

## The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the period ended September 2023

I	STATEMENT OF FINANCIAL POSITION	September 2023 SHS '000	June 2023 SHS '000	March 2023 SHS '000	December 2022 SHS '000	September 2022 SHS '000
A	ASSETS	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
1	Cash (local and foreign)	3,377,395	3,574,929	3,174,583	3,704,361	3,200,797
2 3	Balances due from Central Bank of Kenya Kenya Government securities held for dealing purposes	16,083,304 3,594,988	16,038,779 289,674	17,474,009 16,554,649	17,067,063 25,125,978	20,296,569 1,180,118
4	Financial assets at fair value through profit and loss	-	-		-	-
5	Investment securities: a) Held to maturity:			-	-	-
	a. Kenya Government securities	22,356,425	22,092,946	26,436,227	26,155,985	26,854,291
	b. Other securities b) Available for sale:	207,810	202,458	207,735	202,516	258,716
	a. Kenya Government securities b. Other securities	14,683,095 208,013	31,928,064 212,666	23,469,431 214,850	31,850,001 211.413	36,192,274 216,777
6	Deposits and balances due from local banking	10,779,949	4,521,076	214,850	7,707,262	14,204,146
7	institutions Deposits and balances due from banking institutions	6,145,407	8.976.373	6,418,750	8.036.758	6,338,400
8	abroad Tax recoverable				20 577	
9	Loans and advances to customers (net)	250,982,895	244,059,246	230,273,248	20,577 236,015,488	236,939,323
10 11	Balances due from banking institutions in the group Investment in associates	62,780,835	23,748,531	25,232,184	15,106,787	3,880,394
12	Investment in subsidiary companies	2	2	2	2	2
13 14	Investment in joint ventures Investment properties					
15	Property and equipment	2,971,103	2,773,838	2,718,912	2,825,008	2,883,246
16 17	Prepaid lease rentals Intangible assets	33,965 667,241	34,703 705,368	35,442 759,558	36,918 804,330	36,918 863,916
18 19	Deferred tax asset Retirement benefit asset	8,487,418	7,484,503	6,841,056	7,221,057	7,111,875
20	Other assets	10,899,836	10,372,595	9,926,274	8,228,159	10,946,142
21	TOTAL ASSETS	414,259,681	377,015,751	391,599,948	390,319,663	371,403,904
<b>B</b> 22	LIABILITIES Balances due to Central Bank of Kenya			-	-	_
23	Customer deposits	305,655,177	272,966,879	291,005,305	282,139,291	267,301,801
24 25	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions	11,000,677 2,481,656	8,171,770 1,198,646	4,472,959 727,573	4,018,813 1,624,678	2,201,790 1,013,552
26	abroad Other money markets deposits					
27	Borrowed funds	12,882,550	13,438,802	14,775,384	15,718,016	13,599,879
28 29	Balances due to banking institutions in the group Taxation payable	13,663,670 1,551,698	17,470,996 906,564	12,674,758 2,661,955	22,508,106 1,468,521	24,533,921 1,912,082
30	Dividends payable	-	-	-	-	
31 32	Deferred tax liability Retirement benefit liabilities				-	-
33 34	Other liabilities	11,373,512	9,150,161	9,199,853	10,483,683	10,482,054
 C	TOTAL LIABILITIES CAPITAL RESOURCES	358,608,940	323,303,818	335,517,787	337,961,108	321,045,079
35	Paid up / assigned capital	3,411,549	3,411,549	3,411,549	3,411,549	3,411,549
36 37	Share premium / (discount) Revaluation reserve	3,444,639 86,203	3,444,639 88,119	3,444,639 90,033	3,444,639 91,948	3,444,639 93,865
38	Retained earnings	49,635,724	47,796,395	46,281,669	42,389,736	45,377,937
39 40	Statutory loan loss reserve Other reserves	1,587,985 (2,515,359)	914,149 (2,397,013)	- (2,245,729)	- (2,079,317)	- (1,969,165)
41 42	Proposed dividends	-	454,095	5,100,000	5,100,000	-
43	Capital grants SHAREHOLDERS' FUNDS	55,650,741	53,711,933	56,082,161	52,358,555	50,358,825
	Minority interest					
44 45		414.259.681	377.015.751	391.599.948	390.319.663	371.403.904
45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	414,259,681	377,015,751	391,599,948	390,319,663	371,403,904
45 II	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	414,259,681	377,015,751	391,599,948	390,319,663	371,403,904
45 II 1.1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	20,197,196	12,663,245	6,038,595	19,461,278	13,437,691
45 II 1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME					
45 II 1.1 1.2 1.3 1.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	20,197,196 3,872,442 2,061,427	12,663,245 2,568,659 1,197,272	6,038,595 1,339,981 477,399	19,461,278 5,204,053 956,837	13,437,691 3,529,448 665,580
45 II 1.1 1.2 1.3 1.4 1.5	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	20,197,196 3,872,442	12,663,245 2,568,659	6,038,595 1,339,981	19,461,278 5,204,053	13,437,691 3,529,448
45 II 1.1 1.2 1.3 1.4 1.5 2 2.1	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	20,197,196 3,872,442 2,061,427 <b>26,131,065</b> 6,109,891	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> 3,630,117	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553
45 II 1.1 1.2 1.3 1.4 1.5 2	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	20,197,196 3,872,442 2,061,427 <b>26,131,065</b>	12,663,245 2,568,659 1,197,272 <b>16,429,176</b>	6,038,595 1,339,981 477,399 <b>7,855,975</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b>	13,437,691 3,529,448 665,580 <b>17,632,719</b>
45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	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	20.197.196 3.872,442 2.061,427 	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> 3,630,117 532,274	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064	19.461.278 5,204,053 956.837 <b>25,622,168</b> 5,911,579 650,695	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507
45 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	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	20,197,196 3,872,442 2,061,427 <b>26,131,065</b> 6,109,891 892,276 1,014,623	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> 3,630,117 532,274 655,787	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064 293,960	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874
45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4	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	20.197.196 3.872.442 2.061.427 <b>26.131.065</b> 6.109.891 892.276 1.014.623 <b>8.016.790</b> <b>18.114.275</b>	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> 3,630,117 532,274 655,787 <b>4,818,178</b> <b>11,610,998</b>	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b>	13 437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b>
45 II 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	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 Pees and commissions on loans and advances Other interest and commissions	20,197,196 3.872,442 2,061,427 <b>26,131,065</b> 6,109,891 892,276 1,014,623 <b>8,016,790</b> <b>18,114,275</b> 97,335 3,495,063	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b> 121,392 2,806,416
45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1	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	20,197,196 3.872,442 2.061,427 <b>26,131,065</b> 6.109,891 892,276 1.014,623 <b>8,016,790</b> <b>18,114,275</b> 97,335	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> 3,630,117 532,274 655,787 <b>4,818,178</b> <b>11,610,998</b> 90,131	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b> 121,392
45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5	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 Pees and commissions Foreign exchange trading income Dividend income	20,197,196 3.872,442 2,061,427 <b>26,131,065</b> 6,109,891 892,276 1,014,623 <b>8,016,790</b> <b>18,114,275</b> 97,335 3,495,063 7,243,378 1,770,119	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b> 121,392 2,806,416 6,887,925 426,116
45 I 1 1 1 1 1 1 1 2 2 2 3 2 4 4 1 2 2 2 3 4 4 4 4 4 4 4 4 4 4 4 4 4	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 Foreign exchange trading income Dividend income Other income Total non-interest income	20,197,196 3,872,442 2,061,427 <b>26,131,065</b> 6,109,891 892,276 1,014,623 <b>8,016,790</b> <b>18,114,275</b> 97,335 3,495,063 7,243,378 1,770,119 <b>12,605,895</b>	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> 3,630,117 532,274 655,787 <b>4,818,178</b> <b>11,610,998</b> 90,131 2,478,161 6,015,226 133,589 <b>8,717,107</b>	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064 293,960 <b>2,437,570</b> <b>5,418,405</b> 39,195 1,337,972 4,257,832 100,541 <b>5,735,540</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b>	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b> 121,392 2,806,416 6,897,925 426,116 <b>10,251,849</b>
45           II           1.1           1.2           1.3           1.4           1.5           2.1           2.3           2.4           3           4.1           4.2           4.3           4.4           4.5           5	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         Total interest expenses         Other interest inCOME         NET INTEREST INCOME         Pees and commissions on loans and advances         Other rese and commissions         Foreign exchange trading income         Dividend income         Other income         Total non-interest income         Total operating income	20,197,196 3.872,442 2,061,427 <b>26,131,065</b> 6,109,891 892,276 1,014,623 <b>8,016,790</b> <b>18,114,275</b> 97,335 3,495,063 7,243,378 1,770,119	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b> 121,392 2,806,416 6,887,925 426,116
45 II 1 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 5 6 6.1	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 NON-INTEREST INCOME Fees and commissions on loans and advances Other incerest adding income Dividend income Other incerest income Total on-interest income Total on-interest income Other one Dividend income Other opeRATING INCOME OTHER OPERATING EXPENSES Loan loss provision	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 892,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 7,243,378 12,605,895 30,720,170 4,481,992	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 93,717,107 20,328,105 2,077,670	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064 293,960 <b>2,437,570</b> <b>5,418,405</b> 39,195 1,337,972 4,257,832 4,257,832 1,00,541 <b>5,735,540</b> <b>11,153,945</b> 1,144,013	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 3,540,436 8,578,349 <b>12,742,694</b> <b>31,165,377</b> 4,484,855	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,392 2,806,416 6,897,925 10,251,849 22,971,633 2,857,938
45           II           1.1           1.2           1.3           1.4           1.5           2.1           2.2           2.3           2.4           3           4.1           4.2           4.3           4.4           4.5           5           6	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 NON-INTEREST INCOME Fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES	20.197.196 3.872.442 2.061.427 <b>26.131.065</b> 6.109.891 8.92.276 1.014.623 8.016.790 <b>18.114.275</b> 97.335 3.495.063 7.243.378 1.770.119 <b>12.605.895</b> <b>30.720.170</b>	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541 5,735,540 11,153,945	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b>	13 437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,897,925 426,116 10,251,849 22,971,633
45           I           1           1.1           1.2           1.3           1.4           2.2           2.3           2.4           3           4.1           4.2           4.3           4.4           4.5           6           6.1           6.2           6.3           6.4	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 NON-INTEREST INCOME NON-INTEREST INCOME Other income Other income Other income Total on-interest income Total on-interest income Total on-interest income Other operating income Other operating income Other income Other income Other income Other income Other income Dividend income Other income Dividend income Dividend income Dividend income Other income Total operating income Total operating income Notal commission Staff costs Directors emoluments Rental charges	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 892,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 3,8717,107 20,328,105 2,077,670 3,816,996 56,125	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064 293,960 <b>2,437,570</b> <b>5,418,405</b> 39,195 1,337,972 4,257,832 4,257,832 1,00,541 <b>5,735,540</b> <b>11,153,945</b> 1,144,013 1,871,860 39,735	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 5500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,897,925 10,251,849 22,971,633 2,857,938 5,136,211 120,391
45           I           1           1.1           1.2           1.3           1.4           2           2.1           2.3           2.4           3           4.1           4.2           4.3           4.4           4.5           6           6.1           6.2           6.3	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 NON-INTEREST INCOME NON-INTEREST INCOME Other income Total non-interest income Total non-interest income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments	20,197,196 3,872,442 2,061,427 <b>26,131,065</b> 6,109,891 892,276 1,014,623 <b>8,016,790</b> <b>18,114,275</b> 97,335 3,495,063 7,243,378 1,770,119 <b>12,605,895</b> <b>30,720,170</b> 4,481,992 5,967,339	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541 5,735,540 11,153,945 11,153,945	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521	13,437,691 3,529,448 665,580 <b>17,632,719</b> 4,100,553 376,507 435,874 <b>4,912,934</b> <b>12,719,785</b> 121,392 2,806,416 6,897,925 426,116 <b>10,251,849</b> <b>22,971,633</b> 2,857,938 5,136,211
45           I           1           1.1           1.2           1.3           1.4           2.2           2.3           2.4           3           4.4           4.5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7	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 INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Total inderest adding income Other income Other income Total on-interest income Total ono-interest income Total coperating income Other income Other income Dividend income Other income Dividend inc	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,427 8,912,427 8,912,427 97,335 3,495,063 7,243,378 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129 	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 8,717,107 20,328,105 2,077,670 3,816,996 5,6,125 2,077,670 3,816,996 5,6,125	6,038,595 1,339,981 477,399 <b>7,855,975</b> <b>1,828,546</b> 315,064 233,960 <b>2,437,570</b> <b>5,418,405</b> <b>39,195</b> 1,337,972 4,257,832 4,257,832 <b>1,00,541</b> <b>5,735,540</b> <b>11,153,945</b> <b>1,144,013</b> 1,871,886 39,735 <b>1,182,031</b> 48,556 <b>2,372,803</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 3,540,436 8,578,349 <b>31,165,377</b> <b>4,484,855</b> 6,879,521 156,765 748,912 280,014 6,452,692	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,897,925 10,251,849 22,807,1633 2,857,938 5,136,211 120,391 572,164 224,087 4,380,422
45           II           1           1.1           1.2           1.3           1.4           1.2           2.1           2.2           2.3           3           4.4           4.5           4.6           5           6           6.1           6.2           6.4           6.6           6.7           6.8	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 NON-INTEREST INCOME NON-INTEREST INCOME Other income Dividend income Other income Total on-interest income Total on-interest income Total on-interest income Other income Othe	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,427 1,014,623 8,016,790 18,114,275 97,335 3,495,063 3,495,063 1,770,119 12,605,895 30,720,170 4,481,992 5,967,339 8,0,129 5,967,339 8,0,129 14,5,545 6,533,996 17,751,748	12,663,245 2,568,659 1,197,272 <b>16,429,176</b> <b>3</b> ,630,117 532,274 <b>6</b> ,55,787 <b>4</b> ,818,178 <b>11,610,998</b> <b>9</b> 0,131 2,478,161 6,015,226 <b>9</b> 0,131 2,478,161 6,015,226 <b>3</b> ,31589 <b>8</b> ,712,107 <b>20,328,105</b> <b>2</b> ,077,670 3,816,996 5,6,125 5,6,125 <b>2</b> ,077,670 3,816,996 <b>5</b> ,6,125 <b>2</b> ,077,670 <b>3</b> ,816,996 <b>5</b> ,6,125 <b>1</b> ,383,444 <b>9</b> ,132 <b>2</b> ,4,380,056 <b>10,791,423</b>	6,038,595 1,339,981 477,399 7.855,975 1.828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541 5,735,540 11,153,945 1,144,013 1,871,860 39,735 1,82,031 4,8,566 2,372,803 5,559,008	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 <b>19,002,759</b>	13,437,691 3,529,448 665,580 4,100,553 376,507 435,874 4,912,934 12,719,785 12,719,785 12,1392 2,806,416 6,887,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,265,738 5,136,211 120,391 2,267,938
45           I           1           1.1           1.2           1.3           1.4           2.2           2.3           2.4           3           4.4           4.5           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.6           6.6           6.6           6.6	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 INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Total inderest adding income Other income Other income Total on-interest income Total ono-interest income Total coperating income Other income Other income Dividend income Other income Dividend inc	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 4,010,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129 	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 8,717,107 20,328,105 2,077,670 3,816,996 5,6,125 2,077,670 3,816,996 5,6,125	6,038,595 1,339,981 477,399 <b>7,855,975</b> <b>1,828,546</b> 315,064 233,960 <b>2,437,570</b> <b>5,418,405</b> <b>39,195</b> 1,337,972 4,257,832 4,257,832 <b>1,00,541</b> <b>5,735,540</b> <b>11,153,945</b> <b>1,144,013</b> 1,871,860 39,735 <b>1,82,031</b> 48,556 <b>2,372,803</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 3,540,436 8,578,349 <b>31,165,377</b> <b>4,484,855</b> 6,879,521 156,765 748,912 280,014 6,452,692	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,897,925 10,251,849 22,807,1633 2,857,938 5,136,211 120,391 572,164 224,087 4,380,422
45           II           1.1           1.2           1.3           1.4           1.2           2.3           2.4           3           4.4           4.5           4.6           5           6           6.1           6.2           6.4           6.6           6.7           6.8           7           8           9	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 mome         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         Pees and commissions on loans and advances         Other fees and commissions         Foreign exchange trading income         Dividend income         Other fees and commissions         Foreign exchange trading income         Dividend income         Other income         Total non-interest income         Total operating income         Directors emoluments         Rental charges         Directors emoluments         Rental charges         Other operating expenses         Total other operating expenses         Total other operating expenses         Total other operating expenses	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,427 18,92,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 7,243,378 7,243,378 7,243,378 3,495,063 30,720,170 4,481,992 5,967,339 8,0,129 5,967,339 8,0,129 12,605,895 30,720,170 4,481,992 5,967,339 8,0,129 12,653,3996 17,751,748 12,968,422 -	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 9,133,589 8,712,107 20,328,105 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 56,125 2,077,670 3,816,995 2,077,670 3,816,995 5,075,772 4,380,055 10,793,423 9,536,682	6,038,595 1,339,981 477,399 <b>7.855,975</b> 1,828,546 315,064 293,960 <b>2,437,570</b> <b>5,418,405</b> 39,195 1,337,972 4,257,832 100,541 <b>5,735,540</b> <b>11,153,945</b> 1,144,013 1,871,860 39,735 1,871,860 39,735 <b>13,8566</b> 2,372,803 <b>5,659,008</b> <b>5,494,937</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 <b>19,002,759</b> <b>12,162,618</b>	13,437,691 3,529,448 665,580 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,887,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,2857,938 5,136,211 120,391 2,2857,938 5,136,211 120,391 2,2857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 5,136,211 120,391 2,857,938 3,136,211 120,391 2,857,938 3,136,211 120,391 2,857,938 3,136,211 120,391 2,857,938 3,136,211 2,957,938 3,136,211 2,957,938 3,136,211 120,391 2,957,938 3,136,211 2,957,938 3,136,211 2,957,938 3,136,211 2,957,938 3,136,211 2,957,938 3,136,211 2,957,938 3,136,211 2,944 3,136,211 2,957,938 3,136,211 3,294,221 3,294,237 4,380,422 3,480,420 4,590,420 4,590,420,420,420,420,420,420,420,420,420,42
45           II           1           1.1           1.2           1.3           1.4           2           2.1           2.2.3           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           6.7           7           8           9           10           11	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         Total interest expenses         NON-INTEREST INCOME         NON-INTEREST INCOME         Other interest expenses         Total interest income         Total normissions on loans and advances         Other fees and commissions         Foreign exchange trading income         Dividend income         Other income         Total non-interest income         Total operating EXPENSES         Loan loss provision         Staff costs         Directors emoluments         Rental charges         Depreciation on property and equipment         Amortisation charges         Other expenses         Total other operating expenses         Total other operating expenses         Total	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 8,92,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 1,770,119 12,605,895 30,720,170 4,481,992 5,967,339 80,129 80,129 5,962,427 1,45,545 6,533,996 17,751,748 12,968,422 1,276,940	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996 56,125 363,444 97,132 4,380,056 10,791,423 9,536,682 9,536,682 (2,989,084) 223,472	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541 5,735,540 11,153,945 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,93711,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,945,937 11,155,945,945,945,945,945,945,945,945,945,9	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 <b>19,002,759</b> <b>12,162,618</b> (4,620,248) 1,546,339	13 437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 572,164 224,087 4,380,422 13,291,213 9,680,420 - 9,680,420 - 9,680,420 - 9,680,420 - 9,680,420 - 9,680,420 - - - - - - - - - - - - -
45           II           1           1.1           1.2           1.3           1.4           1.2           2.1           2.2.3           2.4           3           4.4           4.5           4.6           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           6.8           9           10           11           12	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 mome         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         Pees and commissions         Foreign exchange trading income         Dividend income         Other fees and commissions         Foreign exchange trading income         Dividend income         Other income         Total non-interest income         Total op-interest income         Directors emoluments         Rental charges         Directors emoluments         Rental charges         Other operating expenses     <	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 892,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 1,770,119 12,605,895 30,720,170 4,481,992 5,967,339 80,129 80,129 145,545 5,967,339 80,129 145,545 145,54	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996 5,61,25 5,71,25,71,25 5,71,25,	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 4,257,832 1,05,541 5,735,540 11,153,945 1,144,013 1,871,860 39,735 1,871,860 39,735 1,872,803 5,659,008 5,494,937 5,494,937 (1,212,926)	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 156,765 156,765 19,002,759 <b>12,162,618</b> (4,620,248)	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 121,392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,24,087 4,380,422 13,291,213 9,680,420 (4,136,850)
45           II           1           1.1           1.2           1.3           1.4           2           2.1           2.2.3           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           6.7           7           8           9           10           11	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         Total interest expenses         NET INTEREST INCOME         NON-INTEREST INCOME         Pees and commissions on loans and advances         Other incerest expenses         Total income         Other fores and commissions         Foreign exchange trading income         Dividend income         Other income         Total onon-interest income         TOTAL 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	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 8,92,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 1,770,119 12,605,895 30,720,170 4,481,992 5,967,339 80,129 80,129 5,962,427 1,45,545 6,533,996 17,751,748 12,968,422 1,276,940	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996 56,125 363,444 97,132 4,380,056 10,791,423 9,536,682 9,536,682 (2,989,084) 223,472	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 100,541 5,735,540 11,153,945 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,93711,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,937 11,155,945,945,937 11,155,945,945,945,945,945,945,945,945,945,9	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 <b>19,002,759</b> <b>12,162,618</b> (4,620,248) 1,546,339	13 437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,1392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 572,164 224,087 4,380,422 13,291,213 9,680,420 - 9,680,420 - 9,680,420 - 9,680,420 - 9,680,420 - 9,680,420 - - - - - - - - - - - - -
45           II           1           1.1           1.2           1.3           1.4           2.2           2.3           2.4           3           4           4.1           4.2           4.3           4.4           4.5           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           7           8           9           10           11           12           13	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         Total interest expenses         Total interest expenses         NET INTEREST INCOME         Pees and commissions on loans and advances         Other interest expenses         Total non-interest income         Total non-interest income         Total non-interest income         Total non-interest income         Other operating inscitutions         Other second commissions         Foreign exchange trading income         Dividend income         Other operating income         Other operating income         Other operating income         Dividend income         Other operating expenses         Directors emoluments         Rental charges         Depercectation on property and equipment         Armorisation charges	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 892,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,968,422 12,968,422 (4,863,042) 1,176,940 9,282,320 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 1,1	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996 5,61,25 5,71,070 5,71,070	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064 293,960 <b>2,437,570</b> <b>5,418,405</b> 39,195 1,337,972 4,257,832 100,541 <b>5,735,540</b> <b>11,153,945</b> 1,144,013 1,871,860 39,735 <b>11,153,945</b> 1,144,013 1,871,860 39,735 <b>5,459,008</b> <b>5,494,937</b> <b>5,494,937</b> <b>5,494,937</b> <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>3,890,018</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 <b>3,540,436</b> 8,578,349 <b>3,540,436</b> 8,578,349 <b>12,742,694</b> <b>31,165,377</b> <b>4,484,855</b> 6,879,521 156,765 156,765 156,765 19,002,759 <b>12,162,618</b> (4,620,248) 1,546,339 <b>9,088,709</b>	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,719,785 121,392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,24,087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743
45           II           1           1.1           1.2           1.3           1.4           1.2           2.3           2.4           3           4.4           4.5           4.6           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           6.8           9           10           11           13           14	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         Total interest expenses         NET INTEREST INCOME         NON-INTEREST INCOME         Pees and commissions         Foreign exchange trading income         Dither income         Total non-interest income         TOTAL OPERATING EXPENSES         Loan loss provision         Staff costs         Directors emoluments         Rental charges         Depreciation on property and equipment         Amortisation charges         Other expenses         Total other operating expenses         Total other operating expenses         Depreciation on property and equipment         Amortisation charges         Other expenses         Total other operating expenses         Profit	20,197,196 3,872,442 2,061,427 26,131,065 6,109,891 892,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,968,422 12,968,422 (4,863,042) 1,176,940 9,282,320 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 9,282,320 1,176,940 1,1	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996 5,61,25 5,71,070 5,71,070	6,038,595 1,339,981 477,399 <b>7,855,975</b> 1,828,546 315,064 293,960 <b>2,437,570</b> <b>5,418,405</b> 39,195 1,337,972 4,257,832 100,541 <b>5,735,540</b> <b>11,153,945</b> 1,144,013 1,871,860 39,735 <b>11,153,945</b> 1,144,013 1,871,860 39,735 <b>5,459,008</b> <b>5,494,937</b> <b>5,494,937</b> <b>5,494,937</b> <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>3,890,018</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 <b>3,540,436</b> 8,578,349 <b>3,540,436</b> 8,578,349 <b>12,742,694</b> <b>31,165,377</b> <b>4,484,855</b> 6,879,521 156,765 156,765 156,765 19,002,759 <b>12,162,618</b> (4,620,248) 1,546,339 <b>9,088,709</b>	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 12,719,785 121,392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,24,087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743
45           II           1           1.1           1.2           1.3           1.4           2.2           3           2.4           3           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           8           9           10           11           12           13           14           15.2	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         Total interest expenses         Total interest expenses         NET INTEREST INCOME         Pees and commissions on loans and advances         Other interest income         Dividend income         Other income         Total non-interest income         Total onorme         Other operating expenses         Dan loss provision         Staff costs         Directors emoluments         Rental charges         Detrection on property and equipment         Amortisation charges         Other operating expenses         Total other operating expenses         Profit / (loss) after exceptional items         Exceptional items         Profit / (loss) after tax and exceptional items         Exceptional items	20,197,196 3,872,442 2,061,427 2,6131,065 6,109,891 892,276 1,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 1,770,119 12,605,895 30,720,170 4,481,992 5,967,339 80,129 80,129 80,129 145,545 5,967,339 80,129 145,545 145,545 145,545 145,545 145,545 12,968,422 (4,863,042) 1,176,940 9,282,320 9,282,320	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105 2,077,670 3,816,996 5,61,25 5,61,25 3,63,444 9,7132 4,380,056 10,791,423 9,536,682 9,536,682 (2,989,084) 2,23,472 6,771,070 6,771,070	6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405 39,195 1,337,972 4,257,832 1,05,541 5,735,540 11,153,945 1,144,013 1,871,860 39,735 1,144,013 1,871,860 39,735 5,459,008 5,494,937 5,494,937 (1,212,926) (391,993) 3,890,018 	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 156,765 156,765 156,765 19,002,759 <b>12,162,618</b> (4,620,248) 1,546,339 <b>9,088,709</b>	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 435,874 4,912,934 12,719,785 121,392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,24,087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743
45           II           1           1.1           1.2           1.3           1.4           1.5           2.1           2.2           2.3           4           4.1           4.2           4.3           4.4           4.5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           6.8           9           10           11           13           14           15.1	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 mome         Total interest resome         INTEREST EXPENSES         Customer deposits         Deposits and placements from banking institutions         Other interest expenses         Total interest expenses         Total interest expenses         NET INTEREST INCOME         NON-INTEREST INCOME         Pees and commissions         Foreign exchange trading income         Dither income         Total non-interest income         TOTAL OPERATING EXPENSES         Loan loss provision         Staff costs         Directors emoluments         Rental charges         Depreciation on property and equipment         Amortisation charges         Other expenses         Total other operating expenses	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,427 3,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129 30,720,170 4,481,992 5,967,339 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,605,895 12,905,895 1	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 90,131 2,478,161 6,015,226 6,015,226 8,717,107 20,328,105 2,077,670 3,816,996 5,61,25 2,077,670 3,816,996 5,61,25 2,077,670 3,816,996 5,61,25 4,380,056 10,791,423 9,536,682 9,536,682 9,536,682 9,536,682 9,536,682 9,536,682 9,536,682 9,536,682	6,038,595 1,339,981 477,399 <b>7.855,975</b> <b>1.828,546</b> 315,064 233,960 <b>2,437,570</b> <b>5,418,405</b> <b>39,195</b> 1,337,972 4,257,832 4,257,832 4,257,832 <b>1.153,945</b> <b>1.153,945</b> <b>1.144,013</b> 1,871,860 39,735 <b>5,459,008</b> <b>5,494,937</b> <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>3,890,018</b> <b>3,890,018</b> (147,715)	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>18,422,683</b> 123,839 3,540,436 8,578,349 3,540,436 8,578,349 <b>33,540,436</b> 8,578,349 <b>35,540,436</b> 8,578,349 <b>31,165,377</b> <b>4,484,855</b> 6,879,521 156,765 748,912 280,014 6,452,692 <b>19,002,759</b> <b>12,162,618</b> (4,620,248) 1,546,339 <b>9,088,709</b> <b>9,088,709</b>	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 4,35,874 4,912,934 12,719,785 12,719,785 12,719,785 12,806,416 6,887,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,2857,938 5,136,211 120,391 3,257,2164 2,24,087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743 6,993,743 (319,061)
45           II           1           1.1           1.2           1.3           1.4           2           2.1           2.2.3           2.4           3           4.4           4.5           4.6           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           8.8           9           10           11           12           13           14	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         Total interest expenses         Total interest expenses         Other interest expenses         Other interest expenses         Total interest expenses         Other interest expenses         Other income         Other income         Other income         Total on-interest income         Total operating 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 operating expenses         Total other operating expenses	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,427 3,014,623 8,016,790 18,114,275 97,335 3,495,063 7,243,378 12,605,895 30,720,170 4,481,992 5,967,339 80,129 30,720,170 4,481,992 5,967,339 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,605,895 12,905,895 1	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 90,131 2,478,161 6,015,226 6,015,226 8,717,107 20,328,105 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,998 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,998 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,816,996 5,6125 2,077,670 3,817,070 5,71,070 5,71,070 5,71,070 5,71,070 5,71,070 5,71,070 5,71,070 5,71,070 5,71,070 5,71,070	6,038,595 1,339,981 477,399 <b>7.855,975</b> <b>1.828,546</b> 315,064 233,960 <b>2,437,570</b> <b>5,418,405</b> <b>39,195</b> 1,337,972 4,257,832 4,257,832 4,257,832 <b>1.153,945</b> <b>1.153,945</b> <b>1.144,013</b> 1,871,860 39,735 <b>5,459,008</b> <b>5,494,937</b> <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>5,494,937</b> <b>(1,212,926)</b> (391,993) <b>3,890,018</b> <b>3,890,018</b> (147,715)	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>18,422,683</b> 123,839 3,540,436 8,578,349 3,540,436 8,578,349 <b>33,540,436</b> 8,578,349 <b>35,540,436</b> 8,578,349 <b>31,165,377</b> <b>4,484,855</b> 6,879,521 156,765 748,912 280,014 6,452,692 <b>19,002,759</b> <b>12,162,618</b> (4,620,248) 1,546,339 <b>9,088,709</b> <b>9,088,709</b>	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 4,35,874 4,912,934 12,719,785 12,719,785 12,719,785 12,806,416 6,887,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,2857,938 5,136,211 120,391 3,257,2164 2,24,087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743 6,993,743 (319,061)
45           II           1.1           1.2           1.3           1.4           1.2           2.3           2.4           3           4.4           4.5           4.6           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           6.8           9           10           112           13           14           15.1           15.2           15.4           15.5           16	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         Total interest expenses         Total interest expenses         NET INTEREST INCOME         Pees and commissions on loans and advances         Other interest expenses         Total non-interest income         Total non-interest income         Total non-interest income         Total operating expenses         Total operating income         Other income         Other sects         Dan loss provision         Staff costs         Directors emoluments         Rental charges         Deperediation on property and equipment         Amortisation charges         Other operating expenses         Total other operating expenses         Total other operating expenses         Total other operating expenses	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,423 8,016,790 18,114,275 97,335 3,495,063 7,243,378 7,243,378 7,243,378 3,495,063 7,243,378 3,495,065 30,720,170 4,481,992 5,967,339 80,129 30,720,170 4,481,992 5,967,339 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,605,895 12,968,422 (4,863,042) 1,176,940 9,282,320 9,282,320 (218,473) (310,634) 93,067 (436,040)	12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 655,787 4,818,178 11,610,998 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 38,717,107 20,328,105 2,077,670 3,816,996 56,125 5,6125 2,077,670 3,816,996 56,125 5,6125 5,6125 2,077,670 3,816,996 5,6125 5	6,038,595 1,339,981 477,399 <b>7.855,975</b> <b>1.828,546</b> 315,064 233,960 <b>2,437,570</b> <b>5,418,405</b> <b>39,195</b> 1,337,972 4,257,832 <b>4,257,832</b> <b>1,153,945</b> <b>1,153,945</b> <b>1,144,013</b> 1,871,860 <b>39,735,540</b> <b>1,144,013</b> 1,871,860 <b>39,735</b> <b>5,459,008</b> <b>5,459,008</b> <b>5,494,937</b> (1,212,926) (391,993) <b>3,890,018</b> <b>-</b> <b>3,890,018</b> <b>-</b> <b>1,147,715</b> ) (26,533) <b>-</b> <b>7,837</b> <b>(166,411)</b>	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 <b>3,540,436</b> 8,578,349 <b>12,742,694</b> <b>31,165,377</b> <b>4,484,855</b> 6,879,521 <b>156,765</b> <b>748,912</b> <b>28,014</b> 6,452,692 <b>19,002,759</b> <b>12,162,618</b> (4,620,248) <b>1,546,339</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>12,162,618</b> (4,620,248) <b>1,546,339</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>12,162,618</b> (384,084) (84,158) <b>25,959</b> <b>(4422,283)</b>	13,437,691 3,529,448 665,580 17,632,719 4,100,553 376,507 4,35,874 4,912,934 12,719,785 12,719,785 12,719,785 12,392 2,806,416 6,897,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 2,24087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743 6,993,743 (319,061) (40,821) (40,821) (317,047)
45           II           1           1.1           1.2           1.3           1.4           1.2           2.1           2.3           2.4           3           4.4           4.2           4.3           4.4           5           6           6.1           6.2           6.3           6.4           6.5           6.6           6.7           6.8           9           10           11           12           13           14           15.2           15.3           15.4           15.5	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 mome         Total interest resome         Stotemer deposits         Deposits and placements from banking institutions         Other interest expenses         Total interest expenses         Total interest expenses         Total interest expenses         NET INTEREST INCOME         NON-INTEREST INCOME         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 operating expenses         Total other operating expenses         Total other operating expenses         Profit / (loss) after tax and exceptional items	20,197,196 3,872,442 2,061,427 2,061,427 2,061,427 2,061,427 1,014,623 8,016,790 18,114,275 97,335 3,495,063 3,495,063 30,720,170 4,481,992 5,967,339 80,129 5,967,339 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 12,605,895 30,720,170 4,481,992 5,967,339 80,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,339 6,129 5,967,420 5,967,420 5,975	12,663,245 2,568,659 1,197,272 3,630,117 532,274 655,787 90,131 2,478,161 6,015,226 90,131 2,478,161 6,015,226 3,315,899 8,717,107 20,328,105 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 2,077,670 3,816,996 56,125 5,077,1070 6,771,070 (214,746) (146,893) 43,945	6,038,595 1,339,981 477,399 <b>7.855,975</b> <b>1.828,546</b> 315,064 293,960 <b>2.437,570</b> <b>5.418,405</b> <b>3.9195</b> <b>1.337,972</b> <b>4.257,832</b> <b>1.00,541</b> <b>5,735,540</b> <b>11,153,945</b> <b>1,144,013</b> <b>1,871,860</b> <b>3.9,735</b> <b>1,144,013</b> <b>1,871,860</b> <b>3.9,735</b> <b>5,459,008</b> <b>5,494,937</b> (1,212,926) (319,933) <b>5,494,937</b> (1,212,926) (319,933) <b>5,494,937</b> (1,212,926) (319,933) <b>5,494,937</b> (1,212,926) (319,933) <b>5,494,937</b> (1,212,926) (319,933) <b>5,494,937</b> (1,212,926) (319,933) <b>5,494,937</b> (1,212,926) (3,3890,018 <b>-</b> (147,715) (26,533) <b>-</b> 7,837	19,461,278 5,204,053 956,837 <b>25,622,168</b> 5,911,579 650,695 637,211 <b>7,199,485</b> <b>18,422,683</b> 123,839 3,540,436 8,578,349 500,070 <b>12,742,694</b> <b>31,165,377</b> 4,484,855 6,879,521 156,765 <b>748,912</b> 280,014 6,452,692 <b>19,002,759</b> <b>12,162,618</b> (4,620,248) 1,546,339 <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b> <b>9,088,709</b>	13,437,691 3,529,448 665,580 4,100,553 376,507 435,874 4,912,934 12,719,785 12,719,785 12,719,785 12,719,785 12,719,785 12,719,785 2,806,416 6,887,925 426,116 10,251,849 22,971,633 2,857,938 5,136,211 120,391 22,857,938 5,136,211 120,391 22,4087 4,380,422 13,291,213 9,680,420 (4,136,850) 1,450,172 6,993,743 6,993,743 (319,061) (40,821) (40,821)

Ш	OTHER DISCLOSURES	September 2023	June 2023	March 2023	December 2022	September 2022
		SHS '000	SHS '000	SHS '000	SHS '000	SHS '000
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
a)	Gross non-performing loans and advances	24,045,968	23,799,223	29,291,891	28,449,967	25,624,270
b)	Less: Interest in suspense	5,086,045	4,827,548	6,294,901	5,693,559	5,166,345
c)	Total non-performing loans and advances (a-b)	18,959,923	18,971,675	22,996,990	22,756,408	20,457,925
d)	Less: loan loss provision	10,868,113	8,840,056	13,247,217	12,249,535	11,078,496
e)	Net non-performing Loans (c-d )	8,091,810	10,131,619	9,749,773	10,506,873	9,379,429
f)	Discounted value of securities	8,091,810	10,131,619	9,749,773	10,506,873	9,379,429
g)	Net NPLs exposure (e-f)					
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES					
a)	Directors, shareholders and associates	716,030	466,964	311,873	568,693	385,475
b)	Employees	4,003,327	4,104,623	4,206,902	4,289,530	4,231,578
c)	Total Insider loans, advances and other facilities	4,719,357	4,571,587	4,518,775	4,858,223	4,617,053
3)	OFF BALANCE SHEET					
a)	Letters of credit, guarantees, acceptances	70,597,032	69,953,009	74,603,656	76,433,469	87,880,662
b)	Forwards, swaps and options	53,116,190	139,443,616	143,069,040	131,286,405	135,187,409
c)	Other contingent liabilities			-	-	
d)	Total contingent liabilities	123,713,222	209,396,625	217,672,696	207,719,874	223,068,072
4)	CAPITAL STRENGTH					
a)	Core capital	48,548,409	48,798,438	49,500,153	46,949,458	46,499,104
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	47,548,409	47,798,438	48,500,153	45,949,458	45,499,104
d)	Supplementary capital	13,516,913	12,289,577	10,833,207	10,140,539	9,869,501
e)	Total capital (a + d)	62,065,322	61,088,015	60,333,360	57,089,997	56,368,605
f)	Total risk weighted assets	366,913,120	350,759,112	338,543,063	339,606,832	347,667,800
g)	Core capital / total deposit liabilities	15.7%	17.5%	16.9%	16.5%	17.2%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	7.7%	9.5%	8.9%	8.5%	9.2%
j)	Core capital / total risk weighted assets	13.2%	13.9%	14.6%	13.8%	13.4%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	2.7%	3.4%	4.1%	3.3%	2.9%
m)	Total capital / total risk weighted assets	16.9%	17.4%	17.8%	16.8%	16.2%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
o)	Excess / (Deficiency)	2.4%	2.9%	3.3%	2.3%	1.7%
5)	LIQUIDITY					
a)	Liquidity ratio	40.5%	35.8%	45.6%	45.2%	39.9%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%
c)	Excess / (Deficiency)	20.5%	15.8%	25.6%	25.2%	19.9%

## **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 22nd November 2023 and signed on its behalf by:-

Joshua Oigara Chief Executive Kitili Mbathi **Chairman** 

Nancy Kiruki

**Company Secretary** 

Dorcas Kombo

Director

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