

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the period ended 31 March 2024

	STATEMENT OF FINANCIAL POSITION	March 2024	December 2023	March 2023
		KShs '000 (Unaudited)	KShs '000 (Audited)	KShs '000 (Unaudited
A	ASSETS			
1 2	Cash (local and foreign) Balances due from Central Bank of Kenya	3,531,054 23,148,577	4,176,377 21,326,324	3,174,58 17,474,00
3 4	Kenya Government securities held for dealing purposes Financial assets at fair value through profit and loss	6,017,243	2,897,999	16,554,64
5	Investment securities:			
	a) Held to maturity: a. Kenya Government securities	19,360,533	22,360,914	26,436,22
	b. Other securities b) Available for sale:	182,343	194,371	207,73
	a. Kenya Government securities	16,390,593 137,458	19,729,529 162,018	23,469,43 214,850
6	b. Other securities Deposits and balances due from local banking			21,863,03
7	institutions Deposits and balances due from banking institutions	4,022,882	800,667	6,418,750
	abroad	27,785,490	4,316,142	
8 9	Tax recoverable Loans and advances to customers (net)	255,782,731	260,507,734	230,273,24
10 11	Balances due from banking institutions in the group Investment in associates	106,822,818	90,541,009	25,232,18
12	Investment in subsidiary companies	2	2	:
13 14	Investment in joint ventures Investment properties	-	-	
15 16	Property and equipment Prepaid lease rentals	2,795,857 32,488	2,934,953 33,227	2,718,91 35,44
17	Intangible assets	792,394	728,944 9,262,530	759,558
18 19	Deferred tax asset Retirement benefit asset	8,897,265 -	9,202,330	6,841,050
20 21	Other assets TOTAL ASSETS	15,803,949 491,503,677	9,642,159 449,614,899	9,926,274 391,599,94 8
<u></u> В	LIABILITIES	491,503,677	443,014,033	391,399,940
22	Balances due to Central Bank of Kenya	-	11,020,731 330,896,913	291.005.30
23 24	Customer deposits Deposits and balances due to local banking institutions	355,538,120 6,635,154	4,137,749	4,472,959
25	Deposits and balances due to banking institutions abroad	4,073,749	2,763,989	727,573
26	Other money markets deposits	- 12.146.507	12 650 021	14,775,384
27 28	Borrowed funds Balances due to banking institutions in the group	12,146,507 11,523,303	13,650,031 13,611,462	12,674,758
29 30	Taxation payable Dividends payable	3,200,523	2,167,571	2,661,95
31	Deferred tax liability	-	-	
32 33	Retirement benefit liabilities Other liabilities	36,494,849	13,008,094	9,199,853
34	TOTAL LIABILITIES	429,612,205	391,256,540	335,517,78
C 35	CAPITAL RESOURCES	3,411,549	3,411,549	3,411,549
36	Paid up / assigned capital Share premium / (discount)	3,444,639	3,444,639	3,444,639
37 38	Revaluation reserve Retained earnings	82,370 51,115,751	84,286 47,118,508	90,033 46,281,669
39	Statutory loan loss reserve	1,410,195	1,410,195	
40 41	Other reserves Proposed dividends	(2,908,032) 5,335,000	(2,445,818) 5,335,000	(2,245,729 5,100,000
42 43	Capital grants SHAREHOLDERS' FUNDS	61.891.472	58,358,359	56,082,16
44	Minority interest	-	-	
44		491,503,677	449,614,899	
44 45 II	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	-	-	
44 45	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	-	-	391,599,948
44 45 II 1.1 1.2	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	9,232,223 1,323,758	29,436,948 5,078,416	391,599,94 6,038,59 1,339,98
44 45 II 1.1	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	491,503,677 9,232,223	- 449,614,899 29,436,948	391,599,948 6,038,598 1,339,98
44 45 II 1.1 1.2 1.3 1.4 1.5	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income	9,232,223 1,323,758	29,436,948 5,078,416	391,599,948 6,038,599 1,339,98 477,399
44 45 II 1.1 1.2 1.3 1.4	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES	9,232,223 1,323,758 1,534,529	29,436,948 5,078,416 3,410,592	391,599,948 6,038,598 1,339,98 477,399 7,855,978
44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524	29,436,948 5,078,416 3,410,592 - 37,925,956 9,798,419 1,159,367	391,599,948 6,038,599 1,339,98 477,399 7,855,978 1,828,546 315,064
44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419	391,599,948 6,038,591 1,339,98 477,399 7,855,978 1,828,546 315,066 293,960
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240	391,599,948 6,038,599 1,339,98 477,399 7,855,978 1,828,544 315,064 293,966 2,437,570
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026	391,599,941 6,038,591 1,339,98 477,391 7,855,971 1,828,544 315,064 293,966 2,437,570 5,418,401
444 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,960 2,437,570 5,418,409
444 45 III 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,960 2,437,570 5,418,409
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,064 293,966 2,437,576 5,418,409 39,199 1,337,977 4,257,832
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,064 293,966 2,437,576 5,418,409 39,199 1,337,977 4,257,837
44 45 II 1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,064 293,966 2,437,576 5,418,409 39,199 1,337,977 4,257,837
444 45 II 1.1.1.1.2.2.1.3.1.4 1.5 2.1.2.2.2.3.3 4.4.4.4.4.4.4.5 4.6 5 6 6.1	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998	391,599,944 6,038,591 1,339,98 477,399 7,855,972 1,828,544 315,066 293,966 2,437,576 5,418,400 39,191 1,337,977 4,257,833 100,54 5,735,544 11,153,948
44 45 II 1 1 1 1 1 1 2 2 1 3 2 2 3 4 4 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413	391,599,94i 6,038,59; 1,339,98 477,39; 7,855,97; 1,828,54i 315,06- 293,96i 2,437,57i 5,418,40; 39,19; 1,337,97; 4,257,83; 100,54 5,735,54i 11,153,94;
444 45 II 1.1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.2 4.3 4.4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,576 5,418,400 39,199 1,337,977 4,257,837 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,738
444 45 II 1 1.1 1.2 2.1 2.1 2.2 2.3 4.4 4.1 4.2 4.4 5 6 6.1 6.2 6.3	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,960 2,437,570 5,418,409 1,337,977 4,257,83; 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,739 182,03 48,566
444 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 5 6 6.1 6.2 6.6 6.3 6.4 6.5 6.6 6.7	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 31,439 186,172 49,507 1,444,151	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837	391,599,944 6,038,594 1,339,98 477,399 7,855,979 1,828,544 315,066 293,960 2,437,570 5,418,409 1,337,977 4,257,83; 100,54 11,153,949 1,144,011 1,871,860 39,731 182,033 48,566 2,372,800
444 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.5 6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.5 6.6 6.6	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other operating expenses Total other operating expenses	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1.138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153	391,599,944 6,038,594 1,339,98 477,399 7,855,979 1,828,544 315,06 293,966 2,437,576 5,418,401 39,199 1,337,977 4,257,83; 100,54 5,735,544 11,153,949 1,144,012 1,871,866 39,733 182,03 48,566 2,372,802 5,659,006
444 45 II 1.1.1.1.1.2.1.3 1.4 1.5 2.2.1.1.2.2.2.3 2.4 3 4.4.4.4.5 6.6.6.6.6.6.6.6.6.6.6.6.7 8.8	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Frofit / (loss) before tax and exceptional items Exceptional items	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,577 5,418,409 1,337,977 4,257,837 100,54 11,153,949 1,144,012 1,871,866 39,733 182,03 48,566 2,372,800 5,659,000 5,494,93
444 445 II 1 1.1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.4 2 4.5 4.6 5 6 6.1 6.2 6.3 6.5 6.6 6.7 6.8 7	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153	391,599,944 6,038,594 1,339,98 477,399 7,855,979 1,828,544 315,06 293,960 2,437,570 5,418,401 39,199 1,337,977 4,257,83; 100,54 5,735,544 11,153,949 1,144,012 1,871,866 39,739 182,03 48,566 2,372,802 5,659,000 5,494,93
444 445 II 1.1.1.1.1.1.2.1.3 1.4 1.5 2 2.1.1.2.2.2.3 2.4 3 4.4.1.4.5 6.6.6 6.1 6.6.6 6.7 6.8 9 10 11	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Current tax Deferred tax	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 (1,150,472) (318,817)	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300	391,599,944 6,038,599 1,339,98 477,399 7,855,971 1,828,544 315,066 293,966 2,437,576 5,418,409 39,199 1,337,979 4,257,833 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,733 182,03 48,566 2,372,800 5,494,933 (1,212,926 (391,993)
444 445 II 1.1.1.1.2.1.3 1.4 1.5 2.2.1.2.2.2.3 2.4 3 4.4.2.4.5 6.6.6.6.6.6.6.6.6.6.6.6.6.7 6.6.8 7 8 9 10	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Exceptional items Profit / (loss) after tax and exceptional items Profit / (loss) after tax and exceptional items Minority interest	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 16,774,160)	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,570 5,418,409 1,337,97; 4,257,83; 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,73; 182,03 48,566 2,372,80; 5,659,000 5,494,93 (1,212,926 (391,993)
444 445 II 1 1.2 1.3 1.4 1.5 2 2.1 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 7 6.8 9 10 11 12	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit (loss) after tax, exceptional items	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 (1,150,472) (318,817)	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,576 5,418,400 39,199 1,337,977 4,257,83; 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,739 182,030 48,566 2,372,800 5,494,937 (1,212,926 (391,933 3,890,014
444 445 II 1.1.1.1.2 1.3 1.4 1.5 2.1.2 2.3 2.4 3 4.4.2 4.3 4.4.5 5 6 6.1 6.2 6.3 6.6 6.6 7 8 9 10 11 12 13 14 15	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit (loss) after tax, exceptional items Minority interest Profit (loss) after tax, exceptional items Minority Interest Other comprehensive income	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 5,466,531 (1,150,472) (318,817) 3,997,242 3,997,242	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 16,774,160) 1,954,300 11,920,400	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,576 5,418,409 1,337,977 4,257,832 100,54 5,735,540 11,153,949 1,144,011 1,871,866 39,733 182,03 48,566 2,372,802 5,659,000 5,494,93 5,494,937 (1,212,926 (391,993 3,890,018
444 445 II 1.1.1.1.1.2.1.3 1.4.1.5 2.2.1.2.2.2.3 2.4.4.3 4.4.4.5 5.6 6.6.1.6.2.6.3 6.6.5 6.6.6.7 6.8 7 8 9 10 11 12 13 14	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total on-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Profit (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 (1,150,472) (318,817) 3,997,242	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300 11,920,400	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,576 5,418,409 1,337,977 4,257,832 100,54 5,735,540 11,153,949 1,144,011 1,871,866 39,733 182,03 48,566 2,372,802 5,659,000 5,494,93 5,494,937 (1,212,926 (391,993 3,890,018
444 445 II 1.1.1.1.2 1.3 1.4 1.5 2.1.2.2.3 2.4 3 4.4.1 4.5 5 6 6.1 6.2 6.3 6.6 6.6 6.6 7 8 9 10 11 12 13 14 15 15.1	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 5,466,531 (1,150,472) (318,817) 3,997,242 3,997,242	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 16,774,160) 1,954,300 11,920,400	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,06 293,966 2,437,576 5,418,400 39,199 1,337,977 4,257,83, 100,54 5,735,544 11,153,949 1,144,01 1,871,866 39,73 182,03 48,566 2,372,800 5,494,93 (1,212,926 (391),993 3,890,018
444 445 II 1.1.1.2.1.3 1.4 1.5 2.1.1 2.2.2 2.3 2.4 3 4.4 4.5 4.6 6.6 6.6 6.6 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other eyenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit (loss) after tax, exceptional items Amority interest Profit (loss) after tax, exceptional items Amority interest Profit (loss) after tax, exceptional items Amority interest Other comprehensive income Gains / (losses) from translating the financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 (1,150,472) (318,817) 3,997,242 (766,544)	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300 11,920,400 (222,326)	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,546 315,066 293,960 2,437,570 5,418,409 1,337,977 4,257,837 100,54 5,735,540 11,153,949 1,144,013 1,871,866 39,739 1,820,30 48,566 2,372,803 5,659,000 5,494,937 (1,212,926 (391,93) 3,890,018 3,890,018
444 445 II 1.1.1.1.2 1.3 1.4 1.5 2.2.1 2.2.3 2.4 3 4.4.1 4.2 4.3 4.4.4 5 6.6.1 6.6.2 6.3 6.4 6.6.7 7 8 9 10 11 12 11 12 11 11 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 (1,150,472) (318,817) 3,997,242 (766,544) (38,555)	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300 11,920,400 (222,326) (229,175)	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,576 5,418,400 39,199 1,337,977 4,257,837 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,739 182,030 5,494,93 5,494,93 (1,212,926 (391,993 3,890,018 (147,715) (26,533)
444 445 II 1.1.2 1.3 1.4 1.5 2 2.1 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.6 6.6 7 6.8 7 8 9 10 11 12 13 14 15 15.1	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other eyenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit (loss) after tax, exceptional items Amority interest Profit (loss) after tax, exceptional items Amority interest Profit (loss) after tax, exceptional items Amority interest Other comprehensive income Gains / (losses) from translating the financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 5,466,531 (1,150,472) (318,817) 3,997,242 (766,544) (38,555)	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300 11,920,400 (222,326)	391,599,944 6,038,599 1,339,98 477,399 7,855,979 1,828,544 315,066 293,966 2,437,576 5,418,409 1,337,97; 4,257,83; 100,54 5,735,544 11,153,949 1,144,011 1,871,866 39,73; 182,03 48,566 2,2372,80; 5,494,937 (1,212,926 (391,993 3,890,018 (147,715) (26,533) 7,837
44 45 II 1.1.1.1.2.1.3 1.4 1.5 2.1.1.2.2.3 2.4 3 4.4.1.4.2 4.3 4.4.5 6.6.1 6.2 6.3 6.4 6.5 6.6.6 7 8 9 10 11 12 12 15.1 15.1 15.2 15.3 15.4 15.5	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Profit (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income Sincome tax relating to components of other comprehensive income	9,232,223 1,323,758 1,534,529 12,090,510 4,954,084 314,524 342,102 5,610,710 6,479,800 23,495 1,209,984 2,383,610 169,638 3,786,727 10,266,527 1,138,186 1,932,289 38,252 11,439 186,172 49,507 1,444,151 4,799,996 5,466,531 (1,150,472) (318,817) 3,997,242 (766,544) (38,555)	29,436,948 5,078,416 3,410,592 37,925,956 9,798,419 1,159,367 1,401,240 12,359,026 25,566,930 108,540 4,724,874 9,008,139 2,236,930 16,078,483 41,645,413 7,257,998 8,321,520 76,413 738,397 195,988 8,314,837 24,905,153 16,740,260 (6,774,160) 1,954,300 11,920,400 (222,326) (229,175)	391,599,948 6,038,599 1,339,981 477,399 7,855,975 1,828,544 315,046 293,966 2,437,570 5,418,406 39,198 1,337,972 4,257,832 100,541 5,735,540 11,153,948 1,144,013 1,871,860 39,733 48,566 2,372,803 5,494,937 (1,212,926 (391,993) 3,890,018 (147,715) (26,533) 7,837 (166,411) 3,723,660 2,288

Ш	OTHER DISCLOSURES	March 2024 KShs '000 (Unaudited)	December 2023 KShs '000 (Audited)	March 2023 KShs '000 (Unaudited)
1)				
a)	Gross non-performing loans and advances	24,214,702	26,466,534	29,291,891
b)	Less: Interest in suspense	5,583,495	5,917,446	6,294,901
c)	Total non-performing loans and advances (a-b)	18,631,207	20,549,088	22,996,990
d)	Less: loan loss provision	11,930,665	12,722,700	13,247,217
e)	Net non-performing loans (c-d)	6,700,542	7,826,388	9,749,773
f)	Discounted value of securities	6,700,542	7,826,388	9,749,773
g)	Net NPLs exposure (e-f)	-	-	-
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES			
a)	Directors, shareholders and associates	2,072,284	717,120	311,873
b)	Employees	3,791,141	3,897,747	4,206,902
c)	Total Insider loans, advances and other facilities	5,863,425	4,614,867	4,518,775
3)	OFF BALANCE SHEET			
a)	Letters of credit, guarantees, acceptances	66,444,789	95,753,951	74,603,656
b)	Forwards, swaps and options	123,041,933	93,300,026	143,069,040
c)	Other contingent liabilities	-	-	-
d)	Total contingent liabilities	189,486,722	189,053,977	217,672,696
4)	CAPITAL STRENGTH			
a)	Core capital	52,673,384	50,109,636	49,500,153
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	51,673,384	49,109,636	48,500,153
d)	Supplementary capital	11,834,782	14,091,556	10,833,207
e)	Total capital (a + d)	64,508,166	64,201,191	60,333,360
f)	Total risk weighted assets	397,432,068	386,916,038	338,543,063
g)	Core capital / total deposit liabilities	14.8%	15.1%	16.9%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	6.8%	7.1%	8.9%
j)	Core capital / total risk weighted assets	13.3%	13.0%	14.6%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	2.8%	2.5%	4.1%
m)	Total capital / total risk weighted assets	16.2%	16.6%	17.8%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%
0)	Excess / (Deficiency)	1.7%	2.1%	3.3%
5)	LIQUIDITY			
a)	Liquidity ratio	51.2%	40.3%	45.6%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%
c)	Excess / (Deficiency)	31.2%	20.3%	25.6%

MESSAGE FROM THE DIRECTORS

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the records of the Bank.

This set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.stanbicbank.co.ke.

They may also be accessed at the institution's head office located at Stanbic Centre, Chiromo Road, Westlands.

The financial statements were approved by the Board of Directors on 8th May 2024 and signed on its behalf by:-

Joshua Oigara

Chief Executive

Chairman

Dorcas Kombo

Nancy Kiruki

Director

Company Secretary

