STANBIC BANK The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the period ended 30 September 2021



	STATEMENT OF FINANCIAL POSITION	September 2021 SHS '000 (Unaudited)	June 2021 SHS '000 (Unaudited)	March 2021 SHS '000 (Unaudited)	December 2020 SHS '000 (Audited)	September 202 SHS '00 (Unaudited
A 1	ASSETS Cash (local and foreign)	2,704,055	2,309,552	2,716,039	2,876,827	1,765,80
2	Balances due from Central Bank of Kenya	9,638,634	12,395,820	13,990,304	15,200,110	15,207,90
3	Kenya Government securities held for dealing purposes	20,480,984	30,918,605	24,472,557	33,714,671	48,160,45
4 5	Financial assets at fair value through profit and loss Investment securities:	-	-		-	
	a) Held to maturity:		-	-	-	
	a. Kenya Government securities b. Other securities	21,655,085 76,334	22,660,814 76,309	23,394,796 167,898	23,038,739 166,500	20,896,15 181,95
	b) Available for sale:			-	-	
	a. Kenya Government securities b. Other securities	23,941,450	28,557,599	30,202,023 40,733	30,663,749	34,207,90
6	Deposits and balances due from local banking institutions	644,565	2,635,471	40,733	28	2
7	Deposits and balances due from banking institutions abroad	7,591,439	9,379,185	1,803,113	8,909,870	1,135,92
8 9	Tax recoverable Loans and advances to customers (net)	3,351 176,622,919	165,146,375	157,948,374	158,182,120	158,863,1
10	Balances due from banking institutions in the group	14,698,328	30,548,265	47,447,338	29,201,885	22,680,22
11 12	Investment in associates	- 2	2	- 2	- 2	
13	Investment in subsidiary companies Investment in joint ventures	-	-	-	-	
14	Investment properties	-	-	-	-	
15 16	Property and equipment Prepaid lease rentals	3,148,355 39,872	3,211,944 40,610	3,615,940 41,349	3,720,963 42,087	3,458,20 42,82
17	Intangible assets	886,987	840,691	803,943	751,496	745,43
18	Deferred tax asset	5,775,065	5,453,741	5,159,370	4,862,896	3,491,89
19 20	Retirement benefit asset Other assets	7,116,272	5,780,101	5,162,534	7,654,234	6,930,62
21	TOTAL ASSETS	295,023,697	319,955,084	316,966,341	318,986,177	317,768,5
В	LIABILITIES					. , , .
22	Balances due to Central Bank of Kenya					
23 24	Customer deposits Deposits and balances due to local banking institutions	212,850,848 1,313,488	228,919,457 9,407,183	226,639,723 2.638.621	216,804,637 12,676,026	226,004,59
25	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad	2,103,677	5,599,131	4,679,342	4,012,719	3,697,09
26	Other money markets deposits	10.015.55	10.005 :=:	-		
27 28	Borrowed funds Balances due to banking institutions in the group	10,912,629 12,694,584	12,029,428 12,476,228	9,922,655 20,514,110	8,355,438 26,216,224	8,403,80 18,512,98
29	Taxation payable	2,107,753	1,183,464	1,372,441	591,961	94,3
30	Dividends payable	-	-			
31 32	Deferred tax liability Retirement benefit liabilities			1,646	1,253	6,1
33	Other liabilities	8,308,985	6,729,114	7,728,225	8,470,562	18,648,65
34	TOTAL LIABILITIES	250,291,964	276,344,005	273,496,763	277,128,820	277,457,24
С	CAPITAL RESOURCES					, , ,
35	Paid up / assigned capital	3,411,549	3,411,549	3,411,549	3,411,549	3,411,5
36 37	Share premium / (discount) Revaluation reserve	3,444,639 101,527	3,444,639 103,443	3,444,639 105,358	3,444,639 107,274	3,444,63 107,2
38	Retained earnings	39,299,266	37,587,644	36,699,162	34,783,263	34,255,09
39	Statutory loan loss reserve	-	-	-	-	
40 41	Other reserves Proposed dividends	(1,525,248)	(1,636,196)	(1,591,130) 1,400,000	(1,289,368)	(907,28
42	Capital grants		700,000	1,400,000	1,400,000	
43	SHAREHOLDERS' FUNDS	44,731,733	43,611,079	43,469,578	41,857,357	40,311,2
44 45	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	295.023.697	319,955,084	316.966.341	318,986,177	317,768,5
		293,023,097	319,933,064	310,900,341	310,900,177	317,700,5
1	STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME					
1.1	Loans and advances	10,851,672	7,101,269	3,551,416	14,372,463	10,693,79
1.2	Government securities	3,597,031	2,430,992	1,231,847	4,526,354	3,228,4
1.3 1.4	Deposits and placements with banking institutions Other interest income	346,581	252,247	28,945	810,219	637,6
1.5	Total interest income	14,795,284	9,784,508	4,812,208	19,709,036	14,559,90
2	INTEREST EXPENSES					
2.1	Customer deposits	4,138,542	2,826,110	1,368,876	6,253,991	4,621,60
2.2	Deposits and placements from banking institutions Other interest expenses	318,926 308,697	228,027 195,778	134,734 106,167	564,975 722,169	404,20 594,7
2.4	Total interest expenses	4,766,165	3,249,915	1,609,777	7,541,135	5,620,64
3	NET INTEREST INCOME	10,029,119	6,534,593	3,202,431		
	NON-INTEREST INCOME	.,,	.,,			8.939.20
4	Fees and commissions on loans and advances			0,202,102	12,167,901	8,939,26
4.1		160,492	103,884	49,561	241,311	189,2
4.1 4.2	Other fees and commissions	2,547,434	1,781,717	49,561 911,038	241,311 3,403,821	189,2 2,323,98
4.1 4.2 4.3				49,561	241,311	189,2 2,323,98
4.1 4.2 4.3 4.4 4.5	Other fees and commissions Foreign exchange trading income Dividend income Other income	2,547,434 4,073,311 - 672,500	1,781,717 2,852,065 - 500,130	49,561 911,038 1,569,822 - 233,675	241,311 3,403,821 5,548,217 - 611,452	189,2 2,323,9 4,353,9 286,5
4 4.1 4.2 4.3 4.4 4.5 4.6	Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income	2,547,434 4,073,311 - 672,500 7,453,737	1,781,717 2,852,065 - 500,130 5,237,796	49,561 911,038 1,569,822 - 233,675 2,764,096	241,311 3,403,821 5,548,217 - 611,452 9,804,801	8,939,26 189,23 2,323,98 4,353,9 286,56 7,153,6
4.1 4.2 4.3 4.4 4.5 4.6	Other fees and commissions Foreign exchange trading income Dividend income Other income	2,547,434 4,073,311 - 672,500	1,781,717 2,852,065 - 500,130	49,561 911,038 1,569,822 - 233,675	241,311 3,403,821 5,548,217 - 611,452	189,2 2,323,9 4,353,9 286,5 7,153,6
4.1 4.2 4.3 4.4 4.5 4.6 5 6	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	2,547,434 4,073,311 - 672,500 7,453,737 17,482,856 1,514,571	1,781,717 2,852,065 - 500,130 5,237,796 11,772,389	49,561 911,038 1,569,822 - 233,675 2,764,096 5,966,527 609,475	241,311 3,403,821 5,548,217 	189,2 2,323,94 4,353,9 286,56 7,153,6 16,092,9 2,933,0
4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2	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	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693	49,561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366	189,2: 2,323,9: 4,353,9 286,5: 7,153,6 16,092,9 2,933,0 3,988,8.
4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2 6.3	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	2,547,434 4,073,311 - 672,500 7,453,737 17,482,856 1,514,571	1,781,717 2,852,065 - 500,130 5,237,796 11,772,389	49,561 911,038 1,569,822 - 233,675 2,764,096 5,966,527 609,475	241,311 3,403,821 5,548,217 	189,2: 2,323,9: 4,353,9 286,5: 7,153,6 16,092,9 2,933,0 3,988,8.
4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5	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	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693	49,561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366	189,2: 2,323,9i 4,353,9 286,5i 7,153,6 16,092,9 2,933,0 3,988,8 109,1
4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6	Other fees and commissions Foreign exchange trading income Dividend income Other income Total one-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	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506	189,2 2,323,9 4,353,9 286,5 7,153,6 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5
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	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	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 - 221,130 64,304 1,118,841	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636	189,2 2,323,94 4,353,9 286,55 7,153,6 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5 2,807,1
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 6.8	Other fees and commissions Foreign exchange trading income Dividend income Other income Total one-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	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506	189,2,2,323,91 4,353,9 286,51 7.153,6 16,092,9 2,933,0 3,988,3 109,1 628,7 204,5,2 2,807,1 10,671,5 ;
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 6.8	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	2,547,434 4,073,311 672,500 7.453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 	49.561 911,038 1,569,822 233.675 2,764.096 5,966.527 609,475 1,323,779 55,377 	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 278,506 4,409,636 15,735,968	189,2,2,323,91 4,353,9 286,51 7.153,6 16,092,9 2,933,0 3,988,3 109,1 628,7 204,5,2 2,807,1 10,671,5 ;
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 6.8	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	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,435 4,675,954	49.561 911.038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636 15,735,968 6,236,734	189,2,2,323,94 4,353,9 4,353,9 7,153,6 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5 2,807,17 10,671,5;
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	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	2,547,434 4,073,311 672,500 7.453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 	49.561 911,038 1,569,822 233.675 2,764.096 5,966.527 609,475 1,323,779 55,377 	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 278,506 4,409,636 15,735,968	189,2,2,323,94,353,98,8,8,109,109,109,109,109,109,109,109,109,109
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 6.8 7	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 Current tax Deferred tax	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550 (2,858,167) 940,337	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,435 4,675,954 (2,003,416) 707,727	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906 2,573,621 (981,961) (981,961) 291,658	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636 15,735,968 6,236,734 (1,337,155) 324,422	189,2 2,323,9,4,353,9 4,353,6 7,153,6 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5 2,807,1 10,671,5; 5,421,3(
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 6.8 7	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 Current tax	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550 (2,858,167)	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,435 4,675,954 4,675,954 (2,003,416)	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906 2,573,621 (981,961)	241,311 3,403,821 5,548,217 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636 15,735,968 6,236,734 (1,337,155)	189,2 2,323,94 4,353,2 286,56 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5 2,807,1 10,671,5 5,421,3 (967,41 (884,13
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 8 9 10 11 11 12	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 Current tax Deferred tax	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550 (2,858,167) 940,337	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,435 4,675,954 (2,003,416) 707,727	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906 2,573,621 (981,961) (981,961) 291,658	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636 15,735,968 6,236,734 (1,337,155) 324,422	189,2 2,323,94 4,353,2 286,56 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5 2,807,1 10,671,5 5,421,3 (967,41 (884,13
4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 7 7 8 9 10 11 12	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 Current tax Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550 (2,858,167) 940,337 5,112,720	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,435 4,675,954 (2,003,416) 707,727 3,380,265	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906 2,573,621 (981,961) 291,658 1,883,318	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636 15,735,968 6,236,734 (1,337,155) 324,422 5,224,001	189,2 2,323,9 4,353,9 286,5 7,153,6 16,092,9 2,933,0 3,988,8 109,1 628,7 204,5 2,807,1 10,671,5 5,421,3 (967,4) (884,13 3,569,8
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4.1 4.2 4.3 4.4 4.5 6 6 6.1 6.2 6.3 6.6 6.7 6.8 7 8 9 10 11 11 11 15 15.1 15.1 15.2	Other fees and commissions Foreign exchange trading income Dividend income Other income Other income Other 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 exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550 (2,858,167) 940,337 5,112,720 (199,279) 86,494	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 2,424,923 7,096,435 4,675,954 (2,003,416) 707,727 3,380,265 (310,226) 118,988	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906 2,573,621 (981,961) 291,658 1,883,318 (265,161) (9,039)	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 6,236,734 (1,337,155) 324,422 5,224,001 (175,896) (47,665)	189,2 2,323,9 4,353,9 4,353,9 2,86,5 7,153,6 16,092,9 2,933,0 3,988,8 109,: 628,7 204,5,2,807,1 10,671,5 5,421,3 (967,4) (884,1: 3,569,8 (249,36 127,2
4.1 4.2 4.3 4.4 4.5 6 6 6.1 6.2 6.3 6.6 6.7 6.8 7 8 9 10 11 11 11 15 15.1 15.1	Other fees and commissions Foreign exchange trading income Dividend income Other income Other income Total operating income Total Operating income Total Operating income OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEAPENSES 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 Current tax Deferred tax Profit / (loss) after tax and exceptional items Minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive	2,547,434 4,073,311 672,500 7,453,737 17,482,856 1,514,571 4,487,923 95,621 585,192 192,913 3,576,086 10,452,306 7,030,550 (2,858,167) 940,337 5,112,720 (199,279) 86,494	1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 - 387,248 128,609 2,424,923 7,096,435 4,675,954 (2,003,416) 707,727 3,380,265 (310,226) 118,988	49.561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 221,130 64,304 1,118,841 3,392,906 2,573,621 (981,961) 291,658 1,883,318 (265,161) (9,039)	241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461 278,506 4,409,636 15,735,968 6,236,734 (1,337,155) 324,422 5,224,001 (175,896) (47,665)	189,2 2,323,9 4,353,9 4,353,9 286,5 7153,6 16,092,9 2,933,0 3,988,8 109,: 628,7 204,5,2,807,1 10,671,5,5 5,421,3 (967,4) (884,1) 3,569,8 3,569,8

Ш	OTHER DISCLOSURES	September	June	March	December	September
		2021 SHS '000	2021 SHS '000	2021 SHS '000	2020 SHS '000	2020 SHS '000
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
a)	Gross non-performing loans and advances	21,706,878	20,716,692	26,428,150	25,038,324	21,178,744
b)	Less: Interest in suspense	3,755,390	3,349,946	5,936,742	5,335,309	5,126,043
c)	Total non-performing loans and advances (a-b)	17,951,488	17,366,746	20,491,408	19,703,015	16,052,70
d)	Less: loan loss provision	8,167,467	7,262,915	10,952,902	9,841,755	7,953,872
e)	Net non-performing Loans (c-d)	9,784,021	10,103,831	9,538,506	9,861,260	8,098,829
f)	Discounted value of securities	9,784,021	10,103,831	9,538,506	9,861,260	8,098,829
g)	Net NPLs exposure (e-f)	-	-	-	-	
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES					
a)	Directors, shareholders and associates	226,378	206,515	191,410	248,622	74,61
b)	Employees	4,271,637	4,219,271	4,073,966	3,798,229	3,681,828
c)	Total Insider loans, advances and other facilities	4,498,015	4,425,786	4,265,376	4,046,851	3,756,43
3)	OFF BALANCE SHEET					
a)	Letters of credit, guarantees, acceptances	73,190,594	70,703,160	75,518,190	70,924,391	71,149,87
b)	Forwards, swaps and options	127,025,010	116,520,908	121,430,741	149,393,736	151,755,20
c)	Other contingent liabilities	-	-	-	-	
d)	Total contingent liabilities	200,215,604	187,224,068	196,948,931	220,318,127	222,905,08
4)	CAPITAL STRENGTH					
a)	Core capital	42,183,937	42,584,475	41,715,688	40,940,499	39,349,85
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00
c)	Excess / (Deficiency)	41,183,937	41,584,475	40,715,688	39,940,499	38,349,85
d)	Supplementary capital	5,547,921	5,444,519	5,478,636	5,503,735	5,453,930
e)	Total capital (a + d)	47,731,858	48,028,994	47,194,324	46,444,234	44,803,78
f)	Total risk weighted assets	272,427,353	264,989,103	264,570,233	256,471,668	253,127,28
g)	Core capital / total deposit liabilities	19.5%	18.2%	18.3%	18.5%	17.1%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.09
i)	Excess / (Deficiency)	11.5%	10.2%	10.3%	10.5%	9.19
j)	Core capital / total risk weighted assets	15.5%	16.1%	15.8%	16.0%	15.5%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.59
I)	Excess / (Deficiency)	5.0%	5.6%	5.3%	5.5%	5.0%
m)	Total capital / total risk weighted assets	17.5%	18.1%	17.8%	18.1%	17.7%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.59
0)	Excess / (Deficiency)	3.0%	3.6%	3.3%	3.6%	3.29
p)	Adjusted Core Capital/Total Deposit Liabilities*	19.6%	18.4%	18.4%	19.7%	17.39
q)	Adjusted Core Capital/Total Risk Weighted Assets*	15.6%	16.2%	15.9%	17.0%	15.79
r)	Adjusted Total Capital/Total Risk Weighted Assets*	17.6%	18.3%	18.0%	19.1%	17.99
_	LIQUIDITY					
5)	-	44.2%	53.3%	59.8%	56.4%	61.29
5) a)	Liquidity ratio	44.2%				
	Liquidity ratio Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.09

^{*}The Adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 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,

The financial statements were approved by the Board of Directors on 25th November 2021 and signed on its behalf by:-

Charles Mudiwa Kitili Mbathi **Chief Executive** Chairman

Lillian Mbindyo **Dorcas Kombo** Director **Company Secretary**

