

## The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the half year ended June 2023

I	STATEMENT OF FINANCIAL POSITION	June 2023 KShs '000 (Unaudited)	March 2023 KShs '000 (Unaudited)	December 2022 KShs '000 (Audited)	June 2022 KShs '000 (Unaudited)
A	ASSETS				
1 2	Cash (local and foreign) Balances due from Central Bank of Kenya	3,574,929 16,038,779	3,174,583 17,474,009	3,704,361 17,067,063	2,207,179 24,385,255
3 4	Kenya Government securities held for dealing purposes Financial assets at fair value through profit and loss	289,674	16,554,649	25,125,978	2,990,191
4 5	Investment securities:	-	-	-	-
	a) Held to maturity:	22,002,046	20,420,227	2C 1EE 00E	25 022 042
	a. Kenya Government securities b. Other securities	22,092,946 202,458	26,436,227 207,735	26,155,985 202,516	25,833,042 253,339
	b) Available for sale:	21 020 064	22 460 421	21.050.001	22 211 270
	Kenya Government securities     b. Other securities	31,928,064 212,666	23,469,431 214,850	31,850,001 211,413	23,211,279 204,144
6	Deposits and balances due from local banking	4,521,076	21,863,038	7,707,262	7,313,347
7	institutions  Deposits and balances due from banking institutions	8,976,373	6,418,750	8,036,758	3,291,709
0	abroad			20 F77	
8 9	Tax recoverable Loans and advances to customers (net)	244,059,246	230,273,248	20,577 236,015,488	217,097,260
10	Balances due from banking institutions in the group	23,748,531	25,232,184	15,106,787	6,790,049
11 12	Investment in associates Investment in subsidiary companies	2	2	2	2
13	Investment in joint ventures	-	-	-	-
14 15	Investment properties Property and equipment	2,773,838	2,718,912	2,825,008	2,972,035
16	Prepaid lease rentals	34,703	35,442	36,918	37,657
17 18	Intangible assets Deferred tax asset	705,368 7,484,502	759,558 6,841,056	804,330 7,221,057	902,631 6,342,369
19	Retirement benefit asset	-	-	-	-
20 <b>21</b>	Other assets TOTAL ASSETS	10,372,595 <b>377,015,751</b>	9,926,274 <b>391,599,948</b>	8,228,159 <b>390,319,663</b>	8,741,975 <b>332,573,463</b>
B	LIABILITIES	377,013,731	331,333,348	330,313,003	332,373,403
22	Balances due to Central Bank of Kenya	-	-	-	
23 24	Customer deposits  Deposits and balances due to local banking institutions	272,966,879 8,171,770	291,005,305 4,472,959	282,139,291 4,018,813	242,065,543 96
25	Deposits and balances due to local banking institutions	1,198,646	727,573	1,624,678	4,578,058
20	abroad				
26 27	Other money markets deposits Borrowed funds	13,438,802	14,775,384	15,718,016	- 9,089,785
28	Balances due to banking institutions in the group	17,470,996	12,674,758	22,508,106	17,958,739
29 30	Taxation payable Dividends payable	906,564	2,661,955	1,468,521	1,047,705
31	Deferred tax liability	-	-	-	-
32 33	Retirement benefit liabilities Other liabilities	9,150,161	9,199,853	10,483,683	- 9,521,763
34	TOTAL LIABILITIES	323,303,818	335,517,787	337,961,108	284,261,689
С	CAPITAL RESOURCES				
35 36	Paid up / assigned capital Share premium / (discount)	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639
37	Revaluation reserve	88,119	90,033	91,948	95,781
37	Retained earnings	47,796,395	46,281,669	42,389,736	42,393,611
38			,,		720 241
	Statutory loan loss reserve Other reserves	914,149 (2,397,013)	(2,245,729)	(2,079,317)	
38 39 40 41	Statutory loan loss reserve Other reserves Proposed dividends	914,149	-	(2,079,317) 5,100,000	
38 39 40	Statutory loan loss reserve Other reserves	914,149 (2,397,013)	(2,245,729)		(1,772,047) - -
38 39 40 41 42 <b>43</b>	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest	914,149 (2,397,013) 454,095 - 53,711,933	(2,245,729) 5,100,000 5 <b>6,082,161</b>	5,100,000 52,358,555	(1,772,047) - - <b>48,311,774</b>
38 39 40 41 42 <b>43</b> 44 <b>45</b>	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	914,149 (2,397,013) 454,095	(2,245,729) 5,100,000	5,100,000	(1,772,047) - - <b>48,311,774</b>
38 39 40 41 42 <b>43</b> 44 <b>45</b>	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	914,149 (2,397,013) 454,095 - 53,711,933	(2,245,729) 5,100,000 5 <b>6,082,161</b>	5,100,000 52,358,555	(1,772,047) - - <b>48,311,774</b>
38 39 40 41 42 <b>43</b> 44 <b>45</b>	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	914,149 (2,397,013) 454,095 53,711,933	(2,245,729) 5,100,000 56,082,161 391,599,948	5,100,000 52,358,555 390,319,663	(1,772,047) 
38 39 40 41 42 <b>43</b> 44 <b>45</b> II 1.1 1.2	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	914,149 (2,397,013) 454,095 - 53,711,933 - 377,015,751 12,663,245 2,568,659	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981	52,358,555 390,319,663	(1,772,047) 
38 39 40 41 42 <b>43</b> 44 <b>45</b> II 1.1 1.2 1.3	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	914,149 (2,397,013) 454,095 53,711,933 377,015,751	(2,245,729) 5,100,000 56,082,161 391,599,948	5,100,000 52,358,555 390,319,663	(1,772,047) 
38 39 40 41 42 <b>43</b> 44 <b>45</b> II 1.1 1.2 1.3	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	914,149 (2,397,013) 454,095 - 53,711,933 - 377,015,751 12,663,245 2,568,659	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981	52,358,555 390,319,663	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644
38 39 40 41 42 43 44 45 II 1.1 1.2 1.3 1.4 1.5	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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	914,149 (2,397,013) 454,095 - 53,711,933 - 377,015,751 12,663,245 2,568,659 1,197,272 - 16,429,176	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644
38 39 40 41 42 43 44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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	914,149 (2,397,013) 454,095 - 53,711,933 377,015,751 12,663,245 2,568,659 1,197,272 - 16,429,176 3,630,117	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117
38 39 40 41 42 43 44 45 II 1.1 1.2 1.3 1.4 1.5	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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	914,149 (2,397,013) 454,095 - 53,711,933 - 377,015,751 12,663,245 2,568,659 1,197,272 - 16,429,176	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803
38 39 40 41 42 <b>43</b> 44 <b>45</b> II 1.1 1.2 1.3 1.4 <b>1.5</b> 2 2.1 2.2	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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	914,149 (2,397,013) 454,095 - 53,711,933 377,015,751  12,663,245 2,568,659 1,197,272 - 16,429,176  3,630,117 532,274 655,787 4,818,178	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829
38 39 40 41 42 43 44 45 II 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 2.4. 3.	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 Total interest expenses  NET INTEREST INCOME	914,149 (2,397,013) 454,095 - 53,711,933 377,015,751 12,663,245 2,568,659 1,197,272 - 16,429,176 3,630,117 532,274 655,787	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749
38 39 40 41 42 43 44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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	914,149 (2,397,013) 454,095 - 53,711,933 377,015,751  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	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682	(1,772,047) 48,311,774 332,573,463  8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342
38 39 40 41 42 43 44 45 II 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 2.4. 3.	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 Total interest expenses  NET INTEREST INCOME	914,149 (2,397,013) 454,095 - 53,711,933 377,015,751  12,663,245 2,568,659 1,197,272 - 16,429,176  3,630,117 532,274 655,787 4,818,178	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342
38 39 40 41 42 43 44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	914,149 (2,397,013) 454,095  53,711,933 377,015,751  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	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682 123,839	(1,772,047) 48,311,774 332,573,463 8.664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342
38 39 40 41 42 43 44 45 II 1 1.1 1.2 2.1 2.2 2.3 2.4 4 4.1 4.2	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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	914,149 (2,397,013) 454,095	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 - 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682 123,839 3,540,436	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016
38 39 40 41 42 43 44 45 II 1.1.1.2.1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.4 4.5 4.6 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME RES and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	914,149 (2,397,013) 454,095 53,711,933 377,015,751  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	(2,245,729) 5,100,000 56,082,161 391,599,948 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	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682 123,839 3,540,436 8,578,349	(1,772,047) 48,311,774 332,573,463 8.664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418
38 39 40 41 42 43 44 45 II 1 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 4.4 4.4 4.5 4.6 4.6 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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	914,149 (2,397,013) 454,095 - 53,711,933 377,015,751  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	(2,245,729) 5,100,000 56,082,161 391,599,948 6,038,595 1,339,981 477,399 7,855,975 1,828,546 315,064 293,960 2,437,570 5,418,405	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682 123,839 3,540,436 8,578,349 500,070	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173
38 39 40 41 42 43 44 45 II 1.1.1.2.1.3 1.4.4.1.5 2.2.1.2.2.3 2.4.4.3 4.4.4.3 4.4.5 4.5 6	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 inon-interest income Total on-interest income Total OPERATING INCOME	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 4,818,178  11,610,998  90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105	(2,245,729) 5,100,000 56,082,161 391,599,948 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 4,257,832 100,541 5,735,540 11,153,945	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515
38 39 40 41 42 43 44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2 2.3 3 4 4.1 4.2 3 4.3 4.4 4.5 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Res 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	914,149 (2,397,013) 454,095 53,711,933 377,015,751  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	(2,245,729) 5,100,000 56,082,161 391,599,948 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	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682 123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377 4,484,855	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 6,586,173 14,634,515
38 39 40 41 42 43 44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.4 4.5 4.5 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 non-interest income Total operating INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 4,818,178  11,610,998  90,131 2,478,161 6,015,226 133,589 8,717,107 20,328,105	(2,245,729) 5,100,000 56,082,161 391,599,948 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 4,257,832 100,541 5,735,540 11,153,945	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515
38 39 40 41 42 43 44 45 11 1.1.1.1.2.1.3 1.2.2.1.2.2.2 2.1.3 2.4.4 4.4.4.4.4.5 5 6.6.1.6.2 6.6.3 6.6.4	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 non-interest income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges	914,149 (2,397,013) 454,095 53,711,933 377,015,751  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	(2,245,729) 5,100,000 56,082,161 391,599,948 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	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515
38 39 40 41 42 43 44 45 II 1.1.1.2.1.3 1.4.1.5 2.2.1.2.2.3 2.4.4.3 4.4.1.4.5 4.5 6.6.1.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 income Total income Other income Total non-interest income Total nos provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges	914,149 (2,397,013) 454,095	(2,245,729) 5,100,000 56,082,161 391,599,948  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 4,257,832 100,541 5,735,540 11,153,945  1,144,013 1,871,860 39,735 182,031 48,566	5,100,000 52,358,555 390,319,663 19,461,278 5,204,053 956,837 25,622,168 5,911,579 650,695 637,211 7,199,486 18,422,682 123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377 4,484,855 6,879,521	(1,772,047) 48,311,774 332,573,463 8.664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515
38 39 40 41 42 43 44 45 11 1.1.1.1.2.1.3 1.2.2.1.3 2.4.3 2.4.3 3 4.4.4.4.4.5 6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses	914,149 (2,397,013) 454,095 454,095  53,711,933 377,015,751  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 4,380,055	(2,245,729) 5,100,000 56,082,161 391,599,948  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 39,735 182,031 182,031 48,566 2,372,803	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 6,586,173 14,634,515 998,325 3,451,878 81,774 331,381 159,130 2,985,520
38 39 40 41 42 44 45 II 1.1.1.1.2 1.3 2.4 3 4 4.4 4.5 5 6.6 6.1 6.2 6.3 6.6 6.6 6.6 6.7 6.8	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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	914,149 (2,397,013) 454,095  53,711,933 377,015,751  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 4,380,055 10,791,422	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 182,031 48,566 2,372,803 5,659,008	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486 18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,520 8,068,008
38 39 40 41 42 43 44 45 II 1.1.1.2.1.3 1.4.1.5 2.2.1.2.2.3 2.4.4.3 4.4.1.3 4.4.5 4.5 6.6.6.6.6.6.6.6.6.6.7 7.8	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 expenses Total other operating expenses  Total other operating expenses  Total other operating expenses  Total other operating expenses  Total other operating expenses  Total other operating expenses  Profit / (loss) before tax and exceptional items Exceptional items	914,149 (2,397,013) 454,095  53,711,933 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 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 4,380,055 10,791,422 9,536,683	(2,245,729) 5,100,000 56,082,161 391,599,948  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 4,257,832 100,541 5,735,540 11,153,945  1,144,013 1,871,860 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349  500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692 19,002,759 12,162,618	(1,772,047) 48,311,774 332,573,463  8,664,199 2,262,248 301,644 11,228,091  2,698,117 221,803 259,829 3,179,749 8,048,342  95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,520 8,068,008 6,566,507
38 39 40 41 42 43 44 45 11 1.1.1.1.1.2 1.3.3 2.4.1 3.2.4 4.4.1 4.5 4.6 5.6 6.6 6.6 6.6 6.7 6.8 7	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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) before tax and exceptional items	914,149 (2,397,013) 454,095 53,711,933 377,015,751  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 4,380,055 10,791,422 9,536,684	(2,245,729) 5,100,000 56,082,161 391,599,948  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 39,735 182,031 187,866 2,372,803 5,659,008 5,494,937	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759 12,162,618	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 311,381 159,130 2,985,520 8,068,008 6,566,507
38 39 40 41 42 43 44 45 II 1 1.1.1.1.1.2.1.3 1.4.1.2.2.2 2.3 2.4 3 4.4.1.2.4.5 6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.7 6.6.8 7 8 9 10	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 expenses Total other operating expenses  Total other operating expenses  Total other operating expenses  Total other operating expenses  Total other operating expenses  Total other operating expenses  Profit / (loss) before tax and exceptional items Exceptional items	914,149 (2,397,013) 454,095  53,711,933 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 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 4,380,055 10,791,422 9,536,683	(2,245,729) 5,100,000 56,082,161 391,599,948  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 4,257,832 100,541 5,735,540 11,153,945  1,144,013 1,871,860 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349  500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692 19,002,759 12,162,618	(1,772,047) 48,311,774 332,573,463 8.664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026)
38	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 exceptional items Exceptional items Profit / (loss) after tax and exceptional items	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176 3,630,117 532,274 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 4,380,055 10,791,422 9,536,684 (2,989,084)	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926)	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248)	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026) 667,298
38 39 440 412 424 445 III 1.1.1.1.1.1.2.2.1.3 1.4.4.5 2 2.1.4.3 2.4.4.5 5 6 6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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 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 Minority interest Minority interest Minority interest	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 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 4,380,055 10,791,422 9,536,684 (2,989,084) 223,472 6,771,071	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349  500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692 19,002,759 12,162,618  12,162,618 (4,620,248) 1,546,339	(1,772,047) 48,311,774 332,573,463 8.664,199 2.262,248 301,644 11,228,091 2.698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,508 6,566,507 (2,460,026) 667,298 4,773,779
38	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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 Minority interest Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items Minority interest	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 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 4,380,055 10,791,422 9,536,684 (2,989,084) 223,472	(2,245,729) 5,100,000 56,082,161 391,599,948  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 4,257,832 100,541 5,735,540 11,153,945  1,144,013 1,871,860 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993)	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709	(1,772,047) 48,311,774 332,573,463 8.664,199 2.262,248 301,644 11,228,091 2.698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,508 6,566,507 (2,460,026) 667,298 4,773,779
38 39 440 412 424 445 III 1.1.1.1.1.1.2.1.3 1.4 4.4.5 2 2.13 2.4 4.3 4.4.5 5 6 6.6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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 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	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 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 4,380,055 10,791,422 9,536,683 (2,989,084) 223,472 6,771,071	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,822 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,520 6,566,507 (2,460,026) 667,298 4,773,779 4,773,779
38 39 440 412 424 445 III 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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 Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations	914,149 (2,397,013) 454,095 454,095 377,015,751  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 4,380,055 10,791,422 9,536,683 (2,989,084) 223,472 6,771,071 (214,746)	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018 3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709  9,088,709	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 331,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026) 66,596 4,773,779 4,773,779
38 39 440 411 422 43 444 45 II 1.1.1.1.1.1.1.2.1.3 1.4 4.4.5 2 2.1 2.2 2.3 2.4 4.3 4.4.5 5 6 6.1 6.2 6.3 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses  Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	914,149 (2,397,013) 454,095 454,095 377,015,751  12,663,245 2,568,659 1,197,272 16,429,176  3,630,117 532,274 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 4,380,055 10,791,422 9,536,683 (2,989,084) 223,472 6,771,071	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694 31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 331,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026) 66,596 4,773,779 4,773,779
38 39 40 41 42 44 45 II 1 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 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 Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations	914,149 (2,397,013) 454,095 454,095 377,015,751  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 4,380,055 10,791,422 9,536,683 (2,989,084) 223,472 6,771,071 (214,746)	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018 3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709  9,088,709	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 331,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026) 66,596 4,773,779 4,773,779
38 39 440 412 424 445 III 1 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses  Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Exceptional items Profit / (loss) after tax, exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting 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 Income tax relating to components of other	914,149 (2,397,013) 454,095 454,095 377,015,751  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 4,380,055 10,791,422 9,536,683 (2,989,084) 223,472 6,771,071 (214,746)	(2,245,729) 5,100,000 56,082,161 391,599,948 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 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018 3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486  18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765  748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709  9,088,709	(1,772,047) 48,311,774 332,573,463 8,664,199 2,262,248 301,644 11,228,091 2,698,117 221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026) 667,298 4,773,779 4,773,779 (121,946) (75,411)
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38 39 39 40 41 42 45 II 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	Statutory loan loss reserve Other reserves Proposed dividends Capital grants SHAREHOLDERS' FUNDS 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 Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses  Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Exceptional items Profit / (loss) after tax, exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting interest Profit / (loss) after tax, exceptional items Amorting 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 Income tax relating to components of other	914,149 (2,397,013) 454,095 454,095 377,015,751  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 10,791,422 9,536,684 (2,989,084) 223,472 6,771,071 (214,746) (146,893)	(2,245,729) 5,100,000 56,082,161 391,599,948  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 4,257,832 100,541 5,735,540 11,153,945  1,144,013 1,871,860 39,735 182,031 48,566 2,372,803 5,659,008 5,494,937 (1,212,926) (391,993) 3,890,018  3,890,018	5,100,000  52,358,555  390,319,663  19,461,278 5,204,053 956,837  25,622,168  5,911,579 650,695 637,211 7,199,486 18,422,682  123,839 3,540,436 8,578,349 500,070 12,742,694  31,165,377  4,484,855 6,879,521 156,765 748,912 280,014 6,452,692 19,002,759 12,162,618 (4,620,248) 1,546,339 9,088,709  9,088,709  (384,084) (84,158)	738,241 (1,772,047)  48,311,774  332,573,463  8,664,199 2,262,248 301,644  11,228,091  2,698,117 221,803 259,829 3,179,749  8,048,342  95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515  998,325 3,451,878 81,774 391,381 159,130 2,985,520 8,068,008 6,566,507 (2,460,026) 667,298 4,773,779  (121,946) (75,411) 23,223 (174,134) 4,599,645

Ш	OTHER DISCLOSURES	June 2023	March 2023	December 2022	June 2022
		KShs '000	KShs '000	KShs '000	KShs '000
		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
1)	NON-PERFORMING LOANS AND ADVANCES ( NPLs)				
a)	Gross non-performing loans and advances	23,799,223	29,291,891	28,449,967	24,089,845
b)	Less: Interest in suspense	4,827,548	6,294,901	5,693,559	4,610,544
c)	Total non-performing loans and advances (a-b)	18,971,675	22,996,990	22,756,408	19,479,301
d)	Less: loan loss provision	8,840,056	13,247,217	12,249,535	8,871,859
e)	Net non-performing loans (c-d )	10,131,619	9,749,773	10,506,873	10,607,442
f)	Discounted value of securities	10,131,619	9,749,773	10,506,873	10,607,442
g)	Net NPLs exposure (e-f)	-	-	-	-
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES				
a)	Directors, shareholders and associates	466,964	311,873	568,693	286,941
b)	Employees	4,104,623	4,206,902	4,289,530	4,241,034
c)	Total Insider loans, advances and other facilities	4,571,587	4,518,775	4,858,223	4,527,975
3)	OFF BALANCE SHEET				
a)	Letters of credit, guarantees, acceptances	69,953,009	74,603,656	76,433,469	81,994,658
b)	Forwards, swaps and options	139,443,616	143,069,040	131,286,405	120,491,770
c)	Other contingent liabilities	-	-	-	-
d)	Total contingent liabilities	209,396,625	217,672,696	207,719,874	202,486,428
4)	CAPITAL STRENGTH				
a)	Core capital	48,798,438	49,500,153	46,949,458	45,206,832
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	47,798,438	48,500,153	45,949,458	44,206,832
d)	Supplementary capital	12,289,577	10,833,207	10,140,539	6,778,468
e)	Total capital (a + d)	61,088,015	60,333,360	57,089,997	51,985,300
f)	Total risk weighted assets	350,759,112	338,543,063	339,606,832	321,769,464
g)	Core capital / total deposit liabilities	17.5%	16.9%	16.5%	18.1%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	9.5%	8.9%	8.5%	10.1%
j)	Core capital / total risk weighted assets	13.9%	14.6%	13.8%	14.0%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	3.4%	4.1%	3.3%	3.5%
m)	Total capital / total risk weighted assets	17.4%	17.8%	16.8%	16.2%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%
0)	Excess / (Deficiency)	2.9%	3.3%	2.3%	1.7%
5)	LIQUIDITY				
a)	Liquidity ratio	35.8%	45.6%	45.2%	35.9%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%
c)	Excess / (Deficiency)	15.8%	25.6%	25.2%	15.9%

## **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 9th August 2023 and signed on its behalf by:-

Joshua Oigara Kitili Mbathi
Chief Executive Chairman
Dorcas Kombo Nancy Kiruki
Director Company Secretary

