

Other borrowings	4 173	14 751	4 156	4 140	4 199	4 082	2 936	2 907	3 065	3 135	2 824	3 106
Net interest income	165 500	142 047	172 044	175 368	178 682	169 523	182 198	185 560	215 143	202 075	201 802	211 249
Provisions and Write-offs	11 073	1 332	9 435	3 797	25 481	-12 228	1 484	4 349	4 648	14 345	-8 045	-19 520
Specific loan loss provisions-	10 802	-1 139	5 697	-882	19 486	-7 718	-1 697	2 556	1 632	9 617	-800	4 103
Bad debts directly written-off	202	1 525	683	2 383	4 092	7 942	866	1 711	1 581	770	377	992
Net interest suspended	-1 768	-1 867	2 967	1 527	799	-383	789	-405	893	1 501	-3 616	-389
General provisions	1 887	3 433	109	2 770	1 639	-12 452	2 396	1 227	879	3 595	-2 276	-24 427
Other provisions	-50	-620	-21	-2 001	-535	383	-870	-740	-337	-1 138	-1 730	201
Other Operating Income	116 983	125 133	125 385	127 159	139 810	135 370	140 113	148 138	139 408	119 353	138 405	151 549
Fee income	106 480	115 064	114 816	115 652	127 684	113 777	124 571	137 883	128 027	107 335	127 024	140 635
Transaction-based banking-related fee income	99 026	105 639	106 057	111 379	106 584	102 208	114 099	126 316	117 888	115 327	120 870	134 968
Knowledge-based fee income	7 454	9 425	8 759	4 273	21 100	11 569	10 472	11 567	10 139	-7 992	6 154	5 667
Other sundry income	10 503	10 069	10 569	11 507	12 126	21 593	15 542	10 255	11 381	12 018	11 381	10 914
Net trading income	19 374	14 166	26 628	19 201	21 216	21 968	16 153	16 778	24 427	45 943	38 261	21 527
Fixed income	10 258	9 082	10 157	9 835	12 364	20 705	10 718	13 046	11 965	12 398	12 470	13 279
Equities	-	16	-	-1	-	-	-	-	-	1	9 237	-
Derivative instruments	3 237	-228	114	-275	-735	-2 104	-2 513	-7 372	1 861	1 241	2 664	-9 028
Other	5 879	5 296	16 357	9 642	9 587	3 367	7 948	11 104	10 601	32 303	13 890	17 276
Income from non-traded securities	15 027	13 650	16 021	15 071	12 239	10 748	13 367	11 235	-14 795	1 410	879	1 665
Fixed income	15 027	13 650	16 021	15 071	12 239	10 748	13 367	11 235	-14 795	1 410	879	1 665
Equities	-	-	-	-	-	-	-	-	-	-	-	-
Derivative instruments	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	172 836	182 942	194 125	195 915	197 377	242 900	199 656	213 455	210 443	200 934	213 781	178 693
Staff costs	90 420	95 985	102 142	100 417	101 789	129 456	104 639	109 235	112 928	109 350	106 024	90 432
Directors fees and remuneration	250	261	262	1 081	284	258	902	255	255	1 140	330	960
Marketing	6 915	4 513	6 563	5 358	7 259	13 979	6 203	5 955	7 193	8 286	9 287	8 621
Auditing	1 096	867	1 379	1 109	509	1 100	915	1 059	1 860	975	1 759	-266
Consultancy and management fees	9 806	10 440	13 555	10 105	9 547	20 120	9 462	10 433	9 477	10 748	11 509	4 503
Occupancy expenses	11 699	12 235	13 623	12 949	13 241	14 158	13 882	14 866	16 111	15 807	14 878	14 447
Depreciation and amortisation	10 277	10 073	10 224	10 086	10 677	13 301	9 464	11 497	8 877	8 977	8 021	2 159
Administration and other overheads	42 373	48 568	46 377	54 810	54 071	50 528	54 189	60 155	53 742	45 651	61 973	57 837
Net income before tax	132 975	110 722	136 518	137 087	129 089	106 937	150 691	143 907	149 092	153 502	173 611	226 817
Taxation	41 504	33 729	44 864	46 016	39 040	32 043	48 943	47 043	46 161	61 749	50 866	73 879
Current	41 504	33 729	44 864	46 016	39 040	35 544	48 943	42 153	46 161	51 969	50 866	72 078
Deferred	-	-	-	-	-	-3 501	-	4 890	-	9 780	-	1 801
Gross-up adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Net income after tax	91 471	76 993	91 654	91 071	90 049	74 894	101 748	96 864	102 931	91 753	122 745	152 938
Memorandum items:												
Number of personnel in employ at end of month	4 819	4 815	4 837	4 844	4 863	4 888	4 882	4 429	4 945	4 949	5 008	4 995
Permanent personnel	4 608	4 621	4 631	4 647	4 632	4 653	4 641	4 194	4 663	4 649	4 675	4 673
Temporary personnel	211	194	206	197	231	235	241	235	282	300	333	322
Number of branches at end of month	100	100	100	100	100	100	100	87	100	101	101	101
Number of agencies at end of month	67	67	67	68	68	69	70	62	70	69	69	70
Number of ATMs and mini-ATMs at end of month	655	645	652	656	658	666	669	630	693	685	691	693