



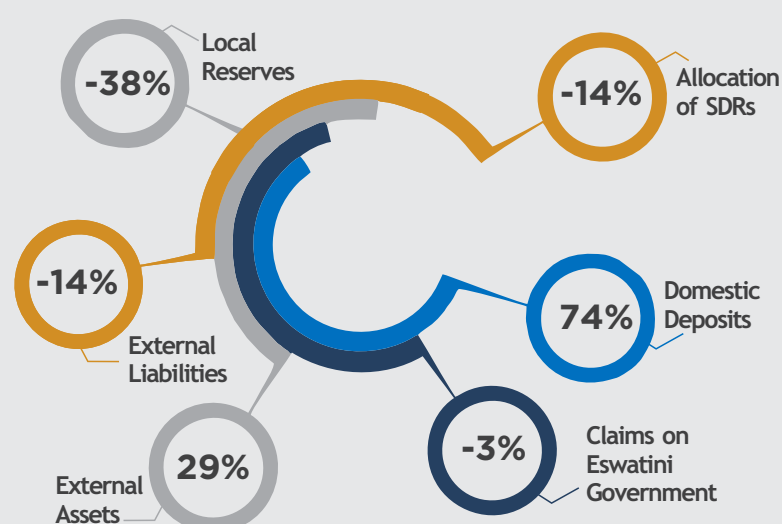
## STATEMENT OF COMPREHENSIVE INCOME YEAR ENDED 31 MARCH 2021

	2021	2020
	E'000	E'000
<b>Interest income</b>		
Interest and discount earned	361 484	402 465
Interest expense	(120 615)	(168 479)
Net interest income	240 869	233 986
Other income	386 847	312 061
<b>Operating expenses</b>		
Property occupation expenses	(17 153)	(17 096)
Salaries and employee benefits	(217 782)	(202 997)
Depreciation and amortisation expense	(36 486)	(60 240)
Currency expenses	(18 232)	(17 110)
Other expenses	(87 919)	(152 000)
Credit impairment losses - Financial Assets	21 234	(274 213)
Total operating expenses	(356 338)	(723 656)
Profit/(loss) for the year	271 378	(177 608)
Revaluation losses on foreign exchange activities	(847 006)	431 441
Total comprehensive (loss) / income for the year	(575 628)	253 833

## STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021

	2021	2020
	E'000	E'000
<b>Capital and Reserves</b>		
Capital contribution	185 768	185 768
General Reserve	625 456	557 612
Contingency Reserve Fund	73 817	73 817
Building Fund	50 000	50 000
Revaluation Reserve	-	692 253
Buildings Revaluation Reserve	216 202	221 263
IMF/SDR Underwriting Reserve	51 795	51 795
	1 203 039	1 832 508
<b>Liabilities</b>		
Currency in Circulation	1 350 788	1 072 453
Allocation of SDR's	1 010 140	1 174 809
Domestic Deposits	7 321 694	4 201 842
Amount payable to Consolidated fund	53 841	42 843
External liabilities	2 428 518	2 816 252
Other Liabilities	642 080	209 684
Provisions	61 716	63 183
	14 071 815	11 413 575
<b>Assets</b>		
Property, Plant and Equipment	349 486	366 770
Intangible Assets	60 327	57 151
External Assets	10 270 696	7 959 748
Claims on Private Sector	2 512	2 082
Claims on Swaziland Government	2 688 691	2 764 760
Other Assets	700 104	263 064
	14 071 815	11 413 575

### YEAR-ON-YEAR COMPARISONS



Majozi V. Sithole  
GOVERNOR