Stanbic Bank

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the quarter ended 31 March 2021



		May-1- COO	BANK	Man-1- 0000
I	STATEMENT OF FINANCIAL POSITION	March 2021 SHS '000 (Unaudited)	December 2020 SHS '000 (Audited)	March 2020 SHS '000 (Unaudited)
A	ASSETS			
l 2	Cash (local and foreign) Balances due from Central Bank of Kenya	2,716,039 13,990,304	2,876,827 15,200,110	2,370,520 21,742,21
3 4	Kenya Government securities held for dealing purposes Financial assets at fair value through profit and loss	24,472,557	33,714,671	39,698,74
5	Investment securities:		1	
	a) Held to maturity: a. Kenya Government securities	23,394,796	23,038,739	14,543,74
	b. Other securities b) Available for sale:	167,898	166,500	
	a. Kenya Government securities	30,202,023	30,663,749	23,265,22
6	b. Other securities Deposits and balances due from local banking institutions	40,733 28	28	10,694,94
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	1,803,113	8,909,870	1,396,88
9	Loans and advances to customers (net)	157,948,374	158,182,120	161,791,02
10 11	Balances due from banking institutions in the group Investment in associates	47,447,338 -	29,201,885 -	19,067,15
12 13	Investment in subsidiary companies Investment in joint ventures	2	2	
14	Investment properties	-	-	0.04745
15 16	Property and equipment Prepaid lease rentals	3,615,940 41,349	3,720,963 42,087	3,617,15 44,30
17 18	Intangible assets Deferred tax asset	803,943 5,159,370	751,496 4,862,896	796,72 3,956,38
19	Retirement benefit asset	-	-	
20 21	Other assets TOTAL ASSETS	5,162,534 316,966,341	7,654,234 318,986,177	6,666,30 309,651,33
<u></u> В	LIABILITIES	010,500,012	010,000,177	000,002,00
22	Balances due to Central Bank of Kenya	-	-	
23 24	Customer deposits Deposits and balances due to local banking institutions	226,639,723 2,638,621	216,804,637 12,676,026	202,748,33 2,257,02
25	Deposits and balances due to banking institutions abroad	4,679,342	4,012,719	12,593,29
26 27	Other money markets deposits Borrowed funds	9,922,655	8,355,438	17,027,70
28 29	Balances due to banking institutions in the group Taxation payable	20,514,110 1,372,441	26,216,224 591,961	23,230,56 593,79
30	Dividends payable	-		
31 32	Deferred tax liability Retirement benefit liabilities	1,646	1,253	13,82
33	Other liabilities	7,728,225	8,470,562	10,625,88
34	TOTAL LIABILITIES	273,496,763	277,128,820	269,090,44
C 35	CAPITAL RESOURCES Paid up / assigned capital	3,411,549	3,411,549	3,411,54
36	Share premium / (discount)	3,444,639	3,444,639	3,444,63
37 38	Revaluation reserve Retained earnings	105,358 36,699,162	107,274 34,783,263	114,93 31,512,03
39 40	Statutory loan loss reserve Other reserves	(1,591,130)	(1,289,368)	938,24 (960,520
41	Proposed dividends	1,400,000	1,400,000	2,100,00
42	Capital grants SHAREHOLDERS' FUNDS	43,469,578	41,857,357	40,560,88
43				
44	Minority interest	216 066 241	210 006 177	200 6E1 22
44 45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	316,966,341	318,986,177	309,651,330
44 45 II	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	316,966,341	318,986,177	309,651,33
44 45 II 1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	3,551,416	318,986,177 14,372,463	
44 45 II 1.1 1.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	3,551,416 1,231,847	14,372,463 4,526,354	3,631,29 899,62
44 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	3,551,416 1,231,847 28,945	14,372,463 4,526,354 810,219	3,631,29 899,62 255,56
44 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	3,551,416 1,231,847	14,372,463 4,526,354	3,631,29 899,62 255,56
44 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 INTEREST EXPENSES	3,551,416 1,231,847 28,945 - 4,812,208	14,372,463 4,526,354 810,219 - 19,709,036	3,631,29 899,62 255,56 4,786,48
44 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	3,551,416 1,231,847 28,945 - 4,812,208 1,368,876 134,734	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19
44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	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	3,551,416 1,231,847 28,945 - 4,812,208 1,368,876 134,734 106,167	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22
44 45 III 1.1.1.2.1.3.1.4 1.4.5 2.1.2.2.2.2.3.2.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses	3,551,416 1,231,847 28,945 - 4,812,208 1,368,876 134,734 106,167 1,609,777	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	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	3,551,416 1,231,847 28,945 - 4,812,208 1,368,876 134,734 106,167	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29
44 45 II 1.1.1.2.1.3.1.4 1.5 2.2.1.2.2.2.2.3.2.4 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 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	3,551,416 1,231,847 28,945 - 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19
44 45 II 1.1.1.2.1.3.1.4 1.5 2.1.2.2.2.2.3 2.4 3 4.4.1.4.2	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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19
44 45 II 1.1.1.2.1.3.1.4 1.5 2.2.2.2.2.3 2.4 3 4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	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 on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32
44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 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 NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income	3,551,416 1,231,847 28,945 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6	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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675 2,764,096	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 5	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	3,551,416 1,231,847 28,945 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6 5	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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675 2,764,096	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2	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 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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38
44 45 II 1.1.1.2.1.3.1.4 1.5.5.2.2.2.2.3.2.4 3.4.4.4.4.4.5.4.6 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 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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675 2,764,096 5,966,527	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38
44 45 II 1.1.1.2.1.3 1.4 1.5 2.1.2.2.2.2.3 2.4 3 4.4.1.4.2.4.3 4.4.5.4.6 6.6.1.6.2.6.6.3 6.6.2.6.6.3 6.6.4.6.5	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 EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment	3,551,416 1,231,847 28,945 - 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 - 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377 - 221,130	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 933,461	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64
44 45 II 1.1.1.1.2.2.1.3.1.4.4.1.5.2.2.3.4.4.1.4.2.4.4.5.4.5.4.6.6.6.6.6.6.6.6.6.6.6.6.6.6	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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,569,822 233,675 2,764,096 5,966,527 609,475 1,323,779 55,377	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47
44 45 II 1.1.1.2.1.3 1.4 1.5 2.1.2.2.2.2.3 2.4 3 4.4.1.4.2.4.3 4.4.5.4.6 6.6.1.6.2.6.6.3 6.6.2.6.6.3 6.6.4.6.5	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 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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72
44 45 II 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.5 6 6 6 6 6 6 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 7 7 8 7 8 7 8 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 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 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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68
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44 45 II 1.1.1.2.1.3.1.4 1.5 2.1.2.2.2.3 2.4 3 4.4.2.4.3 4.4.5 6.6.1 6.6.2 6.6.3 6.6.5 6.6.6 6.7 7 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 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 Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,950
44 45 II 1.1.1.2.1.3 1.4.4 1.5.5 2.1.2.2.3 2.4.4 3.4.4.4.5 4.5.6 6.6.1 6.2.6.3 6.4.6 6.7 6.8 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 income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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)	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 1278,506 4,409,636 15,735,968 6,236,734 6,236,734 1,337,155)	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,950 (436,28)
44 45 II 1.1.1.2.1.3.1.4 1.5 2.1.2.2.2.3 2.4 3 4.4.2.4.3 4.4.5 6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.7 6.8 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 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 Current tax Deferred tax	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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 4,409,636 125,735,968 6,236,734 (1,337,155) 324,422	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,950 (436,28: 1,529,47
444 45 II 1.1.1.2.1.3.1.4 1.5 2.2.1.2.2.2.3 2.4 3 4.4.1.4.2.4.4.5 4.6 5 6.6.1.6.6.6.6.6.6.6.6.7 6.8 7 8 9 10 11 11 12	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 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 Minority interest	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 12933,461 278,506 4,409,636 15,735,968 6,236,734 1337,155) 324,422 5,224,001	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,950 (436,28: 1,529,47
44 45 II 1.1.1.2.1.3 1.4 1.5 2.1.2.2.2 2.3 2.4 3 4.4.2.4.3 4.4.5 6.6.1 6.6.2 6.6.3 6.6.5 6.6.6 6.7 7 8 9 10 11 12 13 14 15 115.1	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 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 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, exceptional items Minority interest Profit / (loss) after tax, exceptional items Amortison translating the financial statements of foreign operations	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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 1,883,318	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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 5,224,001	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,956 (436,28) 1,529,47
444 45 II 1.1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.5 4.6 6.6 6.6 6.6 6.6 6.6 6.8 7 8 9 10 11 15.1 15.1 15.1 15.1 15.1	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 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, exceptional items and 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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 124,948 1278,506 4,409,636 15,735,968 6,236,734 6,236,734 6,236,734 6,236,734 1337,155) 324,422 5,224,001	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,956 (436,28) 1,529,47
444 45 III 1.1.1.2.1.3.1.4 1.5 2.2.1.2.2.2.3 2.4 3 4.4.1.4.2.4.3 4.4.5 6.6.3 6.6.4 6.6.5 6.6.6 6.7 8 9 111 112 115.1 115.1 115.1 115.1 115.1	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 Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains/(losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income Gains/(losses) from translating the financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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 1,883,318	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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 5,224,001	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,956 (436,28) 1,529,47 (79,295 58,12
444 45 II 1.1 1.1 1.1 1.2 2.1 2.1 2.2 2.3 2.4 3 4.4 4.5 4.6 6.6 6.6 6.6 6.6 6.6 7 6.8 7 8 9 10 11 15.1 15.1 15.1 15.4 15.4 15.4 16.6	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 on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains/(losses) from translating the financial astatements 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 Other comprehensive income for the year net of tax	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 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) 1,2938 (271,262)	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 3,403,821 5,548,217 611,452 9,804,801 21,972,702 4,307,051 5,682,366 124,948 124,948 1278,506 4,409,636 15,735,968 6,236,734 1337,155) 324,422 5,224,001 (175,896) (47,665) 14,690 (208,871)	3,631,29 899,62 255,56 4,786,48 1,328,87 160,19 248,22 1,737,29 3,049,19 88,80 961,22 1,202,32 63,85 2,316,19 5,365,38 617,03 1,200,69 50,64 207,10 64,47 1,098,72 3,238,68 2,126,70 (160,950 (436,28) 1,529,47 (79,295 58,12 (17,443 (38,616
44 45 II 1.1.1.2 1.1.3 1.4 1.5 2 2.1.2 2.2.3 2.4 3 4.4.1.2 4.3 4.4.5 6.6.1 6.2 6.6.3 6.6.5 6.6.6 6.7 8 9 10 11 12 13 15.1 15.1 15.1 15.1 15.2	STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and 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	3,551,416 1,231,847 28,945 4,812,208 1,368,876 134,734 106,167 1,609,777 3,202,431 49,561 911,038 1,559,822 233,675 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 1,883,318 (265,161) (9,039) - 2,938	14,372,463 4,526,354 810,219 19,709,036 6,253,991 564,975 722,169 7,541,135 12,167,901 241,311 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) (14,690	3,631,29 899,62 255,56 4,786,48 : 1,328,87

			BANK		
		March 2021 SHS '000 (Unaudited)	December 2020 SHS '000 (Audited)	March 2020 SHS '000 (Unaudited)	
Ш	OTHER DISCLOSURES				
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)		-		
a)	Gross non-performing loans and advances	26,428,150	25,038,324	21,050,512	
b)	Less: Interest in suspense	5,936,742	5,335,309	4,720,407	
c)	Total non-performing loans and advances (a-b)	20,491,408	19,703,015	16,330,105	
d)	Less: loan loss provision	10,952,902	9,841,755	7,756,941	
e)	Net non-performing Loans (c-d)	9,538,506	9,861,260	8,573,164	
f)	Discounted value of securities	9,538,506	9,861,260	8,573,164	
g)	Net NPLs exposure (e-f)	-	-	-	
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES		-	-	
a)	Directors, shareholders and associates	191,410	248,622	98,824	
b)	Employees	4,073,966	3,798,229	3,716,196	
c)	Total Insider loans, advances and other facilities	4,265,376	4,046,851	3,815,020	
3)	OFF BALANCE SHEET		-	-	
a)	Letters of credit, guarantees, acceptances	75,518,190	70,924,391	67,612,470	
b)	Forwards, swaps and options	121,430,741	149,393,736	177,948,907	
c)	Other contingent liabilities	-	-	-	
d)	Total contingent liabilities	196,948,931	220,318,127	245,561,377	
4)	CAPITAL STRENGTH		-	-	
a)	Core capital	41,715,688	40,940,499	37,407,452	
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	
c)	Excess / (Deficiency)	40,715,688	39,940,499	36,407,452	
d)	Supplementary capital	5,478,636	5,503,735	7,583,400	
e)	Total capital (a + d)	47,194,324	46,444,234	44,990,852	
f)	Total risk weighted assets	264,570,233	256,471,668	252,401,613	
g)	Core capital / total deposit liabilities	18.3%	18.5%	17.7%	
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	
i)	Excess / (Deficiency)	10.3%	10.5%	9.7%	
j)	Core capital / total risk weighted assets	15.8%	16.0%	14.8%	
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	
I)	Excess / (Deficiency)	5.3%	5.5%	4.3%	
m)	Total capital / total risk weighted assets	17.8%	18.1%	17.8%	
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	
0)	Excess / (Deficiency)	3.3%	3.6%	3.3%	
	Adjusted Core Capital/Total Deposit Liabilities*	18.4%	19.7%	18.9%	
p)		1E 00/	17.0%	15.8%	
p) q)	Adjusted Core Capital/Total Risk Weighted Assets*	15.9%			
	Adjusted Core Capital/Total Risk Weighted Assets* Adjusted Total Capital/Total Risk Weighted Assets*	18.0%	19.1%	18.8%	
q)				18.8%	
q) r)	Adjusted Total Capital/Total Risk Weighted Assets*				
q) r) 5)	Adjusted Total Capital/Total Risk Weighted Assets* LIQUIDITY	18.0%	19.1%	18.8% 54.4% 20.0%	

^{**}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, Westlands.

The financial statements were approved by the Board of Directors on 13th May 2021 and signed on its behalf by:-

Charles Mudiwa
Chief Executive

Kitili Mbathi Chairman

Dorcas Kombo Director

Lillian Mbindyo Company Secretary

