehensive income, net of income tax</b>				
Foreign currency translation difference for foreign operation		-	-	0%
Net loss on fair value of investments in treasury bills		-	-	0%
<b>Other comprehensive income for the period (net of tax)</b>		-	-	0%
<b>Total comprehensive income for the period</b>		<b>54,496</b>	72,147	-24%
Profit attributable to equity holders of the Bank		<b>54,496</b>	72,147	-24%
Total comprehensive income attributable to equity holders of the Bank		<b>54,496</b>	72,147	-24%
Basic/diluted earnings per share (Bututs)		<b>27</b>	36	-24%
<b>Exchange Rate: \$1=D49.075</b>				

**Unaudited Statement of financial position***As at 30th September 2018*

	<i>Notes</i>	<b>30-Sep-18</b> <b>D'000</b>	<b>30-Sep-17</b> <b>D'000</b>	<i>% change</i>
<b>ASSETS</b>				
Cash and cash equivalents	5	1,812,656	1,625,253	12%
Trading assets	6	2,696,165	2,167,620	24%
Loans and advances to customers	7	1,217,492	1,002,770	21%
Investment in other equity securities		89,950	101,370	-11%
Deferred tax asset		4,672	7,126	-34%
Property, plant and equipment		700,221	691,298	1%
Intangible assets		51,228	76,207	-33%
Other assets		183,786	195,528	-6%
<b>TOTAL ASSETS</b>		<b>6,756,170</b>	<b>5,867,172</b>	<b>15%</b>
<b>LIABILITIES</b>				
Deposits from Customers	8	5,862,364	4,908,945	19%
Current tax liabilities		5,158	10,921	-53%
Employee benefit obligations		1,819	2,322	-22%
Other liabilities		160,915	223,514	-28%
<b>TOTAL LIABILITIES</b>		<b>6,030,256</b>	<b>5,145,702</b>	<b>17%</b>
<b>EQUITY</b>				
Stated capital		200,000	200,000	0%
Income surplus		104,009	108,063	-4%
Statutory reserves		228,746	216,053	6%
Revaluation reserve		193,013	193,013	0%
Credit risk reserve		146	4,341	-97%
<b>Total equity attributable to equity holders of the Bank</b>		<b>725,914</b>	<b>721,470</b>	<b>1%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>6,756,170</b>	<b>5,867,172</b>	<b>15%</b>

