

## **GUARANTY TRUST BANK PLC**

## STATEMENT TO THE NIGERIAN STOCK EXCHANGE AND THE SHAREHOLDERS ON THE EXTRACT OF UNAUDITED IFRS RESULTS FOR THE 3 MONTHS PERIOD ENDED 31 MARCH 2021

The Board of Directors of Guaranty Trust Bank Plc is pleased to announce the Group's unaudited results for the period ended 31 March 2021

Financial assets at fair value through profit or loss         168,610         67,535         128,363         36,227           Derivative financial assets         31,092         26,449         31,092         26,449           Investment securities:         -         3,274         3,274         3,274         3,274           - Fair value through Profit or Loss         3,274         3,274         3,274         3,274           - Fair value through other comprehensive income         797,719         693,372         698,560         569,632           - Held at amortised cost         213,359         283,583         1,681         77,820           Assets pledged as collateral         605,72         62,200         60,329         61,956           Loans and advances to customers         1,688,667         1,662,732         1,373,240         1,410,578           Restricted deposits and other assets         1,189,134         1,226,481         1,116,568         1,160,172           Investment in subsidiaries         -         56,903         56,903         56,903           Property and equipment         1610,97         148,783         141,621         128,690           Intangible assets         19,132         19,872         8,684         9,294           Defered tax sasets </th <th>Consolidated and Separate Statements of Financial Position as at 31 March 2021</th> <th>Group Mar 2021</th> <th>Group Dec 2020</th> <th>Parent Mar 2021</th> <th>Parent Dec 2020</th>	Consolidated and Separate Statements of Financial Position as at 31 March 2021	Group Mar 2021	Group Dec 2020	Parent Mar 2021	Parent Dec 2020
Cash and bank balances         709,478         745,557         432,817         493,209           Financial assets at fair value through profit or loss         168,610         67,535         128,363         36,227           Derivative financial assets         31,092         26,449         31,092         26,449           Investment securities:         -         -         -         32,774         3,274         3,274         3,274           - Fair value through Profit or Loss         3,274         3,274         3,274         3,274         3,274           - Fair value through profit or Loss         3,274         283,583         1,681         77,800           - Fair value through other comprehensive income         797,719         693,372         698,560         596,932           - Fair value through other comprehensive income         707,719         693,372         698,560         596,932           - Fair value through other comprehensive income         707,719         693,372         698,560         61,929           Loans and advances to customers         1,638,667         1,662,732         1,373,240         1,410,578           Restricted deposits and other assets         1,189,134         1,226,481         1,116,516         1,160,172           Investment insubsidiaries         1,		<del>N</del> 'million	N'million	<del>N</del> 'million	<del>N</del> 'million
Financial assets at fair value through profit or loss168,61067,535128,36336,227Derivative financial assets31,09226,44931,09226,449Investment securities:-3,2743,2743,2743,274- Fair value through Profit or Loss3,2743,2743,2743,2743,274- Fair value through other comprehensive income797,719693,372698,560596,932- Held at amortised cost213,359283,5831,68177,820Assets pledged as collateral60,57262,20060,32961,956Loans and advances to banks67996740Loans and advances to customers1,688,6671,662,7321,373,2401,410,578Restricted deposits and other assets1,189,1341,226,4811,116,5681,160,172Investment in subsidiaries-56,90356,90356,903Property and equipment1610,097148,783141,621128,690Intangible assets19,13219,8728,6849,294Defered tax assets4364,716Deposits from banks113,333101,510713Deposits from customers3,604,0173,509,3192,948,3782,881,686Financial liabilities2,6042,7592,6032,759Other liabilities3,604,0173,509,3192,948,3783,281,466Financial liabilities110,3511,03511,03511,035Curren	ASSETS				
Derivative financial assets31,09226,44931,09226,449Investment securities:3,2743,2743,2743,274- Fair value through Profit or Loss3,2743,2743,2743,274- Fair value through other comprehensive income797,719693,372609,502609,329- Held at amortised cost213,359283,5831,68177,520Assets pledged as collateral60,57262,20060,32961,956Loans and advances to banks6679967400Loans and advances to customers1,638,6671,662,7321,373,2401,410,578Restricted deposits and other assets1,189,1341,226,4811,116,5681,60,712Investment in subsidiaries-56,90356,90356,903Property and equipment161,007148,783141,621128,600Intangible assets19,13219,8728,6849,294Deferred tax assets4364,71614614,614IABILITIES111,333101,510713Deposits from banks110,353101,5102,248,3782,81,686Financial liabilities2,50,493,50,4013,50,41011,035Current income tax liabilities2,72,21935,62,2322,85,98321,970Other barrowed funds12,1702113,89512,130211,31,71Deferred tax liabilities14,1544,154,524,134,5519,720Other barrowed funds12,17021	Cash and bank balances	709,478	745,557	432,817	493,209
Investment securities:         Investment securities: <thinvestment securities:<="" th="">         Investment securities:<!--</td--><td>Financial assets at fair value through profit or loss</td><td>168,610</td><td>67,535</td><td>128,363</td><td>36,227</td></thinvestment>	Financial assets at fair value through profit or loss	168,610	67,535	128,363	36,227
- Fair value through Profit or Loss3,2743,2743,2743,2743,2743,274- Fair value through other comprehensive income797,719693,372698,560596,932- Held at amortised cost213,359283,5831,68177,820Assets pledged as collateral605,7262,20060,957640,95Loans and advances to banks67996740Loans and advances to customers1,638,6671,662,7321,373,2401,410,578Restricted deposits and other assets1,189,1341,226,4811,116,661,160,172Investment in subsidiaries56,90356,903128,690Property and equipment161,097148,783141,621128,690Intangible assets91,31219,8728,6849,294Deferred tax assets4364,716TOTAL ASSETS4,992,6374,944,6534,053,1994,061,544IABILITESDeposits from banks113,333101,5102,948,3782,81,686Financial liabilities3,604,0173,509,3192,948,3782,81,686Current income tax liabilities272,219356,223228,598321,976Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,69424,96010,28019,520Other borrowed funds121,702113,895121,302113,471Deferred tax liabilit	Derivative financial assets	31,092	26,449	31,092	26,449
- Fair value through other comprehensive income797,719693,372698,560596,932- Held at amortised cost213,359283,5831,68177,820Assets pledged as collateral605,7262,20060,20961,950Loans and advances to banks679967940Loans and advances to customers1,638,6671,662,7321,373,2401,410,578Restricted deposits and other assets1,189,1341,226,4811,116,5681662,7321,373,240Investment in subsidiaries56,90356,90356,903Property and equipment161,097148,783141,621128,690Intangible assets19,13219,8728,6849,294Deferred tax assets4,992,6374,944,6534,053,1994,061,544LABILITES	Investment securities:				
- Held at amortised cost213,359283,5831,68177,820Assets pledged as collateral60,57262,20060,32961,956Loans and advances to banks67996740Loans and advances to customers1,638,6671,662,7321,373,2401,410,578Restricted deposits and other assets1,189,1341,226,4811,116,5681,661,732Investment in subsidiaries-56,90356,903Property and equipment161,097148,783141,621128,690Intangible assets19,13219,8728,6849,294Deferred tax assets4,992,6374,944,6534,053,1994,061,544LABILITIES113,333101,510713Deposits from banks113,333101,510713Deposits from customers3,604,0173,509,3192,948,3782,851,686Financial liabilities at fair value through profit or loss11,03511,0352,0532,758Other liabilities215,79821,5792,6032,7593,21,976Other borrowed funds15,79821,52912,320113,471Deferred tax liabilities4,155,02113,895121,302113,471Deferred tax liabilities4,155,023,334,983,359,144Other borrowed funds14,71614,71614,71614,716Chart LIABILITIES14,71614,71614,71614,716Share capital14,71614,71614,71614,716	– Fair value through Profit or Loss	3,274	3,274	3,274	3,274
Assets pledged as collateral60,57262,20060,32961,956Loans and advances to banks67996740Loans and advances to customers1,638,6671,662,7321,373,2401,410,578Restricted deposits and other assets1,189,1341,226,4811,116,5681,60,72Investment in subsidiaries56,90356,903Property and equipment161,097148,783141,621128,690Intangible assets19,13219,8728,6849,294Deferred tax assets44364,716TOTAL ASSETS4,992,6374,944,6534,053,1994,061,544Deposits from banks113,333101,510713Deposits from customers3,604,0173,509,3192,948,3782,81,686Financial liabilities at fair value through profit or loss11,03511,035Other liabilities27,2719356,223228,598321,976Current income tax liabilities15,79821,59212,78219,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities4,155,4024,302,853,334,9883,359,144CAPITAL AND RESERVES4,471614,71614,71614,716Share apital14,71614,71614,71614,71614,716Share apital6,928(6,928)(6,928)-<	– Fair value through other comprehensive income	797,719	693,372	698,560	596,932
Loans and advances to banks         67         99         67         40           Loans and advances to customers         1,638,667         1,662,732         1,373,240         1,410,578           Restricted deposits and other assets         1,189,134         1,226,481         1,116,568         1,160,172           Investment in subsidiaries          56,903         56,903           Property and equipment         161,097         148,783         141,621         128,690           Intangible assets         19,132         19,872         8,684         9,294           Deferred tax assets         436         4,716             TOTAL ASSETS         4,992,637         4,944,653         4,053,199         4,061,544           LABILITIES         113,333         101,510         7         13           Deposits from customers         3,604,017         3,509,319         2,948,378         2,881,686           Financial liabilities at fair value through profit or loss         11,035             Deposits from customers         2,604         2,759         2,2639         3,21,976           Current income tax liabilities         15,798         21,522         12,830         110,351 <t< td=""><td>– Held at amortised cost</td><td>213,359</td><td>283,583</td><td>1,681</td><td>77,820</td></t<>	– Held at amortised cost	213,359	283,583	1,681	77,820
Loans and advances to customers         1,638,667         1,662,732         1,373,240         1,410,578           Restricted deposits and other assets         1,189,134         1,226,481         1,116,568         1,160,172           Investment in subsidiaries          56,903         56,903           Property and equipment         161,097         148,783         141,621         128,690           Intangible assets         19,132         19,872         8,684         9,294           Deferred tax assets         436         4,716             TOTAL ASSETS         4,992,637         4,944,653         4,053,199         4,061,544           LABILITIES         113,333         101,510         7         13           Deposits from banks         11,335         101,510         7         13           Deposits from customers         3,604,017         3,509,319         2,948,378         2,881,686           Financial liabilities at fair value through profit or loss         11,035          11,035            Other liabilities         161,017         3,502,31         2,245,98         321,976           Current income tax liabilities         121,702         113,895         121,302         113,471	Assets pledged as collateral	60,572	62,200	60,329	61,956
Restricted deposits and other assets         1,189,134         1,226,481         1,116,568         1,160,172           Investment in subsidiaries	Loans and advances to banks	67	99	67	40
Investment in subsidiaries         Investment in subsidiaries         Investment in subsidiaries         Interpret in subsidiaries <th< td=""><td>Loans and advances to customers</td><td>1,638,667</td><td>1,662,732</td><td>1,373,240</td><td>1,410,578</td></th<>	Loans and advances to customers	1,638,667	1,662,732	1,373,240	1,410,578
Property and equipment161,097148,783141,621128,690Intangible assets19,13219,8728,6849,294Deferred tax assets4364,71644TOTAL ASSETS4,992,6374,944,6534,053,1994,061,544LABILITIES113,333101,510713Deposits from banks111,333101,510713Deposits from customers3,604,0173,509,3192,948,3782,881,686Financial liabilities at fair value through profit or loss11,035-11,0352,758Other liabilities2,6042,7592,6032,758321,976Other liabilities15,79821,59212,85819,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,7694,130,2583,334,9883,359,144CAPITAL AND RESERVES14,71614,71614,71614,716Share capital14,71614,71614,71614,71614,716Share premium123,471123,471123,471123,471123,471Treasury shares(6,928)(6,928)6,92813,03813,010	Restricted deposits and other assets	1,189,134	1,226,481	1,116,568	1,160,172
Intangible assets19,13219,8728,6849,294Deferred tax assets4364,716TOTAL ASSETS4,992,6374,944,6534,053,1994,061,544LIABILITIESDeposits from banks1113,333101,510713Deposits from customers3,604,0173,509,3192,948,3782,881,686Financial liabilities at fair value through profit or loss111,035Derivative financial liabilities2,6042,7592,6032,758Other liabilities272,219356,223228,598321,976Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,69424,96010,28019,520Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,69424,96010,28019,520TOTAL LIABILITIES4,155,4024,130,2583,334,9883,359,144CAPITAL AND RESERVES14,71614,71614,71614,716Share capital14,71614,71614,71614,71614,716Share premium123,471123,471123,471123,471123,471Treasury shares6(6,928)(6,928)(6,928)16,92813,050	Investment in subsidiaries	-	-	56,903	56,903
Deferred tax assets         436         4,716            TOTAL ASSETS         4,992,637         4,944,653         4,053,199         4,061,544           LIABILITIES	Property and equipment	161,097	148,783	141,621	128,690
TOTAL ASSETS4,992,6374,944,6534,053,1994,061,544LABILITIESDeposits from banks113,333101,510713Deposits from customers3,604,0173,509,3192,948,3782,881,686Financial liabilities at fair value through profit or loss11,03511,035Derivative financial liabilities2,6042,7592,6032,758Other liabilities272,219356,223228,598321,976Current income tax liabilities15,79821,59212,78519,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities4,155,4024,130,2583,34,9883,359,144CAPITAL AND RESERVES14,71614,71614,71614,716Share capital123,471123,471123,471123,471123,471Treasury shares(6,928)(6,928)(6,928)Retained earnings216,129193,921153,084137,050	Intangible assets	19,132	19,872	8,684	9,294
LIABILITIES         Initial and the second seco	Deferred tax assets	436	4,716	-	-
Deposits from banks       113,333       101,510       7       13         Deposits from customers       3,604,017       3,509,319       2,948,378       2,881,686         Financial liabilities at fair value through profit or loss       111,035        111,035       2,048       2,878         Derivative financial liabilities       2,604       2,759       2,603       2,758         Other liabilities       2,72,219       356,223       228,598       321,976         Current income tax liabilities       15,798       21,592       12,785       19,720         Other borrowed funds       121,702       113,895       121,302       113,471         Deferred tax liabilities       4,155,402       4,130,258       3,334,988       3,359,144         CAPITAL AND RESERVES       4,155,402       4,130,258       3,334,988       3,359,144         Share capital       14,716       14,716       14,716       14,716         Share premium       123,471       123,471       123,471       123,471         Treasury shares       (6,928)       (6,928)        -         Retained earnings       216,129       193,921       153,084       137,050 <td>TOTAL ASSETS</td> <td>4,992,637</td> <td>4,944,653</td> <td>4,053,199</td> <td>4,061,544</td>	TOTAL ASSETS	4,992,637	4,944,653	4,053,199	4,061,544
Deposits from customers3,604,0173,509,3192,948,3782,881,686Financial liabilities at fair value through profit or loss11,035-11,035-Derivative financial liabilities2,6042,7592,6032,758Other liabilities272,219356,223228,598321,976Current income tax liabilities15,79821,59212,78519,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities4,155,4024,130,2583,334,9883,359,144CMITAL LIABILITIES4,155,4024,130,2583,334,9883,359,144Share capital14,71614,71614,71614,716Share capital14,71614,71614,71614,716Treasury shares(6,928)(6,928)Retained earnings216,129193,921153,084137,050	LIABILITIES				
Financial liabilities at fair value through profit or loss11,03511,03511,03511,035.Derivative financial liabilities2,6042,7592,6032,758Other liabilities272,219356,223228,598321,976Current income tax liabilities15,79821,59212,78519,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,69424,96010,28019,520TOTAL LIABILITIES4,155,4024,130,2583,334,9883,359,144CAPITAL AND RESERVES114,71614,71614,71614,716Share capital114,71614,71614,71614,716Share premium123,471123,471123,471123,471123,471Treasury shares(6,928)(6,928)(6,928)Retained earnings216,129193,921153,084137,050	Deposits from banks	113,333	101,510	7	13
Derivative financial liabilities2,6042,7592,6032,758Other liabilities272,219356,223228,598321,976Current income tax liabilities15,79821,59212,78519,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,69424,96010,28019,520TOTAL LIABILITIES4,155,4024,130,2583,334,9883,359,144CAPITAL AND RESERVES14,71614,71614,71614,716Share capital14,71614,71614,71614,716Share premium(6,928)(6,928)Treasury shares(6,928)(6,928)153,084137,050	Deposits from customers	3,604,017	3,509,319	2,948,378	2,881,686
Other liabilities       272,219       356,223       228,598       321,976         Current income tax liabilities       15,798       21,592       12,785       19,720         Other borrowed funds       121,702       113,895       121,302       113,471         Deferred tax liabilities       14,694       24,960       10,280       19,520         TOTAL LIABILITIES       4,155,402       4,130,258       3,334,988       3,359,144         CAPITAL AND RESERVES       114,716       14,716       14,716       14,716         Share capital       14,716       14,716       14,716       14,716       14,716         Share premium       (6,928)       (6,928)       -       -       -         Retained earnings       216,129       193,921       153,084       137,050	Financial liabilities at fair value through profit or loss	11,035	-	11,035	-
Current income tax liabilities15,79821,59212,78519,720Other borrowed funds121,702113,895121,302113,471Deferred tax liabilities14,69424,96010,28019,520TOTAL LIABILITIES4,155,4024,130,2583,334,9883,359,144CAPITAL AND RESERVES514,71614,71614,716Share capital112,3471123,471123,471123,471Treasury shares(6,928)(6,928)Retained earnings216,129193,921153,084137,050	Derivative financial liabilities	2,604	2,759	2,603	2,758
Other borrowed funds       121,702       113,895       121,302       113,471         Deferred tax liabilities       14,694       24,960       10,280       19,520         TOTAL LIABILITIES       4,155,402       4,130,258       3,334,988       3,359,144         CAPITAL AND RESERVES       5       14,716       14,716       14,716       14,716         Share capital       14,716       14,716       14,716       14,716       14,716         Share premium       123,471       123,471       123,471       123,471       123,471         Treasury shares       (6,928)       (6,928)       -       -         Retained earnings       216,129       193,921       153,084       137,050	Other liabilities	272,219	356,223	228,598	321,976
Deferred tax liabilities14,69424,96010,28019,520TOTAL LIABILITIES4,155,4024,130,2583,334,9883,359,144CAPITAL AND RESERVES514,71614,71614,71614,716Share capital1123,471123,471123,471123,471123,471Treasury shares(6,928)(6,928)(6,928)153,084137,050Retained earnings216,129193,921153,084137,050	Current income tax liabilities	15,798	21,592	12,785	19,720
TOTAL LIABILITIES       4,155,402       4,130,258       3,334,988       3,359,144         CAPITAL AND RESERVES       5	Other borrowed funds	121,702	113,895	121,302	113,471
CAPITAL AND RESERVES         Share capital       14,716       14,716       14,716       14,716         Share premium       123,471       123,471       123,471       123,471         Treasury shares       (6,928)       (6,928)       -       -         Retained earnings       216,129       193,921       153,084       137,050	Deferred tax liabilities	14,694	24,960	10,280	19,520
Share capital14,71614,71614,71614,716Share premium123,471123,471123,471123,471Treasury shares(6,928)(6,928)Retained earnings216,129193,921153,084137,050	TOTAL LIABILITIES	4,155,402	4,130,258	3,334,988	3,359,144
Share premium       123,471       123,471       123,471       123,471         Treasury shares       (6,928)       (6,928)       -       -         Retained earnings       216,129       193,921       153,084       137,050	CAPITAL AND RESERVES				
Treasury shares       (6,928)       (6,928)       -       -         Retained earnings       216,129       193,921       153,084       137,050	Share capital	14,716	14,716	14,716	14,716
Retained earnings         216,129         193,921         153,084         137,050	Share premium	123,471	123,471	123,471	123,471
	Treasury shares	(6,928)	(6,928)	-	-
Other components of equity 473,006 473,434 426,940 427,163	Retained earnings	216,129	193,921	153,084	137,050
	Other components of equity	473,006	473,434	426,940	427,163
	Capital and reserves attributable to equity holders of the parent entity	820,394	798,614	718,211	702,400
	Non-controlling interests in equity	16,841	15,781	-	-
TOTAL EQUITY 837,235 814,395 718,211 702,400	TOTAL EQUITY	837,235	814,395	718,211	702,400
TOTAL EQUITY AND LIABILITIES         4,992,637         4,944,653         4,053,199         4,061,544	TOTAL EQUITY AND LIABILITIES	4,992,637	4,944,653	4,053,199	4,061,544

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Consolidated and Separate Income Statements for the period ended 31 March 2021	Group Mar 2021	Group Mar 2020	Parent Mar 2021	Parent Mar 2020
	<mark>₩</mark> 'million	<mark>₩</mark> 'million	<del>N</del> 'million	<mark>\</mark> 'million
Interest income calculated using effective interest rate Interest income on financial assets at fair value	55,128	75,360	41,368	62,427
through profit or loss	5,181	1,677	2,509	714
Interest expense	(7,875)	(12,755)	(3,977)	(9,895)
Net interest income	52,434	64,282	39,900	53,246
Loan impairment charges	(1,860)	(1,223)	(342)	(185)
Net interest income after loan impairment charges	50,574	63,059	39,558	53,061
Fee and commission income	17,573	14,463	11,991	10,381
Fee and commission expense	(2,965)	(910)	(2,441)	(527)
Net fee and commission income	14,608	13,553	9,550	9,854
Net gains on financial instruments held at fair value through profit or loss	8,853	5,416	4,388	1,709
Other income	19,431	15,950	18,499	15,636
Net impairment reversal on other financial assets	-	(2)	-	-
Personnel expenses	(9,971)	(9,240)	(6,186)	(5,774)
Right-of-use asset amortisation	(711)	(732)	(199)	(208)
Depreciation and amortisation	(7,100)	(6,850)	(6,007)	(5,873)
Other operating expenses	(22,001)	(22,950)	(17,613)	(19,376)
Profit before income tax	53,683	58,204	41,990	49,029
Income tax expense	(8,137)	(8,137)	(4,720)	(5,511)
Profit for the period	45,546	50,067	37,270	43,518
Profit attributable to:				
Equity holders of the parent entity	44,951	49,599	37,270	43,518
Non-controlling interests	595	468	-	-
	45,546	50,067	37,270	43,518

Consolidated and Separate Statements of other comprehensive income for the period ended 31 March 2021	<b>Group</b> Mar 2021 <del>N</del> 'million	<b>Group</b> Mar 2020 <del>N</del> 'million	Parent Mar 2021 <del>N</del> 'million	Parent Mar 2020 <del>N</del> 'million
Profit for the period Other comprehensive income to be reclassified to profit or loss in subsequent periods:	45,546	50,067	37,270	43,518
- Foreign currency translation differences for foreign operations	(3,017)	1,359		
<ul> <li>Income tax relating to foreign currency translation differences for foreign operations</li> </ul>	905	(408)	-	-
- Net change in fair value of other financial assets FVOCI	(7,072)	(5,232)	(8,306)	(4,566)
<ul> <li>Income tax relating to change in fair value of other financial assets FVOCI</li> </ul>	2,122	1,570	2,492	1,370
Other comprehensive income for the period, net of tax	(7,062)	(2,711)	(5,814)	(3,196)
Total comprehensive income for the period	38,484	47,356	31,456	40,322
Profit attributable to:				

37,424

## APPROVED BY THE BOARD OF DIRECTORS ON 21 APRIL 2021:

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FRC/2013/ICAN/0000004318

FRC/2017/CIBN/00000016515

J-K-ABBETS

FRC/2013/CIBN/00000001782

H.H Musa (Executive Director)

(Chief Financial Officer)

J.K Agbaje (Group Managing Director and Chief Executive) Non-controlling interests 1,060 413 Total comprehensive income for the period 38,484 47,356 Earnings per share for the profit attributable to the equity holders of the parent entity during the period (expressed in naira per share): – Basic 1.60 1.77 – Diluted 1.60 1.77 **Gross Earnings** 106,166 112,866 Mar 2021 Dec 2020 104,502 111,464 Total impaired Loans and Advances (N'million) Total impaired Loans and Advances to Gross 6.08% 6.39% Loans and Advances (%)

31,456 40,322 1.27 1.48 1.27 1.48 90,867 78,756 Dec 2020 Mar 2021 80,011 86,575 5.57% 5.88%

46,943

31,456

40,322

The above statements of financial position, income statements and statements of comprehensive income are published in accordance with the requirements of Rule 41 of Securities and Exchange Commission (SEC), Rules and Regulations 2011. For a better understanding of the financial position of the bank and its results of operation for the period, the above financial information should be read in conjunction with the Condensed unaudited interim financial statements of the Bank.

Equity holders of the parent entity