

**Unaudited Statement of comprehensive income**

For the fourth quarter ended 31st December 2018

	Notes	31-Dec-18 D'000	31-Dec-17 D'000	% change
Interest and similar income	2	428,858	551,218	-22%
Interest and similar expense	3	(101,131)	(188,521)	-46%
Net Interest Income		327,727	362,697	-10%
Fees and commission income		148,942	150,290	-1%
Fees and commission expense		(5,570)	(5,219)	7%
Net fee and commission income		143,372	145,071	-1%
Net trading income		37,817	31,247	21%
Other operating income		19,168	13,049	47%
Operating income		528,084	552,064	-4%
Net impairment gain on financial asset		14,963	22,635	-34%
Personnel expenses		(172,485)	(166,965)	3%
Depreciation and amortization		(82,286)	(78,503)	5%
Other expenses		(175,346)	(183,332)	-4%
		(415,154)	(406,165)	2%
Profit before income tax		112,930	145,899	-23%
Income tax expense		(30,493)	(43,768)	-30%
Profit for the period		82,437	102,131	-19%
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		82,437	102,131	-19%
Profit attributable to equity holders of the Bank		82,437	102,131	-19%
Total comprehensive income attributable to equity holders of the Bank		82,437	102,131	-19%
Basic/diluted earnings per share (Bututs)		41	51	-19%

Exchange Rate: \$1=D49.40

**Unaudited Statement of financial position***For the fourth quarter ended 31st December 2018*

	<i>Notes</i>	31-Dec-18 D'000	31-Dec-17 D'000	<i>% change</i>
ASSETS				
Cash and cash equivalents	5	1,575,266	1,739,415	-9%
Trading assets	6	2,689,315	2,514,505	7%
Loans and advances to customers	7	1,542,407	931,170	66%
Investment in other equity securities	6	89,950	101,370	-11%
Deferred tax asset		4,672	7,126	-34%
Property, plant and equipment		669,380	697,516	-4%
Intangible assets		47,016	73,246	-36%
Other assets		120,824	206,715	-42%
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TOTAL ASSETS		6,738,830	6,271,063	7%
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LIABILITIES				
Deposits from Customers	8	5,845,366	5,350,663	9%
Current tax liabilities		18,459	13,768	34%
Employee benefit obligations		1,819	2,322	-22%
Other liabilities		149,332	182,856	-18%
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TOTAL LIABILITIES		6,014,976	5,549,609	8%
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EQUITY				
Stated capital		200,000	200,000	0%
Income surplus		111,829	108,047	4%
Statutory reserves		228,746	216,053	6%
Revaluation reserve		183,133	193,013	-5%
Credit risk reserve		146	4,341	-97%
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Total equity attributable to equity holders of the Bank		723,854	721,454	0%
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TOTAL LIABILITIES AND EQUITY		6,738,830	6,271,063	7%

